

christians
against
poverty

CAP
debt help

News Letter

Winter 2025

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Welcome to Hugh Burton – our new volunteer Debt Coach!



Our wonderful volunteer team is crucial to the work of the Telford Debt Centre and so very much appreciated. Each volunteer brings their own special contribution to the team as we work together to help our clients find release from the chains of mounting debts.

This year we are so blessed to have Hugh Burton come on board as a volunteer Debt Coach and ask you to remember him in your prayers as he steps into his new role.

Here is a message from Hugh:

Happy New Year everyone! My new year is going to be a bit different. I have just finished the initial training to become a CAP Debt Coach and have my first client lined up for January. I find this both very exciting and somewhat scary. The training was really good – pretty challenging and covering a lot of ground, so hopefully I will be well prepared. I will also be supported, especially in the early stages, by Ann and Lizzie, as well as by the West Midlands area manager Jodi Bowring. Please do pray for me (and them!) in this new volunteering role.

The main task of the Debt Coach (DC) is to visit clients in their homes, listen and get some understanding of their debt issues, and gather together all the necessary information from them. The DC passes this back to the Central Support Team in Bradford, who will then give their advice as to the best way out of debt. The DC then goes back to the client with that advice and goes through with them a manageable budget for them going forward.

I started out last year as a Befriender, accompanying Lizzie or Ann on visits and seeing first-hand what the DC did. I became aware that this was about so much more than helping people out of debt. It provides a way of building relationships with people who often have no connection with faith or the church, offering to pray with them and sharing my Christian faith with them when they are open and willing to receive it. So now it will be me looking for willing Befrienders to accompany me on visits! Talk to any of us if this might be you joining the team.

I was brought up in a Christian family, so I can never remember a time entirely without God in my life. Through teenage years I took on that faith for myself, finding in Jesus my anchor and rock, my compass and Saviour amidst all the ups and downs of my life that have followed since. I began to sense God was calling me into ordained ministry. I spent two years with a mission society in Japan before training for ministry in the Church of England. I was a Vicar for nearly 40 years, 23 years in Kidderminster. I have supported CAP for a long time, and in Kidderminster I worked with other ministers to start a Cap debt centre. I was always very disappointed that this never happened, so retirement to Ketley in 2023 gave me a wonderful opportunity to be involved with CAP in a different way. I love the way it combines giving very practical help with money issues, along with sharing something of the love of Jesus in a natural way.

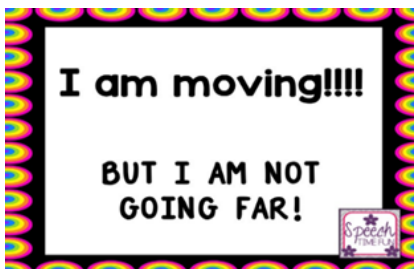
Jesus talks a lot about money, wealth and poverty. I want to work towards this Kingdom of God justice, whether in the UK with CAP (one of its aims is to bring an end to poverty in the UK) or in other ways across the globe.

Since retirement, my wife Alison and I have based ourselves at All Saints' Church in Wellington. We have a grown up family of four children, each of them married and with their own children. I will be giving roughly a morning and an afternoon a week to CAP – but also want to have time with the family! We child-mind once a week, I enjoy opportunities for ministry at All Saints', St Catherine's Eyton and occasionally elsewhere. In my other time I enjoy walking, cycling, gardening, and working on environmental issues. God bless you all in 2025 – and thank you so much for all your support.

We look forward to working with Hugh and supporting him as he serves God through CAP Telford.

CAP Team Updates

Head Office:



A message from Katie Johnson, who was our interim Area Manager last year before Jodi Bowring came on board as our new Area Manager in the spring. Katie was an Area Manager for 10 years and did an amazing job. In September last year she felt called to take her new role as CAP Mission Evangelism and Discipleship (MED) head for the Midlands. It's a full-time role so Katie is heavily involved in this work so please keep her in your prayers. I am sure she will do a fantastic job.

