

## Volunteer with CAP? God's idea of humour or all in His plan?

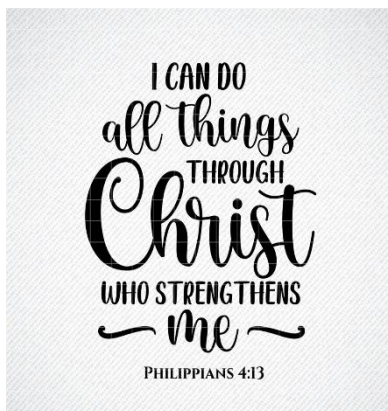
Single Mum, part-time job, full blown teenage son.

Surely that should be enough reason to say "no" to volunteering for CAP?

Years ago, my church (St John's in Muxton) started a prayer group to pray about setting up a CAP Debt centre in Telford and I thought "Yes, good idea, I'll join the prayer group". We prayed for churches to come on board, for donations to come in, for volunteers to step up, and so on.

We prayed, and God nudged me (no, God, not me) and nudged (oh but I am busy, Lord) and nudged (I am really not good enough, Lord). Finally, during one prayer meeting, God hit me over the head with a barge pole. Actually, He sent the Holy Spirit.

I started volunteering the following week, and despite having to have some 'time out' due to health issues, I never looked back. I have been privileged to



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*'I have been privileged to see lives change from absolute desperation ... to hope and joy...'*

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see lives change from absolute desperation on a First Visit, to hope and joy as clients worked with CAP to become debt free. I was a befriender, did emergency shops for clients, admin for Jane, I packed and delivered Christmas hampers and generally helped at various CAP events. Once I even stood in the middle of the town centre, talking about CAP, their work and my faith to complete strangers! Me, who doesn't 'do people', who has been and probably always will be, very shy.

So, to every other CAP volunteer in Telford - thank you. I have learned such a lot from each one of you. It's great to be part of this team. WE ROCK.

To anyone thinking of volunteering for CAP. Do it, it's so very rewarding. Also, WE ROCK. And the rest of the team are lovely, normal(ish) people.

Most importantly, to our clients past and present, thank you for allowing me to be part of your journey out of debt. YOU ROCK.

## Sue Aldrian, CAP Telford volunteer & prayer partner since 2015

P.S. Of course, it is all in His plan. Although a sense of humour helps when He has to deal with me... and a barge pole!



# Making the most of your money: Money Coaching

CAP have offered a budgeting course for many years and Telford was probably not the first town to regularly offer the course before a debt centre was even set up. CAP Money was first offered in Telford in 2013 and proved to be a valuable tool in helping people keep control of their finances. It was also a great way to introduce church congregations to CAP and its life-changing work. The original course content was excellent. However, times have changed - fewer people use cash when they go shopping; debit cards, bank transfers and managing our accounts online are all now the norm.

*'CAP Money has re-launched under the new name of Money Coaching.'*

CAP Money has re-launched under the new name of **money coaching**. If you are a CAP Money Coach, look out for emails inviting you to retrain on-line. The new course has nine modules in total (some are optional), with more and shorter video clips plus activities within each module. It includes new topics covering credit and scams and the use of cards.

With the cost of living increasing so rapidly, learning how to budget better is more relevant than ever. The new course looks really good. How about running it in your church or with your friends? For more information, email [vickymuxton@blueyonder.co.uk](mailto:vickymuxton@blueyonder.co.uk)

**Vicky Yates, Money Coach**



## A participant's perspective

I attended a CAP Money course earlier this year and found the experience a positive one. The content was informative, comprehensive and relevant, with the kind of detail that, when trying to do my own budget, could be easy to forget.

Alongside the budget element of the course, there was also the opportunity to meet others over a cup of tea and slice of cake.

The delivery was done at a pace I could keep up with, including time to discuss the content and ask questions. The money coaching helped me to review my own budget, made me think about my financial priorities and identify what changes I could make for the better. I'd be interested to see what changes have been made in the relaunch.

I would definitely recommend Money Coaching to anyone that needs some budget guidance, in a constructive and non-judgemental way.

