

Newsletter from the Weston Area CAP Debt Centre

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Weston Area CAP Debt Centre Newsletter

Fourth Anniversary Celebration

In June/July we celebrate the fourth Anniversary of the Weston Area CAP Centre, which started on 6 June 2016. Due to Covid-19, we've obviously been unable to gather for a celebration as we have done in recent years, but there are many things that we can praise God for. Firstly, we praise God that the brilliant news of Jesus is being shared in all that we do. Secondly, we give thanks that the local churches are enabling first-class, professional financial debt help within the Weston-Super-Mare area. Thirdly, that the work has expanded with the provision of a second Debt Coach.

Wearing The Face Mask

I wonder if you've had to wear a face mask yet? I've had to make a visit to Southmead Hospital and a visit to the GP Surgery, both of which involved wearing a face mask. I have to say that it was pretty uncomfortable and I'm not sure that I mastered the technique of avoiding having my glasses steam up. My daughter, who's an NHS midwife, says you should try wearing it for a 12 hour shift - it's draining. The face mask allows you to get tasks done, but it's not ideal in terms of face to face interaction.

Maybe in a similar way, we are able to conduct virtual appointments. It's great that so much effort has gone in to making this possible. This means that we're speaking to clients by phone or video link. It means more work as document packs have to be sent in advance. Also, each call is taking longer, or has to be split into several calls. Similarly, the virtual appointment allows us to get tasks done, but it's not ideal in terms of face to face interaction. Nevertheless, during this Covid-19 period, we are able to book in new clients and we are able to help them to become debt free. Caroline has conducted a virtual budget appointment and I've conducted virtual initial and fact find appointments.

Beat the Queues - encourage people to phone 0800 328 0006 NOW!

Please remember that it takes people a long time to admit that they've got a financial problem, so please be ready with one of our leaflets, or put the CAP number, 0800 328 0006, in your phone, so that you can pass it to someone who needs help. It seems likely that there will be increasing demand for help to deal with debts in the coming months. If you know of someone who needs help, the New Client Enquiries team can be reached on 0800 328 0006, or if you want to find out more, please call me on 07563 880577.

Paul Larcombe, CAP Centre Manager, Weston Area

June 2020

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Debt Coaches: Paul Larcombe & Caroline Williams

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- Client O has gone debt free this month through a Debt Relief Order
- Praise God for those in the Weston area: the 8 clients that are paying regularly into a debt management plan, for the 20 that are debt-free and for the other 20 whose financial problems have been resolved.
- Thank God for the regular income that is being faithfully given by churches and individuals
- Give thanks for the fantastic befrienders, who usually accompany us during client visits, but are not able to help in the same way at present
- Praise God for the national work of CAP debt help as it seeks to help people to become debt free. Give thanks for all who work in Bradford and regionally.

Items for Prayer

- Remember those in the Weston-Super-Mare area, who are facing uncertain income during this time and who are worried about debt. Several agencies are reporting that people are, understandably, relying on payment delays and more lenient repayment arrangements to get through this period
- Client Z, remains on-hold awaiting favourable terms for a loan repayment, but is making good progress
- Encourage Client Y in prayer as she continues to make repayments over three years
- We need a breakthrough for Client W as she awaits a long-term housing solution
- Client P received her budget visit and has chosen a debt management plan
- CAP are preparing the budget for Clients Q. All documents have been collected and sent in
- Client N is struggling without access to internet and a mobile phone
- Pray as we widen our referrals base, which includes JobCentre Plus, CAB, Housing Associations, Support Agencies, GP Surgeries
- Pray for Paul and Caroline as we 'virtual' visit - that God will help us to witness

CAP Video Update: Would you like me to record a video update about the Weston Area CAP Centre for your church or group? If so, please could you phone Paul Larcombe on 07563 880577. I've recorded one for Hutton and Locking churches recently. There's also a video update on the Weston Area CAP Facebook page.

Annual Report and Financial Statements: These are now available for 2018/19. You can download a PDF copy [here](#).

CAP Money: There are around ten people in the Weston-Super-Mare area who are trained CAP Money Coaches. They have learned how to deliver CAP's acclaimed three-week, flexible course on managing money well and saving for the future. If you know anyone that is interested, please contact me.

Finance: If you would like to personally support this initiative you can make a one-off payment through your bank account (Destiny Church CAP, Account Number: 71605925 Sort Code: 404618) or give a monthly amount by standing order. Please contact Paul for a Standing Order and Gift Aid form. There's also now a Donate Button on the Facebook page. We appreciate anything you can do to help us to reach more people.

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	<p>that is in debt and needs a visit, please ask them to phone the New Enquiry Team on 0800 328 0006. Contact Paul if you would like some helpful publicity leaflets and cards entitled, Weighed Down by Debt.</p>	<p>Centre? This isn't a physical Centre. Paul and Caroline work from home and visit people in their homes. Those needing help call our freephone number. Calls are sympathetically handled and an appointment or referral is made.</p>	<p>Poverty (CAP) has been helping people to get out of debt and poverty for over 20 years. CAP's head office in Bradford is home to over 250 staff who form an incredible poverty busting team. Visit capuk.org to find out more.</p>

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Paul Larcombe

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