



From the desk of the Telford CAP Debt Centre Manager

**CAP's mission is to 'Serve the poor, save the lost, with the church, across the Nation.' At our recent online conference our new COO, Jon Day, spoke to us about being Christ's Ambassadors, fulfilling this mission. So how do we do that?**

The journey of a client through the CAP process involves many '*holy moments*' where Jesus' body (us) connects with them. It all started when our *church leaders* decided to open a debt centre. I, as *manager* and Marcelle, as *debt coach*, were then appointed and trained; a *volunteer team* was established and *donors* sourced. Clients then called our *head office team* to get booked in for an appointment, having seen a *leaflet* on the *website*, both managed by another team of people. Their CAP plan and paperwork was then managed by *another team* whilst we at the debt centre continued ongoing support.

We are all involved: whether a debt coach, manager, volunteer, supporter or church leader, and as such are called *Christ's Ambassadors*. According to the dictionary an ambassador is 'a person who represents their Nation in a foreign land'.

In 2 Corinthians 5:18-20 Paul says:

*And God has given us this task of reconciling people to him. For God was in Christ, reconciling the world to himself, no longer counting people's sins against them. And he gave us this wonderful message of reconciliation. So we are Christ's ambassadors; God is making his appeal through us. We speak for Christ when we plead, "Come back to God!"*

God is calling YOU to be ambassadors for your church, for CAP but most of all for Jesus. It says earlier in the same chapter that it is Christ's love that compels us. We do it for Him. He needs us more than ever now to bring His message of Hope to our community. We have been placed in an amazing position to fulfil this task so let me encourage you to persevere. I will end with Paul's prayer from Philipians 1:3-6 over you:

*I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus.*

Jane Preston



## Client Blessings

Due to the current situation we have been unable to bless clients in the usual way by holding events. However, in conjunction with the Mother's Union we were able to help 4 families go on day trips in the summer holidays – these included West Midlands Safari Park, Dudley Zoo and Barmouth Seaside. Here are some comments and photos from the families.



*"We had the most amazing day ever."*

*"It was really beautiful thank you so much for putting us forward"*



*"The day was really beautiful"*

*"We had a brilliant day thank you."*



We also offered an afternoon tea voucher to some of our other clients, who said they felt really 'treated'. Although we can't hold our usual Christmas party for clients this year, we are going to run a live stream event for them to participate in and we will deliver CD versions to those with no internet access.





## Debt Centre News

It has been a strange year where our service has had to change to being phone based. It has taken us a bit of getting used to, but we have now settled into this pattern. Although our capacity was reduced, we are now able to take our full number of clients again so please do encourage anyone you know who might be struggling with their finances to get in touch (0800 328 0006). Since our last newsletter in April, 9 people have become debt free and 3 more are very close.

It has also been a strange time for our volunteer team too who haven't actually been able to help very much – some have been telephone befriending which has been a great help to those clients involved. Hopefully we will be able to have a relaunch of the team in the New Year.

The sense of belonging to the wider CAP family has always been a great part of our regional meetings and National conferences – both of which have been unable to take place. However, in September CAP did hold an all-day National conference online which several of us were able to watch and participate in. Although it wasn't quite the same having coffee breaks on your own, the conference did bring us together and help us feel more connected again. And as usual provided us with some great ideas and generally re-motivated us. Our centre will be 5 years old this month and our Anniversary service this year will be broadcast on Dawley Baptist's YouTube channel on November 14<sup>th</sup> at 4pm. We hope as many of you as possible will join us in celebrating God's work in our community through the debt centre.

christians  
against  
poverty  
**CAP**

**5th  
Anniversary  
Celebration**

DAWLEY  
BAPTIST  
CHURCH  
SEMPER  
LEARNNS  
LISTENS  
LOVES

**4pm  
Sat 14th Nov**

Watch live online or catch up at  
**Dawley Baptist Church**

   Search for DBC on  
Facebook or YouTube



## CAP Money

If you or someone you know is struggling with their finances due to a change in circumstances and need a bit of guidance, then please join us on the next CAP Money course. We are now beginning to plan an online CAP Money course in Telford. Please email [janepreston@capuk.org](mailto:janepreston@capuk.org) if you are interested.



