

Winter 2026

CAP Telford 10th Anniversary

On Tuesday 18th November we celebrated CAP Telford's 10th Anniversary with a fabulous Anniversary Service at All Saints Church in Wellington. We were joined by Stewart McCulloch, the CAP CEO, Jodi Bowring, our Area Manager and Tim Moger who is on the CAP Exec Team. Stewart gave an inspiring talk and it was a great encouragement to everyone.



We were also delighted to have Jane Preston with us, the previous Debt Centre Manager, Matthew Lefroy our previous Partnership Chairman and other founders of the Telford Debt Centre.

Vicky Yates who played a major part in the birth of the Telford Debt Centre did a wonderful job interviewing the Debt Centre founders and it was fascinating to discover how God guided each one of them resulting in the foundation of CAP Telford.

Here is a brief summary of Vicky's presentation.

"I thought it might be interesting to tell you how the Telford CAP Debt Centre started and how God works through ordinary people like us and you!

It all started for me towards the end of 2011 when I was retired and family responsibilities had lessened.

Looking back it occurred to me to reflect on how I was being influenced in several ways:

From the media - The ongoing reports on various news and current affairs programs (since the 2008 banking crash) of increasing personal debt in UK.

From Scripture there are many passages about the poor e.g. Isaiah 61 (that Jesus quoted at the beginning of his ministry) *"the LORD has anointed me, to proclaim good news to **the poor**. He has sent me to bind up the broken hearted, to proclaim freedom for the captives and release from darkness for the prisoners..."*

And from my memory from my first church Evangel in Dawley Bank Telford where we reached out to members of the congregation who had unmanageable debt

I wanted to do something again for those who were in trouble because of debt

So I set about investigating what help there was around and was greatly helped by David Pierce from my church, St Johns Muxton.

After a while we found CAP and we both felt that this was the organisation we wanted to work with (we went on a CAP budgeting course in Stone and were really impressed - I still use their methodology!)

So, thinking of setting up a debt centre was a very big step, David and I decided to initially run **our** first CAP budgeting course in St John's in January 2013. I had never presented teaching material before so it was fortuitous that David had been a university lecturer!

So I was on CAP's mailing list and ...

'Suddenly' in Autumn 2012 I received an email from CAP inviting me to a CAP breakfast at Frankie and Benny's where the ins and outs of opening a debt centre would be explained.

There must have been 30 to 40 people there from numerous churches across Telford. Only THEN did I realise that the Lord was calling Christians from every denomination to start a CAP Debt Centre

And to our surprise 31 people from all over Telford came on that first CAP budgeting course, including a vicar from a church in South Telford – Matthew.

But I'm jumping ahead. Before that I had met Richard then the community vicar here at All Saints...

Richard Kirby formed a partnership with CAP 10 years ago to open our debt centre Richard was previously the community minister

Matthew Lefroy was initially the vicar of a church in south Telford, but moved to St Johns Muxton in 2014. But back in 2012, Isaiah 58 inspired Matthew.

Having got together with the other 3 church leaders, a visit to CAP's head office was arranged in autumn 2014. Matthew states he was " Really impressed with CAP, felt they were the people we should partner with. On the way to Bradford however the car in which 4 vicars was travelling very nearly got run off the road by a lorry. So we decided to pray and publicise and see what support we could get from Christians across Telford."

Vicky states: "I remember thinking 'how will we get enough money to do this.?' Obviously CAP Head Office charge fees for all the work they do and I was convinced we needed to pay our manager. Will it ever happen? I think it was about then I heard some financial guru on Radio 4 being asked 'So what part of the UK has the highest rate of personal debt?' The answer stunned me 'Telford'. It spurred me on!

Kevin Evans was vicar of St Marys and St Leonards Wombridge church and as you heard was one of the four who went up to CAP Head Office in 2014

So in early 2015 the core team decided to invite all the churches in Telford to a service in Wombridge church to ask for their support in this venture."

Kevin states: "Reps from every denomination a real sense that people wanted to get behind this venture. A sense of God at work. Promise of prayer and financial support. The atmosphere in that service has been described as electric."

The agreement between the 4 churches (St John's, St Marys and St Leonards Wombridge, All Saints and Telford Central parish) and CAP was signed in June 2015. So the debt centre could be launched. And we advertised for a DC manager.

Rita Church is a current volunteer who has been with us 'forever'! She states:

"Throughout my journey with CAP I constantly felt God's hand on all aspects, every need addressed. A privilege and fulfilling part of my faith journey.

Jane Preston was our first debt centre manager/. Jane left us a couple of years ago as she moved 'down south'. Reflecting on her time with CAP Jane states: it was :

"The most challenging and yet amazing experience I have ever had and felt so privileged that God appointed me for the role.

I always felt God was leading us to every client so we could share His love with them in some way, even if they didn't stick with the plan or didn't turn up for the appointments. As a debt centre team we were able to help so many people in the 8 years I was the manager – over 200 I think. Plus my own faith was hugely strengthened by my time with CAP and although I have moved away now I have such amazing memories of that time."

Wow! What a wonderful demonstration of how God graciously uses ordinary people to achieve His plans. We are always looking for more volunteers so if you would like to join the team please contact Ann Trehern: anntrehern@capuk.org Thank you!