Head Office: Building relationships

Our CAP Head Office team have also been building relationships with key organisations. Helen Webb from the External Affairs team spoke at the Ofgem and Ofwat summit 2024 in London. There she was able to connect with key workers within the energy and water sectors and discuss how CAP can help vulnerable families in the discussions they had. Praise God for this opportunity and pray that more links will be forged between CAP and major companies.

Telford Team:

Matthew Lefroy has faithfully served as Chair of the CAP Telford Partnership Team for a number of years and stepped down from the role in October 2024. Matthew has blessed the Debt Centre through his hard work, dedication and wisdom as Chair and we are so grateful to him. The staff and volunteers organised a gift for Matthew which was presented to him at our Partnership Team meeting in October. Matthew will continue to be involved as a member of the team.

New Signage at Meeting Point House!



The CEO at Meeting Point House in the town centre has been doing a great job in transforming the reception area, meeting rooms and offices. This is our new CAP office sign.

If you would like to visit the CAP office, please let Ann or Lizzie know and we will happily show you around. There is also a new cosy meeting room that is available for community groups called 'The Hive' which is a great place for a private chat.

Ann and Lizzie attended a Christmas event at Meeting Point House and we hope to continue to build relationships with the community groups that work there this year.

CAP Telford: Reaching out into our community



The CAP Debt Centre was invited to represent at a couple of summer events, which is a great way of raising awareness of the essential debt help and money coaching services that we provide. In July, we were at Hadley Learning Centre playing fields at **Caribfest** organised by **TAARC**, Telford African & Afro-Caribbean Resource Centre.



**POLICE
OPEN DAY**

September saw us at the **Police Open Day** in Malinsgate, Telford town centre; we have been invited to be part of this event again in

2025. Both events were great fun.

Special thanks to Nigel & Janice Trew for generously lending us their gazebo – which happens to compliment the blue CAP branding for money coaching; we really could not have done

without it. Big thanks to Hugh, Susanne and Lizzie for blowing up a crazy number of balloons, and for chatting with so many people on both days. Special well done on the Police Open Day, where it rained almost all the time! So much so that two other local organisations had to join us under our gazebo.

Are you friendly and enjoy meeting new people?

Perhaps you would like to help represent CAP as a volunteer at these kinds of events. If you are interested, get in touch with Lizzie or Ann to find out more. We are always grateful for help at community events and would love to hear from you if you can help us promote the work of CAP Telford.

Money Matters

About 6 years ago, I did the CAP money course. It opened my eyes to how simple it is to use.

Fast forward to November /December 23' I felt prompted to become a money coach. I spoke to my Vicar and Church Admin and literally within an hour of the conversation, they had both received a different email advertising the Money Coaching Course.

I did the course in January 2024

Recently Holy Trinity Church, Wrockwardine Wood held a Money Course, I was able to support Lizzie and refresh what I'd learnt earlier in the year.

In November I undertook the Children and Young Persons Money Coach Training. I am looking forward to offering this course the local schools.

Sue Jinks

Making an impact on people's lives

This is part of an email from a grateful client.

'I wanted to write this email to express my immense gratitude to Ann, for all that she has done for me in the last few months.

What was a very dark time for me has been brought into light, thanks to the kindness, care and help Ann has shown me since I contacted CAP for help with my financial situation.

Not only has Ann helped me to sort my finances out, but she has brought me joy, in helping me make new friends, made to feel welcome in church and feel part of a community after recently moving to Newport.

The hours Ann has spent helping me, talking to me, caring, has been so appreciated and made a difference into the wellbeing of my life.

I am so grateful for all the time given to me and so extremely happy for all the goodness Ann has brought into my life.

Helping me sort out my financial worries and take off the heavy load I was carrying because of it, has made the world of difference to me and my life.

