



Weston Area CAP Debt Centre Newsletter

Staying Mission True

CAP has held two memorable online events this month. One was the CAP Refresh Conference. Last year, it was held at the University of York. This was particularly memorable for me as on the return journey I accidentally got on the train to London, instead of the train for Bristol!

One of the presentations mentioned the concept of Mission Drift. It is based on a book by the same name and it's written by Peter Greer and Chris Horst. The authors examine a number of high profile organisations and report on several that started off with a solid Christian mission, but have since drifted off course. Some of these, such as the prestigious Harvard University, have done this deliberately. The authors examine ways in which organisations can remain Mission True. CAP's mission to serve the poor and save the lost with the Church across the nation. We're evangelists who do debt counselling and our Christian DNA has been clear from the start.

What I've always loved about CAP's conferences is that they're always focussed on the people we're trying to help. It was great to hear the testimony of Rebekka, whose husband suddenly stopped paying the bills. She was distraught, but heard about CAP and phoned for help. The Debt Coach from her local CAP Centre visited and helped her to become debt free. During this time she came to church, and to faith.

Archbishop: God is working through CAP in a special way

The second online event was a live interview with the Archbishop of Canterbury, Justin Welby. This was a great inspiration. The Archbishop spoke fondly about CAP, of which he is a keen and enthusiastic Patron. He was being interviewed by our founder, John Kirkby, but at one point the Archbishop turned interviewer himself, asking John a question! There was a great dialogue. The Archbishop said that the Spirit of God is clearly at work with CAP and that God is using CAP and working through it in a special way.

Encourage people to phone 0800 328 0006 NOW!

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. Some face to face interaction may soon also be possible. Packs of documents are sent in advance. Each call takes a bit longer, or has to be split into several calls. We are fully able to book in new clients and we are able to help them to become debt free.

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.

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.

All of the above have been a great reminder of why I'm doing this work - I love being directly involved in serving those in debt within a mission-true Christian organisation.

Paul Larcombe, CAP Centre Manager, Weston Area

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Items for Praise

- Praise God for those being helped in the Weston area: the clients that are paying regularly into a debt management plan; those that are debt-free, and for those whose financial problems have been resolved.
- 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 West
- Thank God for the regular income that is being faithfully given by churches and individuals

Items for Prayer

- Agencies are continuing to report that people are, understandably, relying on payment delays and more lenient repayment arrangements to get through this period. Pray for our vacant appointment slots to be filled.
- Remember those in the Weston-Super-Mare area, who are facing uncertain income during this time and who are worried about debt.
- Pray as we widen our referrals base, which already includes JobCentre Plus, CAB, Housing Associations, Support Agencies, GP Surgeries
- Continue to hold Client W in your prayers as she awaits a long-term housing solution
- Client P is continuing to make payments into her debt management plan
- Clients Q received their budget and can repay in three years, but they are wrestling with whether they can live on this budget (remember that creditors give CAP guidelines for what can be spent in a client budget)
- Client N has chosen the Debt Relief Order route and has paid in the £90 fee. They are getting final debt balances before submission of the DRO application
- Client Z, has obtained favourable terms for a loan repayment, and is making good progress
- Pray for Paul and Caroline as we 'virtual' visit with phone and video appointments - that God will help us as we 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.

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

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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CAP



Paul Larcombe

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