**Wendy Dodman, participant**

## Money Coaching

Through a series of videos, group discussions and activities, your community will receive up-to-date, expert advice on different topics that will help them navigate their day-to-day finances.

Money coaching topics include:

- ✓ How to build and balance a household budget
- ✓ How to structure finances using a system proven to work
- ✓ Ways to save more and get the most out of spare cash
- ✓ How to use credit wisely and navigate unmanageable debt
- ✓ Exploring the difference between essential and optional expenses and finding ways to realistically cut costs
- ✓ Unlimited access to a mobile-friendly budget worksheet

We'll provide tools and resources to help you publicise your course and ongoing training and support. Find out more on this link:

<https://capuk.org/get-involved/become-a-church-partner/run-money-coaching>



# Introducing our new Debt Centre Manager



**Ann Trehern, CAP Telford DCM**

Hello everyone! My name is Ann Trehern and I live in Telford with my husband Jem. We moved to Telford in 2021 after being in Brentwood Essex for 19 years where Jem had been the pastor of a thriving community church and where I had worked as a supervisor for a busy Christian charity that provided assistance for families in crisis.

We have one son and two daughters who are all married and have lovely families of their own.

I came to know Jesus as a teenager when I met Christians for the first time and was struck by the love that they had for Jesus and for each other. I came from a broken family and had never experienced such a powerful love as I witnessed in these believers. I invited Jesus into my life and my whole life changed. In my late teens I joined Operation Mobilisation on a summer campaign in France and

knew that I wanted my life to be one of service for Him. I went to Bible college in Glasgow for three years and met Jem there. We married after our second year at college and moved to London after graduating where Jem took on his first pastorate.

God brought so many hurting people across our path in London, and we had the joy of seeing many lives changed from drug and alcohol addiction to freedom and an experience of God's amazing love.

We moved to Brentwood, Essex in 2002 and Jem began his second pastorate of a Community Church that, by God's grace, has impacted the local area in so many ways. We have seen God draw many people to Himself through friendship, love and a commitment to supporting them through thick and thin.

Over the years we have taken teams to India where we ran Gospel rallies in poverty-stricken areas. We worked among the Dalit people who are regarded as 'untouchables', what a joy to see their lives transformed as we shared the love of God with them and told them they are so precious to Him. More recently we have been on a number of trips to Turkey where we encourage and support Iranian Christians who are struggling.

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*'For some time, I have had a burning desire to make a real difference in people's lives...'*

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For some time, I have had a burning desire to make a real difference in people's lives and this led me to CAP. One Sunday morning our pastor told us of the position that was

available with CAP for a Debt Centre Manager. My ears immediately pricked up. I have admired the work of CAP for many years and after committing this opportunity to God in prayer, I applied. I was delighted to hear that I had been accepted for the role and I know God will use me and equip me as He knows best.

I look forward to meeting CAP staff, volunteers and supporters, you are all so important and we walk this journey together. God Bless you!

## **Ann Trehern, CAP Telford Debt Centre Manager**

You can contact Ann directly on her CAP email - [anntrehern@capuk.org](mailto:anntrehern@capuk.org)

