

Play your part in transforming lives – join the team!

Being a part of CAP Telford is not just being a part of a local organisation that helps people who are struggling under the weight of unmanageable debt. It is a wonderful opportunity to grow in your own faith and relationship with God as you carry His love, grace and truth into the lives of others.

Earlier this year I (Lizzie) had the joy and privilege of being with a gentleman, now in his 60s as he made the decision to receive Christ's forgiveness and to invite Jesus to become the Lord of his life. For me, it just does not get better than that. I know from my own experience how God can take the most broken, the most damaged, hopeless and messed up situation and transform it with His love. The power of love, didn't someone write a song about that once?



Talking of love, we have an amazing team of committed volunteers who represent ten Telford churches. Some, but not all, are pictured left at our 'volunteer away day' in March.

We gathered around God's word, prayed and fellowshiped over food at Cloverley Hall, near Whitchurch. We encouraged each other with testimonies and considered just how much God loves us, as well as those He sends us out to love in His name.

This missional ministry of Christians Against Poverty offers a wonderful way to reach into and impact your community in two distinct ways. First through a local debt centre providing debt help, and secondly through

Standing: Dave (Admaston Methodist), Michael (St Matthews), Chris (St Johns), Hugh (All Saints), Lisa (St Johns), Vicky (Telford Elim) Barry (All Saints), Centre Manager - Ann (Dawley Baptist), Pete (House of Prayer), Jennie (St Michaels). Seated: Vanessa, Rita, Liz, Thelma (all from All Saints) and Debt Coach - Lizzie (Telford Elim)

engaging, equipping and practical courses covering (i) **money and budgeting** (ii) **life skills** which includes budgeting, but also cooking and other practical skills and (iii) **job clubs** to help participants back to work.

If any of this excites or interests you, please do get in touch with us, we would love to hear from you. See contact details on page 8.

Lizzie Brown, Debt Coach

CAP Team Updates: Head Office and Telford

Rev Lyn Weston, previously Director of Church Engagement & Network (since Sep 2022), announces her newly created role within Christians Against Poverty. This is a reflection of broader changes being brought about under Stewart McCullough, creating a more agile and less hierarchical structure, with the team at Bradford being the support centre for CAP's church-based missional movement against poverty.



*'I'm happy to share that I'm now **Chief Mission Officer**. As a church-based movement with a vision to see transformed lives, thriving churches, and an end to UK poverty, this is such a critical time for us to grow and deepen our reach and impact. It is such a joy and blessing every day to lead CAP's mission and movement, building with the most fantastic team and to partner in the gospel with so many wonderful churches.'*



Lyn Weston (front right - blonde hair; glasses) is pictured with other CAP team members including our CEO Stewart McCulloch (centre).

CAP Telford welcomes our new Area Manager (AM) for the West Midlands.

We were loved, encouraged and supported by the wonderful Linda Stone, in the latter part of 2022 and throughout 2023. However, Linda took an opportunity to go full time at her 'other' job at Saltbox in Stafford. This left our West Midlands area management being covered by Katie Johnson (East Midlands AM) since the end of Jan 2024.

But now, we have the joy to announce our new West Midlands Area Manager. **Jodi Bowring** has been managing the Oakham Baptist Church Life Skills Centre since 2022, but recently felt God calling her to get further involved with Christians Against Poverty. She has now taken on the larger leadership reins of area management. Welcome Jodi!



Jodi Bowring, new Area Manager

We have changes to announce here in Telford too.

Rita Church has served CAP Telford faithfully since being part of the team that established the Debt Centre in 2015. Since then, Rita has served as a volunteer supporting client visits, joining in on client events and fundraising ...sometimes from the comfort of her own back-garden! (Those of you who have attended one of Barry & Rita's auspicious garden parties will know what we're talking about here... see pg7 for details of the next one).



Chair Revd Matthew Lefroy presenting Rita with some leaving gifts at our recent away day.

