



## Weston Area CAP Debt Centre Newsletter

### Amazing response to Appeal for CAP Christmas Hampers

This year, due to Covid restrictions, and instead of many local churches collecting and giving hamper items to us, we asked for money donations from churches and individuals. There was an amazing response and over £1,450 was donated. Thank you to everyone who contributed. Any money that is left over will be used to bless clients with gifts in the future.



A small team obtained the hamper items, and assembled them in a socially distanced and safe way into stunning gift packages, and wrapped them in cellophane. They are being delivered by hand to clients as a blessing from all the churches.



### Debt crisis warning as UK reports steep rise in emergency borrowing

Article in The Guardian on 12 November 2020:

‘Research by the debt charity Stepchange found that household borrowing and arrears linked to the coronavirus pandemic have soared 66% since May to £10.3bn. The number of people who are in severe debt has risen to 1.2 million – nearly doubling since March – with a further 3 million people at risk of falling into arrears after taking on extra short-term loans.’

Please be ready with one of our leaflets (see below 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

### 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.

### Articles for your church newsletter and a video for your church website

- [Short Update Video](#) - This is a link to a short update video about the Weston Area CAP Centre (with contact details at the end), which can be downloaded (Length: 2 minutes 45 seconds):
- [Paragraphs for church magazine or newsletter \(PDF\)](#) - This includes some paragraphs, which could be used on a website or in a magazine or newsletter:
  - Single paragraph for website:
  - Two paragraphs (COVID-19):
  - Three paragraphs (COVID-19):
- [Article about Weston Area CAP Centre](#) - We sent a press release to nine media outlets and it yielded this article, which you may have seen on the Weston Mercury online page.

### Encourage people to phone 0800 328 0006

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 delivered 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.

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.

Thank you for all your support throughout the year. We hope that you have a brilliant Christmas.

*Paul Larcombe, CAP Centre Manager, Weston Area  
November/December 2020  
paullarcombe@capuk.org | 07563 880577*

*Debt Coaches: Paul Larcombe & Caroline Williams*

### Items for Praise

- Through the use of video technologies it has been possible for the CAP regions in the South West to virtually meet together and receive training on evangelism
- We praise God for the regular income that is being faithfully given by churches and individuals
- Thank 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 those whose financial problems have been resolved.
- Client N, who has chosen the Debt Relief Order route and has paid in the £90 fee was struggling to make phone calls to get final debt balances before submission of the DRO application. This month we were able to meet in a socially distanced way and the arrears balances have been obtained.

### Items for Prayer

- We particularly remember those in the Weston-Super-Mare area who are wrestling with their finances; also, those who've been made redundant, those who are in despair during this time and those who are worried about mounting debt.
- Agencies are still reporting that people are, understandably, relying on payment delays and more lenient repayment arrangements to get through this period. Pray for our capacity to be filled.
- Please pray for Paul and Caroline as we 'virtual' visit with phone and video appointments - that God we may be able to witness effectively
- We have some amazing befrienders, but they are not able to help in the same way at present.
- We are widening our referrals base. Covid has changed the dynamics of how people hear about and contact CAP. Our referrers already include JobCentre Plus, CAB, Housing Associations, Support Agencies, GP Surgeries and we are widening this further.
- Pray for clients:
  - Client W is still awaiting a long-term housing solution; hopefully in sheltered housing
  - Client P continues to make payments into her debt management plan
  - Clients Q have started on the insolvency route. They need a £680 bankruptcy fee.
  - 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.

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.

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.

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](http://capuk.org) to find out more.

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