## Cost of living: A grim national picture

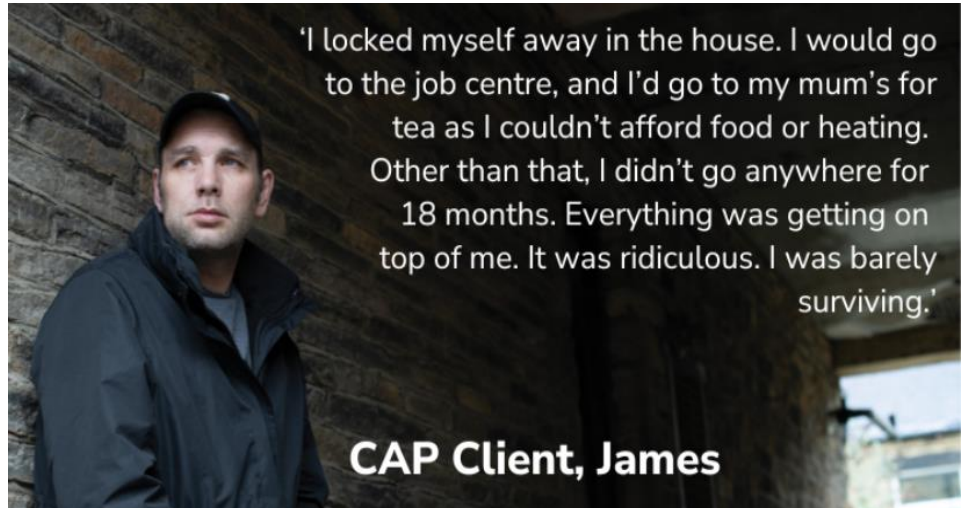
In May, CAP published the 2023 client report. In this article, CAP's **Senior External Affairs Manager, Rachel Gregory**, explains what the stories and statistics tell us about the debt crisis. The headline?

**As a society, we have a severe problem on our hands and we cannot allow it to continue.**

Every day at Christians Against Poverty (CAP), we're helping thousands of people in deep debt crisis. Too often, this feels like a life sentence. In fact, 1 in 4 new CAP clients in 2022 would be making repayments for more than 25 years to clear their debt without an alternative solution. For nearly 1 in 10 this would have been over 100 years.

CAP client James, who is featured in the report, describes this experience as barely surviving.

CAP has been able to help James and thousands of others see their situation transform — debt free, connected to a community and in a better mental space. But, too often, this is still not a life free from financial struggles.



### The reality of debt and poverty in the UK

Digging deeper, there are worrying trends in the types of debt that clients sought help with in 2022. Poverty is behind this, causing ruthless damage in people's lives throughout the UK.

In 2022, we saw an increase in the numbers struggling to afford household bills and a higher demand for emergency food shops and fuel vouchers.

**56% of CAP clients had to borrow money to pay for food, clothing or other living costs**

**53% of CAP clients had to borrow money to pay household bills**

The proportion of people owing arrears on rent, Council Tax and utilities were also all up compared to 2021.

**60% of new clients in 2022 owed Council Tax arrears (up from 54% in 2021)**

**54% owed water arrears (up from 48% in 2021)**

**43% owed rent arrears (up from 39% in 2021)**

Of particular concern was that more than 50% of the budgets we created for clients in 2022 were unsustainable due to low income — these budgets just can't be balanced. The client's income is not sufficient to cover their expenditure, even after debt advice and reducing non-essential spending. This is an issue seen not just here at CAP, but across the whole debt advice sector, and it is presenting significant challenges.

**More and more people are being driven to a place of extreme poverty and destitution.** Over half of our clients said that debt forced them to skip meals, and almost two thirds said they were unable to afford basic hygiene products.

## Driven to despair

The impact is not only material. We've long been worried about the numbers of people considering suicide because of debt, which has been consistently reported by around a third of those we help at CAP.

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*'Before seeking help, 1 in 2 CAP clients had either considered or attempted suicide as a way out of debt.'*

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Yet **the extent of hopelessness and despair has seemingly stepped up to terrifying and previously unseen levels.** In our latest survey, half of respondents who came to us for debt help said they had considered taking their own life because of the debt they were in.

This all comes against the backdrop of the rising cost of living. These figures are from 2022, when the 'cost of living' crisis hit new highs, with inflation in double figures and energy bills hitting more than double what they were the year before. We've written previously about how difficult this has been for low-income households to cope, with 10.5 million people actively experiencing financial difficulty as a result of the 'cost of living' crisis.

While there are hopeful predictions that inflation levels will halve this year, that won't reduce prices — it will just slow down the rate at which they're rising. There has been no relief yet and people living in poverty continue to not only face a squeeze on their living standards but are being forced to make unacceptable sacrifices daily.