Over the years, Rita has generated funds for CAP Telford with several successful grant applications. Rita has also played a key role as CAP Telford's faithful Finance Administrator, managing the (now historical) relationship with the Mercian Trust, as well as updating the Partnership Team on CAP Telford's finances and donor funding, keeping in touch with our regular donors and generally all things finance admin related.

We are so grateful to Rita for her diligent, committed and faithful service to CAP Telford.

Rita's finance role will now pass to **Liz Lawson, Treasurer** of All Saints' in Wellington, who will be joining the CAP Telford Partnership Team from May 2024.

CAP Telford: Networking and raising awareness

God's word tells us in Proverbs 14:22 that "...those who plan what is good, exhibit faithful, covenant love." This year we want to move forward with God's plan for the Telford Debt Centre and part of this involves sharing the news of what God is doing through CAP Telford.

Report from Marcelle Kite

In March, Ann and I represented CAP at a Jobs Fair at REED, an employment service on Stafford Park. The purpose of the fair was to attract people looking for work or training, but we did learn a lot about the work of REED and some of the other invited organizations. For example, who knew that Lloyds Bank gave away free SIM cards loaded with minutes and data to struggling customers – and also possibly to other charities to distribute?

It wasn't all networking however. We were able to offer a listening ear, as well as to practically help those who approached us with various financial issues and questions. We also had a positive conversation with REED personnel who expressed interest in our Money Coaching service being provided to their clients. So watch this space!

*"offering a listening ear, as well as
...helping with various financial issues
and questions"*

Report from Ann Trehern



Marcelle (volunteer) and Ann (Centre Manager) pictured with the CAP Debt Centre stand at the (Shawbirch and Surrounding Area) SASA Wellbeing 'Family Spring Fayre' held at Admaston House.

In April, Marcelle and I had a table at the SASA Wellbeing Family Spring Fayre. It was a fantastic opportunity to network with the other organisations present and to promote the work we do in seeking to see lives transformed through the CAP debt help service.

We were able to connect with a number of groups such as Homestart, Telford and Wrekin Council health workers, NHS community workers and family support agents. All were impressed with the work of CAP and some have already been referring their clients to us.

As a result of the fruitful conversations we had, we have the potential of speaking engagements in the near future to further spread the word of how lives are being impacted through our debt advice service. In all this we see God's hand, orchestrating events and leading us forward into all that He has for us and for our clients.

On Friday 3rd May Marcelle and I will be at the Telford Job Centre from 9am until 12 noon. We have been allocated a desk for the morning and clients attending appointments will be able to spend time with us discussing their situation and how the Telford Debt Centre can help them.

Please pray that these opportunities that God has opened up for us will bear fruit and will be instrumental in a greater awareness of what we do in the Debt Centre, leading to more lives being transformed. In everything we seek to give God the glory as we serve Him.

Money on Your Mind

Vanessa Le Breton reports on the new money coaching course

In 2023 CAP decided to revise and update the Money Course and rolled this out last summer as **CAP money coaching**. Initially, when I did the retraining and went through the new material, I had misgivings that this was not as user friendly as the old course. Thankfully, I was mistaken!

The money coaching course is now based on a number of short videos explaining the different aspects of building and balancing a budget. There is helpful information about credit, debt, savings and spending tips, with exercises and discussion sessions to increase awareness of your own financial management (or lack of!). There are also practice examples which attendees can take away and apply to their own personal circumstances.

“the new videos and course material worked well and those who attended gave positive feedback”

Despite my negative thoughts, I trusted that the CAP team would have put much prayer and expertise into the new course design, so went ahead with fellow money coaches to arrange a course in Wellington in January/February this year. I was very glad to find that the new videos and course material worked well and those who attended gave positive feedback.

We plan to run further courses this year and would recommend this CAP money system to everyone who has to manage their personal finances (yes that means just about all of us!). The CAP money system provides simple but great management tools and really does work.