## Christmas Hampers

We will be delivering Christmas hampers as usual this year, but the instructions will be different from last year. If you want to help out, please contact Lisa West directly for an explanation on what to do.

[west.familywest@btinternet.com](mailto:west.familywest@btinternet.com)



## CAP Sunday

This month many churches across the UK will be hosting a CAP Sunday. This year, CAP have produced an online version with loads of new resources to help churches make their service successful including music from Rend Collective. It can actually be run at any time of the year so please do encourage your church leaders to take a look at the material found on the website [www.capuk.org](http://www.capuk.org) under 'get involved'. I can also provide a 2-minute local update video if required.



## Client testimony

You may remember Ricky who has accompanied me to some church talks over the last couple of years and featured in the national CAP magazine 'Lifted'. He started with us in October 2017. This is a few words from him:



*'Thanks be to God, Thanks be to the Lord - I've finally done it, I'm debt free. When I started with CAP 3 years ago I was literally suicidal – I'd just lost my father and I was neck deep in debt but with the help of Jane and all my friends they held my hand and got me through it. It's not easy, nothing in life is, but you stick to it and you'll make it. I'm now free and the burden has been lifted – it's like a great weight has been lifted off my shoulders. I didn't think I would see this day but I have. God bless CAP.'*

Well done Ricky.

*We are therefore Christ's  
ambassadors, as though God  
were making his appeal  
through us.*

*- 2 Cor 5:20*



## Finance

Firstly, some Great News!

Funding from the Coronavirus Community Support Fund, distributed by The National Lottery Community



HM Government

In partnership with

THE NATIONAL LOTTERY  
COMMUNITY FUND

Fund, has helped us create a fund for some Debt Relief Orders or bankruptcy

fees to alleviate the impact of lockdown on clients in urgent need of closure and hope for a new beginning. Thanks to the Government for making this possible.

Secondly, on behalf of the Debt Centre team, we want to express our thanks to you for your faithful support in fulfilling our call to make known God's love and grace in our community, alleviating the suffering integral to the chains of poverty and debt.

We have, so far through these difficult times, maintained finances on a relatively even keel. We are only marginally impinging on our reserve, thank God for his unbounding faithfulness. The loss of income from fundraising and events has, for the most part, been offset by a reduction in general expenses.

The challenge comes as we move towards the year end and into 2021. CAP Bradford have now put in place measures which return us to full capacity in the next few weeks and indeed, it is expected that soon we shall be able to increase capacity. This necessitates payment of the full fees due to Bradford for the professional services provided. As it remains uncertain when "normal life" may resume, predicting income from sources other than regular giving, will undoubtedly bring increased pressure on our reserve.

Please join us in our mission in any way you can by prayer, practical or financial support. Let us see God's love in action in our community. For details of how you can make a regular donation or increase your current donation please contact [rita\\_church@sky.com](mailto:rita_church@sky.com)

Rita Church



## CAP Prayers

We have continued to hold our monthly prayer meeting via zoom. We would love more people to join in with us on this – currently 3<sup>rd</sup> Tuesdays at 10am via zoom. Email [janepreston@capuk.org](mailto:janepreston@capuk.org) for a link if you are able to join us. Prayer is vital for the work we are doing, and we have seen many answers to prayer during the past 6 months. Please continue to pray:-

- For fresh opportunities to do online church talks to promote the work of the debt centre
- 5th Anniversary service 14th November – pray that the content for this YouTube service will all come together and that many people will 'tune in'.
- Christmas plans and blessings – for enough groups to come forward to create hampers and for wisdom on how to run an online Christmas event.