## Belief in action

At CAP, we're pushing our 27 years of expertise to the limits and doing everything we can. Last year, we helped 9,168 people with their debts, delivered emergency support to 1,831 homes, and played a part in encouraging over 4,000 local churches to open Warm Welcome spaces during the winter. Read more in the report about how:

- We provide holistic debt help
- We support people in finding work
- We help people to navigate life on a low income
- We equip people to manage their money well
- We address people's immediate needs
- We make sure people get the income they're entitled to
- **We speak up and take action**

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*'...more than 50% of the budgets we created for clients in 2022 were unsustainable due to low income...even after debt advice and reducing non-essential spending.'*

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But we need action across society and from the Government to turn the tables. It requires coordinated and sustained action to take on poverty — **we need everyone to join the fight.**

As individuals, organisations and churches who care deeply about people, and who ardently want to see change, now is the time to come together and fight back. Because poverty isn't going anywhere unless we do something about it. All of us. Together.

One thing we want to see is political parties in the UK making tackling poverty a key priority in their manifestos ahead of the election expected next year — to show their commitment to helping people recover from the current cost of living crisis and addressing the underlying issues that have meant it has been felt so deeply by those on the lowest incomes. **CAP is calling for a review of social security and of minimum wages**, to see them set in line with the Minimum Income Standard so that they will always cover the basics.

You can **read the full report** at [capuk.org/clientreport](https://capuk.org/clientreport)

**Rachel Gregory, Senior External Affairs Manager, CAP Head Office Team**



## CAP Telford Partnership Team: Our Churches

Telford's Partnership Team is made up of representatives from the four local partner churches, members of the local team (Centre Manager and Debt Coaches) plus an Administrator and a Finance Administrator. Our Partnership churches are: Central Telford Parish, Dawley Baptist Church, St John's Muxton and All Saints' Wellington.

### The minister of Dawley Baptist writes on what it means to be a CAP Partner Church

Dawley Baptist Church has been delighted to officially partner with CAP for the past five years. For me it has been a privilege to serve on the Partnership Team, where stories are shared, finances are analyzed and strategic decisions are made. The Telford Debt Centre is at the cutting edge of how the Spirit is at work in our borough.

Observing the past, it is often easier to see the ways in which the Holy Spirit has been working. It is often more apparent than what He is doing in the present. But we continue trusting God for the now and the future in this important gospel work. 'Setting captives free' in this way is so worthwhile as everyone involved in this work grows in spiritual maturity and confidence.

As a partner church CAP have been able to make use of our building for fundraisers and client events which we have supported. I'm sure there are other churches in our borough that could really benefit from partnering with the Telford Debt Centre in a whole variety of ways. Seeing the gospel in action makes faith come alive within the lives of clients and volunteers alike.

**If you are a Church leader interested in becoming a CAP Telford Partner Church, please contact Revd Matthew Lefroy of St. John's, Muxton.**

### Revd Ian Olliver, Dawley Baptist Church



**Revd Scott Edwards, Team Vicar, Central Telford Parish**

### Meet our newest Partnership Team member

Originally from Wall Heath, near Dudley, prior to training to become a vicar in the Church of England I spent a few years working for the Benefits Agency. Before moving to Telford around Easter, I spent the last 11 years as the vicar of St Mary's Church, Chessington on the edge of London.

*'... as Christians we are called to both proclaim the good news of the kingdom and to draw alongside...'*

I am married to Judy, am an Aston Villa football fan and love gardening. I have a love of paintings, prayer stations and sharing stories. I am inspired by the life and rule of St Benedict and am passionate about primary school ministry.

I have always loved Luke's gospel and the way it emphasises Jesus' heart for those on the margins. This has always inspired me to believe that as Christians we are called to both proclaim the good news of the kingdom and to draw alongside and respond to human need with loving service as CAP seeks to do.

### Revd Scott Edwards, Team Vicar of the Central Telford Parish



## CAP Telford Family: Goodbye Jane

In 2015, when a group of us began discussing the prospect of setting up a CAP debt centre in Telford, we hardly dared to imagine that, seven years later, almost 100 people would have been helped to become debt free. Much of the success in setting up and establishing the debt centre has been due to the vision, hard work and persistence of Jane Preston.