CAP celebrates landmark breakthrough on Debt Relief Order campaign

With almost three quarters of CAP clients who face insolvency going through Debt Relief Orders (DROs), CAP has welcomed the UK Government’s concession on scrapping the payment for DROs and reformation of the DRO eligibility criteria.

DROs are a debt solution for people with low disposable income and few assets. But the £90 fee that needed to be paid before someone could become debt free, has meant that many CAP clients have been ‘too poor to go bust!’ Christians Against Poverty has worked for years to push the UK Government to remove the barriers that many of our clients face to becoming debt free.

Did you know that in the UK...



4.9 million people

are skipping meals on at least a weekly basis



7 million people

are finding financially difficult periods mean they can't afford basic things



12.6 million people

have daily anxiety about their finances

Gareth McNab, Director of External Affairs:

“We have campaigned for DRO reforms for a number of years, highlighting key barriers that have prevented thousands of households from breaking free from the chains of problem debt. We know that the **need to pay a fee** was the biggest barrier - so we are delighted to see this removed from April in England & Wales. Secondly, the **limit on levels of debt** that people

could have, also meant CAP clients had to explore more costly solutions out of debt; CAP recommended that this be set at the level the Chancellor has now agreed of £50,000. Finally, the **limit on the level of assets** preventing people with even a modestly priced used car from accessing a DRO was fundamentally unfair.

We’re delighted to be able to deliver more hope to more people through our Debt Help Service as a result of these changes, and to show that the collective effort of many people coming together to challenge power when a system is broken can make a significant change.”

Interested to find out more about poverty in the UK? Go to <https://capuk.org/about-us/poverty-in-the-uk>

CAP Life Skills – could your church run a course?

A report from Market Drayton on this valuable tool

Market Drayton has a CAP Debt Centre and over the years has run both Job Clubs and Life Skills courses. Debt Centre Manager, Carolyn Lawrence writes here about the Life Skills courses that have been run by Life Skills Manager, Julia Farrant, for the past two years.



The course runs over eight weeks with sessions on **healthy lifestyle**, **cooking on a budget**, **saving energy** and **maintaining healthy relationships**. Julia runs the course along with two volunteers and those attending are provided with a free lunch and a celebration meal at the final session. All who have attended say that they have enjoyed the course and benefitted from it. People have said that they felt less isolated and in a better mental state after completing the course.

We have found it to be a valuable Christian outreach offering the love of Jesus in a practical way.

Prayer is offered to anyone who wants it, and participants will often ask for prayer for specific issues. Several of the participants have begun attending local churches and regularly attend our CAP client events. Life Skills offer a place where people can get to know others in a place where each one is valued. This has allowed friendships to develop that often continue once the course has ended.

I would highly recommend having a go at running a Life Skills course in your own church. If you want to know more about it, contact Julia Farrant on 07899 094609.

Grateful thanks for winter funding support

We want to give thanks to the Department of Culture Media and Sport for the Community Organisations Cost of Living Fund, which has given CAP Telford much needed financial support over the past 6 months. This funding has helped the Telford Debt Centre significantly.

We have been able to support a number of clients with emergency aid towards buying food, mobile phone top-ups and other priority payments, as well as helping with insolvency fees; we have been able to upskill some of our team; we have added to the team; we have been able to do a team away day and we've able to upgrade some of our equipment.

Thanks to our Debt Coach, Lizzie Brown and Treasurer, Liz Lawson who put a lot of time and effort into securing this grant funding and completing all the required reporting.

Pushed Under, Pushed Out

Debt is both a symptom, as well as a driver, of poverty. But how does household debt interact with living standards? CAP has partnered with the Centre for Research in Social Policy (CRSP) from Loughborough University to delve deeper and answer this question. Using the Minimum Income Standard (MIS) as a measure of living standards, **Pushed under, pushed out** looks at how debt type, levels of debt repayment, life events and long-term low incomes puts people more, or less, at risk of falling below MIS.

