



Weston Area CAP Debt Centre Newsletter

CAP Christmas Hampers

We usually give fabulous Christmas hampers to our CAP clients, and many local churches collect and give hamper items to us. However, this year, due to Covid restrictions, we're going to be asking for money donations from churches and individuals instead. A small team will then buy the hamper items, assemble them into stunning gift packages, wrap them in cellophane, and deliver them by hand to clients as a blessing from all the churches. This will allow us to handle and assemble the items in a socially distanced and safe way.



If you or your church would like to give a donation, please would you make a bank transfer to the Weston Area CAP bank account:

Account Name: Destiny Church CAP

Sort Code: 40-46-18

Account Number: 71605925

Reference: Christmas Hampers

(Or send a cheque to: Destiny Church CAP, PO Box 386, Weston-super-Mare BS22 7ZR)

Please make any donations by **Friday 27 November**.



Links to digital versions of our leaflets and video

- [Weighed Down by Debt](#) - This links to a downloadable PDF of the leaflet which explains the help that CAP can give.
- [Referrer leaflet](#) - This links to a downloadable PDF of the leaflet which shows referral agencies how CAP can help, including with other services such as CAP Money and CAP job clubs.
- [Introductory video to CAP](#) - CAP's founder, John Kirkby, talks about CAP's help.

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 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 (see above for digital versions), 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.

With thanks for your prayers and support.

Paul Larcombe, CAP Centre Manager, Weston Area

October 2020

paullarcombe@capuk.org | 07563 880577

Debt Coaches: Paul Larcombe & Caroline Williams

Items for Praise

- 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

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

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.
- Pray for Paul and Caroline as we 'virtual' visit with phone and video appointments - 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
- 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
- Client W is awaiting a long-term housing solution, really in sheltered housing
- Client P is continuing to make payments into her debt management plan
- Clients Q decided that they couldn't live on the proposed budget (remember that creditors give CAP guidelines for what can be spent in a client budget) and are starting insolvency
- Client N, who has chosen the Debt Relief Order route and has paid in the £90 fee is struggling with making phone calls to get final debt balances before submission of the DRO application
- Client Z, has obtained favourable terms for a loan repayment, and is making good progress

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 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

Where's the Centre? This isn't a physical Centre. Paul and Caroline work from home and visit people in their

Christians Against Poverty (CAP) has been helping people to get out of debt and poverty for over 20 years.

some helpful
publicity leaflets and
cards entitled,
Weighed Down by
Debt.

our freephone
number. Calls
are sympathetically
handled and an
appointment or
referral is made.

over 250 staff who
form an incredible
poverty busting
team. Visit
capuk.org to find out
more.

Follow us at [Facebook.com/WestonAreaCap](https://www.facebook.com/WestonAreaCap)



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