So thank you Ann and Cap for all your help.' PE.

We are so thankful for opportunities to help and support clients through the dark periods of their lives and to be able to build up friendships with them. Please pray for more opportunities for our volunteers to offer friendship to our clients and to build up strong relationships with them that will present them with opportunities to share God's love and his heart to reach out to them with the gift of salvation. We love because He first loved us. We have received so much and have so much to share.

CAP Telford Events:

* BBQ at St John's.



Thank God that we were blessed with a beautiful sunny day on Saturday 3rd August for our client BBQ at St John's in Muxton. It's always encouraging to see a good turn out and around 20 adult clients attended with 10 children. Barry and Marcelle prepared a fantastic BBQ lunch which was delicious!

The children were able to play games in the garden including an egg and spoon race and prizes were awarded later in the afternoon. The adults enjoyed a fun quiz and just generally relaxing together with our amazing

volunteer team who spent time building up relationships with them.

After the feasting Jem shared his testimony and the Gospel and we could see that many were listening attentively, we pray God will water the seeds He has planted in these very precious lives and draw people into an awareness of His unconditional love.

A wonderful day of fun and fellowship and such an awesome opportunity to share God's love with our clients and their families! Thank you again to our fantastic team of staff and volunteers!

* October Quiz Night!



A HUGE 'Thank You' to everyone who helped to raise over £1,000 in our October Quiz night fund-raiser!

Who would have thought that quiz nights could be so competitive, heh? Thank you so much to the amazing Angie Vann for putting together a brilliant, and suitably challenging, quiz. Congratulations to Michael and his table team 'The Seven Times Table' for taking the winner's trophy, in this case boxes of chocolates... but maybe we should invest in a trophy of some sort for future events... offers of a Quiz Winners Trophy will gladly be considered. Special thanks to Bubbly, Maria and Tony for feeding 88 people so well with delicious chicken curry and dahl from Bubbly's kitchen. Also, thanks to All Saints Wellington Parish Centre for providing a great venue. Thank you everyone who bought a ticket and donated on the night – every single penny counts and this was a huge success – thank you.



* Client Christmas Party



The CAP Christmas party was held at St John's Muxton this year on 7th December. Storm Darragh was rather a concern that clients would be put off attending and there were risks travelling. However, we were thankful that our prayers were answered with a total of 26 clients and their children braving the storm and everyone was kept safe. A super team of volunteers prepared a delicious traditional turkey meal, Christmas pudding and trifles which was enjoyed by all. Many clients were able to take leftovers for further feasting at home. Entertainment included a table quiz, sprout bingo, crafts and games for the children, in which everyone joined enthusiastically.

Hugh Burton shared the gospel message of Christmas whilst coffee and mince pies were served. At the end Santa arrived with presents for the children.

In spite of the storm and the busyness of the gathering, it was thrilling to hear many of the clients saying how much they had enjoyed the meal, chatting with one another and the volunteers, and joining in the entertainments. We thank God that it was a time of blessing and pray that the words of the gospel stay in their hearts and minds over Christmas and through the coming year. Ness

* Anniversary Service



Our autumn Anniversary Service was held on Monday 18th November at Elim Community Church in Hadley.

A welcome team greeted people as they entered on a chilly and very wet November evening. There were home made cakes and hot drinks prepared by our wonderful team in the kitchen.

There was a CAP table at the back where Lizzie and I were able to spend time after the service sharing with others the work that the Debt Centre is involved in.

A good number of volunteers, supporters and members of other community groups attended and the evening was a special time of recognising the faithfulness of God and those who have worked so diligently for the Telford Debt Centre over the past nine years.

The Elim pastor Leslie Burke gave a warm welcome and introduced the worship team. We had a wonderful time of worship and experienced God's presence in a very deep and powerful way.