Read 'Pushed under, pushed out: exploring the link between debt, poverty and living standards.'

<https://capuk.org/about-us/policy-and-research/pushed-under-pushed-out>

CAP Telford: Family news and updates

Huge thanks to all who contributed to the Christmas Hampers



Around ten different churches or individuals worked hard again this year to create **50 hampers**, which ensured that not only our current clients, but also all those who went debt free over the past 12 months, were able to receive these fabulous festive parcels. Contained within were some staples like pasta and rice, but also luxuries such as Christmas cake, Christmas pudding, chocolate logs and festive biscuits. There was also a 'Real' Advent calendar for any children, and leaflets detailing the Christmas services for all the churches in the area.

Thanks also to all those who delivered them out to our clients – a mammoth undertaking! If you'd like to be involved next year, please let me know!

Vicky Yates (volunteer) vickymuxton@blueyonder.co.uk

Lisa West reports on the Team Tea & Thanksgiving in January

At the end of January, Ann and Jem hosted a 'tea and thanksgiving' evening at All Saints Parish Rooms in Wellington. The evening was attended by around 15 CAP volunteers and befrienders and it was a wonderful opportunity to meet fellow volunteers, some of whom have only recently become part of the team. Together, we reflected on the events of the past year and heard many exciting stories of how God has been working in the lives of clients. Some clients have become debt-free, or have taken steps outside of their comfort zone to attend client events. Others have started to attend church and have given their lives to Christ. We all agreed that these stories, and the relationships formed between clients and befrienders, are what encourage us to do what we do. Jem shared some words of encouragement with us and we spent some time in prayer and thanksgiving. We look forward to seeing how God continues to work through CAP in the coming year.'

Client Lunch event in March

Life is unpredictable. For many of the people who come to us for the Debt Help service, the unpredictable has happened and it's left them in an unexpected, tricky and often painful situation. Unmanageable debt can impact so many areas of life, including mental health and social life. So it's a joy when we get to come together and just have a bit of fun with some of the people who have been using the CAP Debt Help service. Thanks to funding from the Community Cost of Living Fund, this March we were able to host a small client lunch. All great fun and we're already looking forward to the Summer BBQ client social later in the year.



Debs, Lizzie & Michael

Chris, Wendy & Thelma

Pete Garbett reports: "I took one of our clients to this event. We had a lovely time of fellowship and a quiz led by Ian Olliver, which was very funny. The food was also very good. There were about 15 of us attended. It was a great time. Paddy really enjoyed it. It helped him with his confidence to speak to other people."

Dates for your Diary

We have two fundraisers planned this year.



Date: Saturday 29th June

Time: 1.30-5.30pm

Tickets: £12

From: 07815 864 568 /
rita_church@sky.com

Venue: Wellington TF1 5PG



Date: Saturday 12th October

Time: 7-9pm

Early bird ticket (before 31st August) Adult
£17.50 / Child £7.50

Standard ticket:
Adult £25 / Child £12.50

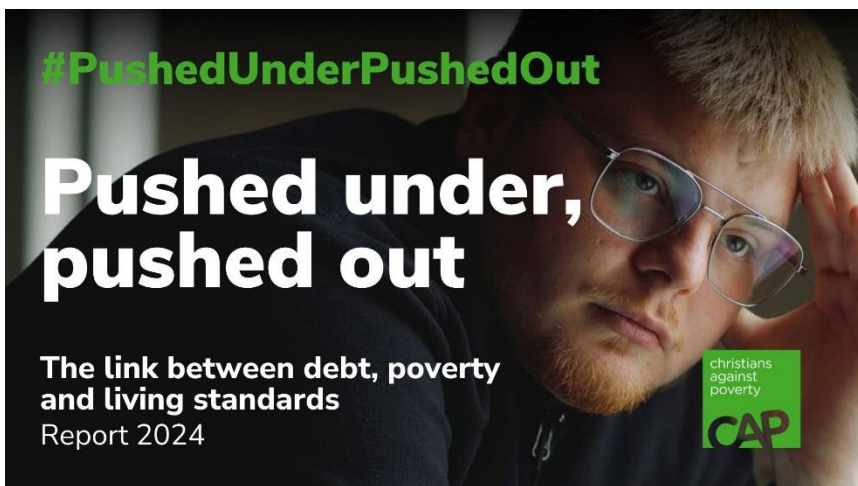
Tickets from 07926 507 099 /
lizziebrown@capuk.org

