

## Summer 2026

### Introductions

Our new Debt Coach, Vanessa Holt joined the team this spring after her initial training which took place in February. Here's a message from Vanessa....



"Hello everyone! I am "Vanessa Holt" and joined CAP to become a Debt coach this year. I have completed the initial training and have enjoyed jointly meeting our clients with Ann and Hugh. This has been a wonderful opportunity to not only gain experience in my role as a trainee debt coach but to also share the Christian faith and pray for those seeking CAP's help.

I am employed by CAP 2 days per week. The training to become a debt coach is ongoing and is both challenging and rewarding, so I would appreciate your prayers. Please also pray for Ann, Hugh and me as a team and our work together to help alleviate poverty in Telford.

The main task of the Debt Coach (DC) is to visit clients in their homes, listen and gain some understanding of their debt issues, collating all the necessary information from them. This information is then passed by the DC to our central office in Bradford, where trained debt advisors assess the best route out of debt for the client. This advice/route is then relayed back to the client by the DC, who helps to support and encourage them in this process to become debt free. Of course, this provides great opportunities to witness the love of Jesus to clients, both in action and as appropriate in sharing the good news of the Gospel.

A little about me -

I was not raised in a Christian family, although we occasionally went to mass at St Mary's church in Madeley. However, at the age of 21 years and whilst training to be an Occupational Therapist, I came to personally accept Jesus as my Lord & Saviour. He has been my rock through both the good and not so good times in my life, ever since.

A brief definition of an occupational Therapist or (OT)

"An occupational Therapist is a health care professional who helps people of all ages do the everyday activities that are important to them when illness, injury, disability, or ageing makes those activities difficult."

I qualified as an OT in 1986 and then as a Counsellor subsequently.

(continued)

I have worked with children, teenagers, and adults. In my earlier years I worked within the NHS in physical health and in my latter years within mental health services, including in a NHS Dept for Psychological Therapies, for 12 years. I have also worked within child sexual exploitation for 3 years and private practice.

I am a member of Hope church in Admaston and I have been part of an inter denominational evangelism hub (EHUB) for nearly four 4 years, where twice a month we go out on to the streets of Telford, telling people the good news of the Gospel and having some great conversations and challenges too!

I am also currently completing a course with (MMTC) Midlands Ministry Training course in Birmingham, which I attend once per week.

On a more personal note, I am married to David, and we have two grown-up children. Last year we became grandparents to a wonderful little boy called Robin. I love to have time with the family, especially as they do not live locally.

In our spare time, David and I enjoy walking, visiting places of interest and I also enjoy swimming and dancing.

It was great to meet members of the wider team of Telford's Debt Centre at the cream tea in early May and receive a warm welcome. The scones were excellent!

I also look forward to meeting you all again in July at the Garden party.

Thank you for your support and prayers."

**We are so grateful for Vanessa joining the team and we look forward to all that God has for us as we work together to see lives transformed in Telford.**

## More introductions



**We are so thankful for our volunteers and we are truly delighted when new members join the team. Rachel Rouse joined us this year and has been supporting us on client visits and fundraisers.**

**Here is a hello from Rachel:**

Hi everyone.

I am a new CAP volunteer working as a 'befriender'.

I have lived in Wellington since moving from London 30+ years ago to raise a family with my husband Paul. We have three grown up children, the eldest living up north in Newcastle, one in Warwickshire and the third down south in London.

I attend All Saints Wellington where I am involved and serve as Church Warden. I retired a year ago from being a Teaching Assistant and decided I now had time to volunteer and so I joined CAP and have been made to feel very welcome by the team.

## CAP News

In the spring of this year CAP and Community Money Advice (CMA) announced they are coming together as a group to create the UK's largest specialist community-based debt advice charity and will be enabling 380 debt centres across the UK to offer expert debt advice. This is a significant step forward in enhancing the service that CAP offers to those in financial crisis across the UK.

Over the last 30 years both CAP and Community Money Advice have been striving to be there for those who have been struggling under the weight of crushing debt, reaching out to the most vulnerable who are in desperate need of a lifeline. Now, both charities are combining their particular strengths: CAP's effective central support model and CMA's locally-led debt centre programme. Through this new collaboration a complementary support service will become available to suit the growing needs of the clients who are being helped through their debt free journey.