**We are so grateful to all that Jane has contributed and achieved over the years.** The farewell event that was held at Dawley Baptist Church in March was just a small way of us showing our appreciation to her. Jane and her husband, John, are planning to move away from the area later this year and we wish them well in the move and this new phase of their lives.



Some members of the CAP Telford **Partnership Team** (from left to right):

Debt Coach- **Marcelle Kite**, Chairman- **Revd Matthew Lefroy**, (departing) Centre Manager- **Jane Preston** and husband- **John**, Administrator- **Vicky Yates**, Church Partner- **Revd Ian Olliver**, Finance Administrator- **Rita Church**

We are so pleased to welcome Ann Trehern who has been appointed as the new Debt Centre Manager. Ann comes to us with a wealth of experience in the charity sector, mission and outreach to those in difficult circumstances. She worships at Dawley Baptist Church. We are grateful to Lizzie Brown from Telford Elim in Hadley, who is managing the debt centre in the interim as we wait for Ann to complete her training.

Marcelle Kite, who has served so well and faithfully as a debt coach, will gradually be relinquishing this role over the coming months. She will soon stop taking on any new clients as a debt coach, but will continue to assist the work of the debt centre as a volunteer and money coach.

CAP head office in Bradford is also experiencing change as Paula Stringer, the CEO, moves on to a new role with the BBC. Lisa Pearce, who already sits on the CAP board is taking the reins as interim Chief Executive for six months starting in July while a new CEO is sought.

Times of transition can be unsettling as people and things we have grown used to, change. They are also **a time for God to do something new and unfold the next stage of his purpose** for all of us. Please give thanks to God and pray for His blessing on Jane, Lizzie, Ann, Marcelle, as well as Paula and Lisa. Please also pray that we will continue to hold faithfully God's vision of releasing those in our town who are trapped by unmanageable debt.

**Revd Matthew Lefroy**  
**Chairman of CAP Telford Partnership**





# CAP Telford Support: YOU can make a difference



## Give

We need to increase our financial support by £7,000 per year to continue functioning at the capacity we have worked at to date. Can you give a one off gift or regular donation?

P C C All Saints (spaces between letters is important)  
Sort code: 30-99-27  
Account: 00006531

For a Giving Form that includes a Gift Aid declaration, please contact: [rita\\_church@sky.com](mailto:rita_church@sky.com)



## Volunteer

Last year, CAP Telford ran on over **1,200 volunteer hours!** We cannot do this essential work without our volunteers.

See this newsletter's front page article from Sue Aldrian, a CAP Telford volunteer since 2015, to learn more about the joys of volunteering with us.

To find out what opportunities are available for you now, contact: [anntrehern@capuk.org](mailto:anntrehern@capuk.org)



## Pray

CAP Telford usually meet to pray on the third Thursday each month 9am-9:30am.

**You are welcome to join us.**

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

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

Check out the article by Revd Ian Olliver of Dawley Baptist Church, on what it means to be a Partner Church here in Telford. (Pg6) Also, meet the newest member of the Partner team on the same page.

We plan to expand the Church Partner team in Telford and we hope to be able to expand the CAP services available – Job Clubs and Life Skills.

If you are interested in becoming a Partner Church with CAP Telford, please contact Revd Matthew Lefroy, Chairman of the Telford Churches Partnership on: [matthew.lefroy@tiscali.co.uk](mailto:matthew.lefroy@tiscali.co.uk)

Or contact the CAP Church Partnership Manager for the Midlands & East of England, Kristal Kierstenson, on: [kristalkierstenson@capuk.org](mailto:kristalkierstenson@capuk.org)



## Money Coaching

See page 3 to find out all about the relaunch from experienced money coach, Vicky Yates. Also, hear from Wendy Dodman about her experiences as a participant.

In Telford, we have a team of nine volunteer money coaches who are happy to deliver 1-2-1 money coaching, or run workshops suitable for schools, youth groups, churches and other community groups.

Please get in touch with Lizzie Brown if you are  
(a) interested in hosting a money workshop  
(b) becoming a money coach or  
(c) for further information.  
[lizziebrown@capuk.org](mailto:lizziebrown@capuk.org)



## 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](mailto: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.