Venue: All Saints Parish Rooms, Wellington

Is organising stuff your happy place?

Do you like to organise fun? Are you a bit of a social secretary? Is that your natural skills set? If so, would you like to put this to good use by volunteering with CAP Telford to help us raise funds?

We are looking for someone to join our volunteer team who likes organising and would love to put their skills to good use. It could be a walk, a quiz night, a tea party, or if you have another clever idea, we are open to suggestions. If this sounds like something you'd be interested in, please contact me on lizziebrown@capuk.org or 07926 507099.



Read 'Pushed under, pushed out: exploring the link between debt, poverty and living standards.'
<https://capuk.org/about-us/policy-and-research/pushed-under-pushed-out>

CAP Telford Support: YOU can make a difference



Give

We give thanks to all those who have continued to support CAP Telford and to those who have recently begun to contribute.

We are so thankful for you.

P C C All Saints (*spaces between letters is important*)

Sort code: 30-99-27

Account: 00006531

Reference: CAP24

For a Giving Form with Gift Aid declaration, please contact:

lawsonliz@yahoo.co.uk



Volunteer

This work would not be able to happen without the huge contributions from our amazing volunteers in time, commitment and love.

You can read contributions from some of our fabulous volunteers here in this newsletter.

To find out what volunteering opportunities are available for you now, please contact our Debt Centre Manager:
anntrehern@capuk.org



Pray

Prayer undergirds everything we do at the CAP Debt Centre, it is a vital part of our ministry.

You are so welcome to join us.

If you are interested in joining our prayer team or prayer meetings, please contact Ann, Lizzie, or any of our church partner leaders.

You can either **pray with us** (via zoom or in person) 9am on the **first Thursday of each month**, or we can email you our prayer bulletin and you can **pray for us**.



Life Skills & Job Clubs

CAP came to Telford with Money Coaching in 2013. In late 2015 a joint venture of several local churches pioneered the launch of the CAP Telford Debt Centre, which has now supported over 100 people through to becoming debt free.

But that is not all that Christians Against Poverty offers. CAP have developed two fantastic courses that provide a great tool for a church fellowship to offer practical help to their community – Life Skills (read more about this on pg 5) and Job Clubs.

If you think your church or fellowship group might be able to offer one of these courses for your community, please get in touch with Lizzie Brown.

lizziebrown@capuk.org



Money Coaching

See pg 4 to hear from one of our Money Coaches, Vanessa Le Breton, reflecting on the new money coaching course content – videos, activities and exercises – and its effectiveness to help people stay in control of their finances.

The Telford debt centre has a team of six volunteer Money Coaches who are ready to bring money coaching workshops to you.

Could you be a Money Coach? Would you like to host a course at your church or organisation?

If you want to find out more about money coaching with the CAP Telford debt centre, please contact Vicky:

vickymuxton@blueyonder.co.uk



Make referrals

If you, or your organisation, work with vulnerable people who might be in need of CAP debt help or our money coaching service, please contact our debt centre manager (available Wed, Thurs, Fri) on:

Ann Trehern - anntrehern@capuk.org / 07445 185 671

For debt help, call the Head Office new enquiries team on **0800 328 0006** between 9:30am-4:30pm Mon to Thurs, or 9:30am-3:30pm on Fridays.