## Telford Debt Centre News

We are delighted to report to you that the Telford CAP Debt Centre has now been registered as a charitable incorporated organisation (CIO) with the name: Telford Debt Help Service.

We will continue as normal and we will still be known as the Telford CAP Debt Centre but as a separate charity we should be able to apply for grant funding more easily.

Praise God for all those who have worked so hard to secure our charity status. We would value your prayers for our ongoing work. Please pray that God would supply our needs and finance will come in so that the work in Telford will grow and develop. Pray for more people to be available to apply for grants and organise fundraising for the Telford Debt Centre.

Please note our new bank details on the back page of this newsletter.

## Client impact

On a Friday afternoon in May I was about to catch up with some admin work after a busy week when my phone pinged with a text from a new client I had visited that morning. It read, *"Thank you for today I already feel like there's a light at the end x."* Wow! What a lovely encouragement to keep on making an impact on lives.

Ann

## New Community Connections



**‘Healthy Minds, Healthy Bodies’** is a new drop in at St Leonard’s Church in Malinslee. This is a community space open every Wednesday morning. There are a number of community groups that attend including Wrekin Housing Group, Telford Mind, Healthy Lifestyles team and Tel Doc, to name a few. It is a great opportunity to connect with local organisations as well as members of the local community and promote the work of CAP. Ann will have a CAP table there the last Wednesday of each month.

Meeting Point House has a new recording studio and Ann was invited by Wayne, the CEO to be a guest speaker on ‘Meeting Point Matters’ to record a podcast to introduce our organisation and explain what we do.

Meeting Point House is a charity, community hub, conference venue, café and home to a number of charities in the area as well as voluntary organisations. It is also where our Telford CAP office is situated.

Wayne is keen to see local groups sharing information and resources to help people in our local community.



# CAP United Conference

CAP United conferences took place in June across the UK. The conference for our region was on Wednesday 24<sup>th</sup> June in Northampton. It was a baking hot day but Ann, Vanessa and Hugh braved the heat to travel to Northampton and take part. It was a great time of fellowship with staff and volunteers from other centres. Our CEO Stewart McCulloch gave an inspiring talk which was very encouraging. As it's CAP's 30<sup>th</sup> Anniversary this year, the founder of CAP, John Kirkby shared his moving story of how CAP was formed and his passion to see lives transformed.

We also watched a short video in which Martin Lewis, the founder of MoneySavingExpert.com, sent a message congratulating CAP on its 30th Anniversary. He stated that he directs people to CAP when they need someone to hold their hand. This highlights the wonderful reputation that CAP has as an organisation that truly cares.



Ann with John Kirkby



Vanessa, Hugh and Ann also enjoyed meeting our new Area Manager, Ian Burton, who has replaced our previous Area Manager, Jodi Bowring.

# Volunteer Gathering

## Cream Tea

On Friday 1st May we had a lovely get together at Marcelle's house to enjoy her delicious cream tea in her beautiful home. Unfortunately we couldn't be in the garden as the weather was a bit uncertain. It was a great opportunity to have fellowship together and to share our experiences of working with CAP and to pray for one another.

Rachel



## Client Bread making event



Our client Bread making event took place on Saturday 21<sup>st</sup> March. Fourteen clients attended, including children. They had a wonderful time making impressive loaves and the children had fun at the crafts table. We are so very grateful for all those who helped out and especially for Marcelle for the breadmaking and scone demonstrations. Marcelle also made some delicious soup which went down a treat with rolls and scones to follow. It was lovely to have time to connect with clients and their families.

## Garden Party fundraiser



We had a beautiful, baking hot day for our Annual Garden Party at the home of Rita and Barry Church on Saturday 11th July.

Around 31 people attended and we were treated to some mouth-watering savoury dishes throughout the afternoon as well as delicious home made cakes and scones. It was a wonderful opportunity to share with our friends and supporters as well as meet new people who were not so familiar with the work we do.

Our heartfelt thanks go to Rita, Barry, Marcelle and Simon for all their hard work. We managed to raise £407. Fantastic!



## Dates for your diary

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

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

Tuesday 27th October: Anniversary Service at St John's Muxton

Saturday 5th December: Christmas client party at Dawley Baptist Church

# 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.**

Telford Debt Help Service

Sort code: 40-44-50

Account: 52042347

Reference: TDHS followed by your surname

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 **1<sup>st</sup> 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 monthly 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) : 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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debt help