Central Support Hub

Our CAP CEO Stewart McCulloch, reflects that 2025 was a “truly monumental year for our church-based movement.” There were many encouraging achievements and it was wonderful to see churches working together in a more supportive role with the debt centres across the UK.

2026 marks the 30th Anniversary of CAP UK and it is also the year CAP Central will be working on completing the transition for the new strategy, platform, and ways of working. These are designed to better meet the profound needs of clients, communities, and churches we are working with..

Stewart comments: “We enter our 30th year having also been tested and refined. Now, we proceed with the very same powerful manifesto of action that Jesus left us with as he read from Isaiah 61:

‘We will proclaim good news to the poor. We are carriers of hope.

We will free those imprisoned and oppressed by debt and financial vulnerability. We are agents of liberation.

We will give sight to those who can see no way forward for themselves. We are beacons of clarity.

Central Support Hub Changes

There are changes coming for our CAP systems. We are moving towards a new Debt Help Platform (DHP).

The vision behind this transition is to move onto a flexible system that enables us to work more efficiently. The new system will improve our service levels and enable us to see more people debt-free and meeting Jesus.

A number of pilot groups have demonstrated that the DHP allow clients to progress to good outcomes more speedily.

Telford Changes

Telford changes: Lizzie Brown left the Telford Debt Centre at the end of 5 years working as a Debt Coach.

We have recruited a new Debt Coach, Vanessa Holt from Hope Church, Admaston. Vanessa will begin her training in February. Please remember her in your prayers.

Community Connections



We had a CAP stand at the Autism Hub at Hazeldine House in Telford town centre in the summer. The Hub provides contact and social opportunities for people coping with the impact of autism.

It was a good opportunity for us to connect with service users and a number of agencies in Telford. I was also able to share the gospel with a couple of ladies who were interested.

Prayer station

This is our CAP prayer station that was set up at Admaston House at the end of August. This was part of the 24/7 prayer initiative. A number of church and local community groups in Telford were represented at the event. It was good to spend time reflecting and bringing to God the people in our community who are really struggling as well as praying for the various groups that provide support.

During the day there were around 10 prayer stations encouraging and inspiring creative prayer for Revival in Telford and surrounding areas using the theme of holiness.



Fundraisers

Garden party

On Saturday 19th July we had our wonderful Garden Party Fundraiser at the home of Rita and Barry Church. It was a record turn out of around 45 people and despite the forecast of wind and rain it remained dry and very pleasant. We raised £600 from the event and are so grateful to Rita, Barry, Marcelle and Simon for all their hard work in producing a fantastic array of delicious savoury and sweet dishes for the buffet.



Music Evening

We had our fabulous Music Evening Fundraiser on Saturday 6th September with 'Nigel's Silver Sounds'. It was a wonderful evening of singing and dancing to songs from the 50s, 60s and 70s and a good opportunity to share the work we do. There was a fantastic finger buffet and everyone seemed to enjoy the event. We raised £577, a super event!



Quiz Night

“Our final fundraising event of this year was held on Saturday 18th October at Dawley Baptist Church. It was a very enjoyable evening with a quiz which, as well as being great fun, tested our brains and memories. Some of us were surprised by how much we did not remember. Congratulations to the impressive winners. Supper was lasagne and salad; thanks to all who contributed. Special thanks to those who made delicious desserts and cakes and who worked so hard in the kitchen to make supper a success. It was lovely to have so many coming together in love and friendship to support the work of CAP in Telford.”

Reflections from Thelma



Client Events:



Summer BBQ

We had a beautiful sunny day for our client BBQ on Saturday 16th August at St John's Muxton. Around 19 clients attended (including children). It was a fun filled day with wonderful food, a table quiz and games outside for the children. Steve Johnson shared his testimony which everyone listened to attentively and he prayed for one of the clients afterwards. I'm so grateful for the hard work of all our volunteers in helping at events like these and for spending time with our clients.



Client Christmas Party

On Saturday 7th December we enjoyed a super client Christmas Party. It was great to welcome 23 clients (including children) to the event. Everyone enjoyed the Sprout Bingo. The Christmas lunch prepared by Marcelle and Barry was as delicious as ever. Jem gave a talk which people seemed to be touched by. A wonderful occasion!



Hampers

We are so thankful for the generosity and support of local churches who prepared Christmas hampers for our clients. We were also given a huge amount of wonderful toys which were wrapped and given to clients with children. We were able to give out around 50 hampers this year. God is so faithful.



Farewells



Our CAP Partnership Chairman Matthew Lefroy retired in September and we had a 'Farewell' party for him last July. He was instrumental in the foundation of the Telford Debt Centre and we are so grateful for his faithful support over the years.

We said 'Farewell' to Lizzie Brown in December. Lizzie had been a Debt Coach with CAP Telford for 5 years and had worked passionately to support a significant number of clients on their journey to becoming debt free. She also shared her faith with so many who came along her path and lives were transformed through her work. We wish her all the best for her future endeavours.



Dates for your diary

Saturday 21st March: Client event 'Breadmaking and lunch' tbc

Saturday 11th July: Garden party fundraiser at Rita and Barry Church's house

Saturday 22nd August: Client summer BBQ at St John's Church, Muxton

Saturday 10th October: Quiz and meal fundraiser at All Saints Church, Wellington

Saturday 5th December: Christmas client party tbc

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: CAP26

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.

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 five 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:

vickymuxton02@gmail.com

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.

christians
against
poverty

CAP
debt help