



Weston Area CAP Debt Centre Newsletter

The headlines say it all:

"Many people will find it difficult when these schemes come to an end."

"Temporary forbearance measures are continuing to provide respite."

"One in nine people have reported being unable to keep up with household bills."

"It's economic shock therapy that's needed."

*Valentine Mulholland, Senior Policy and Propositions Manager at the **Money and Pensions Service** said, 'Payment breaks on mortgages, credit cards, loans and other products have been a lifeline during the coronavirus crisis but many people will find it difficult when these schemes come to an end. Dealing with money problems early on can prevent them getting worse so it's a good idea to start working out now how best to get your finances back on track.'*

StepChange Executive Summary - June 2020: 'However, volumes [of calls] are still much lower compared to June 2019, indicating that for many, temporary forbearance measures are continuing to provide respite.'

*Emma Birchley, **Sky News** correspondent - 21 August 2020: 'Unpaid household bills built up during lockdown will lead to a spiral of debt for many unless financial support is provided, according to Citizens Advice. One in nine people have reported being unable to keep up with household bills - the equivalent of six million individuals across the UK, according to research by the charity.'*

*Naomi Schraer, News Reporter, **MoneySavingExpert** - 26 August 2020: 'It's economic shock therapy that's needed. Many people are worried about how they will be able to afford to pay their bills, or just afford to live.'*

Economic shock therapy is a pretty strong term, but with one in nine people being unable to keep up with household bills this ministry is going to be a valuable provision for the Weston-super-Mare area in the coming months. And we have a track record as TWO clients have become debt free in the last month.

Remember that here in the Weston-Super-Mare area, Caroline and I are able to conduct virtual appointments, which means that we're speaking to clients by phone or video link, due to the Covid 19 restrictions. Packs of documents are sent in advance. Each call takes a bit longer, or has to be split into several calls. The virtual appointment allows us to get the job done, but it's not ideal in terms of face to face interaction. Nevertheless, we are able to book in new clients and we are able to help them to become debt free. Caroline and myself have both conducted a number of appointments this month.

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 often takes people a long time to admit that they've got a financial problem

Encourage people to phone 0800 328 0006 NOW!

or if you want to find out more, please call me on 07563 880577.

So, in amongst these headlines, let's continue praising God for those who have had contact with us as Christians, for those who have become debt free, and for the amazing provision of this ministry.

Paul Larcombe, CAP Centre Manager, Weston Area

July/August 2020

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Debt Coaches: Paul Larcombe & Caroline Williams

Items for Praise

- Clients A (couple), who have become debt free after three years of payments
- Client Y, who has become debt free
- Client Z, has obtained favourable terms for a loan repayment, and is making good progress
- Praise God for those in the Weston area: the clients that are paying regularly into a debt management plan, for those that are debt-free and for those whose financial problems have been resolved.
- Thank God for the regular income that is being faithfully given by churches and individuals
- 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 as managers of CAP regions in the South and South West

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. Agencies are continuing to report that people are, understandably, relying on payment delays and more lenient repayment arrangements to get through this period.
- We still need a breakthrough for Client W as she awaits a long-term housing solution
- Client P received her budget visit and is making payments
- Clients Q have received their budget and are tentatively moving forwards
- Client N has submitted her documents and is waiting for the budget & route options out of debt
- 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
- Remember the amazing befrienders, who would usually accompany us during client visits, but are not able to help in the same way at present

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 updates for several churches already. Also, see the Weston Area CAP Facebook page for latest video updates.

Annual Report and Financial Statements: These are available for 2018/19. You can download a PDF copy [here](#). The 2019/20 report will be available after October 2020.

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.

If you know anyone 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.

Where's the 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.

Christians Against 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.

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