I shared how God has been moving through the Debt Centre over the last nine years by setting 127 people free from debt, this equates to almost 1.2 million pounds worth of debt repaid or written off. What a tremendous impact this has had on the lives of those who were in hopeless situations, now they have hope and a future.

Thank God that He put it into the hearts of those who were open to Him to set up a CAP Debt Centre in Telford. We are so grateful to Vicky Yates, Matthew Lefroy, Rita Church and all those who have been instrumental in setting up the Debt Centre and continuing to support and encourage all those involved in it.

I shared news of the events, fundraisers and activities over the past year and as I did so was acutely aware that God has His hand on this amazing work and it's a privilege to be a part of it. I am so thankful for all the hard work of Lizzie over the past year, for the faithfulness and support of our Partnership Team and for the willingness of our volunteers to support us in visits, events and fundraisers. After my talk Lizzie shared about CAP's mission and vision which is always inspiring and uplifting. A wonderful evening and a beautiful time of reflection on what God has been doing over the past year. We look to Him for this new year in anticipation of more great things to come.

* Hampers Galore in 2024!



Christmas is a special time of year and as we celebrate God's gift to us – Jesus, we mark the season by giving gifts to family and friends. For our clients this can be a particularly difficult time. 'Do I sacrifice meals or heating to buy my son/daughter/mum something for Christmas Day?' As a debt centre we never give money to our clients but to help them celebrate Christmas we do give them some food. A mixture of 'basics' (pasta, rice, tinned fish, sauces) and traditional treats (cake, pudding, biscuits, chocolates). A bag of toiletries is included and children receive gifts too (cuddly toys, games). A BIG THANKYOU to all the individuals and groups across the Christian community in Telford who faithfully collected and packed over 50 hampers in 2024.

Some of the comments we received as we delivered them to clients' doors:

- *"Hi Lizzie just met Lisa she's lovely nearly made me cry bless you all I'm so very grateful of all you do. Bless you "*
- *"Cutest little hamper ever the boys are over the moon!! Thank you so, so much to you all we appreciate it so much "*
- *"Thank you so much it was a lovely surprise. I absolutely love my new washing basket. Wishing you all a merry Christmas."*

***If you are reading this and have not been involved in this worthwhile effort in 2024 but would like to contribute next Christmas, contact Ann Trehern, Debt Centre Manager – anntrehern@capuk.org**

Welcome to your 'HOW TO...' CAFE

This Month 'How to

Stretch the Budget!

We have a selection of drinks, as well as delicious pastries and snacks. The atmosphere is comfortable and friendly with a toddler play area, making it the perfect place for a chat. This month find out information on how to make your pound go further.

We are open:

Monday 27th January
9.30am-12.30pm at the
COFFEE BAR in
SUTTON HILL CHURCH

Telford
Crisis
Support



citizens
advice

Telford &
the Wrekin

christians
against
poverty

CAP

marches
energy agency



learn telford



Shropshire
Fire and Rescue Service

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: CAP25

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 volunteers in time, commitment and love.

To find out what volunteering opportunities are available for you now, please contact our Debt Centre Manager:

anntrehern@capuk.org



Pray

CAP Telford usually meet to pray on the **1st Thursday** each month 9am-9:30am. You are so welcome to join us.

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

You can either **pray with us** (via zoom or in person), or we can email you our prayer bulletin and you can **pray for us**.



Partner Church

CAP Telford Partnership currently consists of four Partner Churches,. But we would love to expand the Partnership Team to include other Telford Churches.

If you are a Church leader and you are interested in becoming a Partner Church with CAP Telford, then please contact: Ann Trehern, Debt Centre Manager, at: anntrehern@capuk.org

Or if you would like to find out more about partnering with CAP generally, or any of the other CAP services, eg. Life Skills and Job Clubs, please contact the CAP head office team:

<https://capuk.org/get-involved>



Money Coaching

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 with the CAP Telford debt centre? Would you like to host a course at your church or organisation?

If you want to find out anything 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.

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