



Christians Against Poverty

For 25 years, since 1996 Christians Against Poverty (CAP) have been bringing hope to those living in debt and poverty in the UK. We know poverty destroys lives, so in 2014 Highworth Churches Together decided to partner together with CAP to set up a debt centre in our area. We realised God's love has to look like something; really practical help and hope offered to our community. We are one of around 300 debt centres across the UK, all of them based in a local church, all keeping Jesus and the gospel central.

The wonderful thing about our local debt centre is that the churches in Highworth run it together in unity.

Our debt coaches

Kathryn Ford Debt Centre Manager & Job Club Manager

Eoli Pieri Debt coach & Lifeskills manager

"We absolutely love getting to walk into someone's home with Jesus, the hope of glory, and connect with them. CAP is a wonderful "bridge" that connects us to people in our community we might not otherwise meet. The professional, free debt advice is highly rated by the industry" (Both are employed part time by our CAP centre).

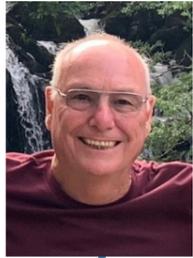
Kathryn has also recently started another exciting role for CAP nationally as area manager for Wiltshire and Dorset.



Debt Centre statistics so far (Oct 2021)

- Since opening we have had **180 appointments** booked in
- **60 households** have gone **debt free** (13 of these were in 2020)
- We are currently working with 25 households
- We've had **over 40 responses to Jesus** and the gospel (at an event or individual conversation)





The Team

One of the most important roles in our CAP centre is that of being a friend! We call this role **befrienders** and it is simply that, coming alongside our debt clients with a smile, cuppa and moral support. A befriender will go with Kathryn or Eoli to the appointments and help build a connection and holistic support for that person.

Other members of our CAP team are involved in **practical assistance** like mowing gardens, cleaning kitchens, fixing doors, getting food shops, preparing Christmas hampers or helping at client events. We can also link our clients to the help offered at The Bridge Centre.

One of our most important teams is our **Prayer Team**. They meet once a month, pray individually in between and really seek God for all the challenges/pressures our clients face! This has been such a strong, amazing foundation of our centre since we opened and every time they pray about some-



CAP Job Club

In Nov 2021 we launched CAP Job Club.

We have now run 5 courses.

Each course lasts 7-weeks and is very practical with sessions on motivation, skills, job searching, writing CVs, interview skills and more. One to one coaching is included, and we work hard to build a sense of community (having food helps!) and support to help job-seekers gain the confidence and tools they need.

So far we have helped 26 members and at least 12 have found work already! This is a great way to meet people and connect with them.

CAP Job Club team

Kathryn Ford, Jackie Kerr, Alfie Howe, Phil Sapwell, Rich Wathen plus other volunteers.

CAP Lifeskills

Eoli Pieri and team have completed 9 CAP Lifeskills courses!

So far we have supported over 50 local households. This friendly, successful, community based course helps people gain skills to lift the pressure of life on a low income.

We do sessions such as cooking on a budget, living healthily on less, making money go further and top tips for dealing with life's pressures. Lifeskills includes coaching, community and of course lunch!

The team so far has included: Eoli Pieri, Claire Titcombe, David Boyle, Roger Kemp plus other volunteers.

Management Team

Our CAP centre is overseen by a management team made up of representatives from our different churches.

Robert Jordan (URC, chaired for first 5 years), Phil Baker (HCC, current chair), Margaret Thomas (HMC) and Helen Lawrence (St Mikes). We also are extremely blessed to have the Highworth Churches Together treasurer, Philip Boulton, keeping all our financial accounts in order.

A word from Andrew

Wilson

Head of England and Network Operations (and part of church in Highworth!)



Christians Against Poverty has been operating in the UK for the past 25 years, providing free debt advice and bringing hope to seemingly hopeless situations. Most of our clients are from low income households and many have complex needs; they don't just need debt advice. That's why CAP always partners with churches who provide the wrap-around care for those whose lives are often described as hopeless and isolated.

I love being part of CAP's national work. My team supports the frontline (local churches) to deliver amazing life changing services to their local communities, bringing the light and hope of knowing Jesus at the same time. Because we are a Christian charity (the clue is in the name!) we always offer prayer support and offer to share the hope that we have because we have Jesus in our lives. In the average year over 2,000 households become debt free through the teamwork of CAP's regulated debt advice team and the local church.

Hundreds of others find work and/or learn skills to live well, even on a low income. Even more exciting is the fact that thousands of people have responded to Jesus over that time too. That's why we exist and why we're excited to keep serving the poor (in line with God's calling to His people) through the local church.

How the Debt Service works

- Anyone can receive our free debt advice. They first call 0800 328 0006 and an appointment will be booked with the centre local to them.
- Eoli or Kathryn will then contact them and confirm this **first appointment** to explain how CAP works
- At the **second appointment** we gather their paperwork regarding income, expenditure and debts then send that information up to head office. The debt advisors at head office create a tailor-made budget and start to contact priority creditors.
- On the **third appointment** we talk through the suitable options and they choose the one that suits best.
- We support them in many ways throughout their journey out of debt and celebrate when they are debt free!

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CAP

Funding

It costs around £30,000 annually to run our CAP centre. So far God's favour and grace has been with us and we have trusted Him for all we have needed to partner with CAP to fight poverty. He has provided through individual church members generosity, through our churches commitment, through generous giving to our fundraising events and through kind local donors.

Usually every 2 years we hold a big sponsored event and have been blessed to raise around £12,000 each time (we've run the Paris marathon, done the Yorkshire 3 peaks challenge and walked from London to Australia – virtually between all of us!)

Our small "funding team" of Lou Ashford, Julie Miles, Janet Hodgson and Kathryn are currently exploring other grant/trust funds that we can apply to and so far have won bids for £3300. However, we do need help with this so if anyone enjoys research, reading, writing and/or fundraising please get in touch!

Get involved :

- Become a befriender—ask us!
- Make a lunch for Job Club or Lifeskills
- Offer practical skills
- Pray with our team once a month
- Help organise client events & hampers & blessings
- Tell others about CAP—help with posters/leaflets