



## Weston Area CAP Debt Centre Newsletter

### It's Starting! Bookings Increasing

Paul and Caroline are fully booked during February and appointments are already coming through for March. As predicted, people are facing very difficult financial situations. CAP have a long history of helping people to become debt free. There is amazing expertise in all areas of set up, debt management and insolvencies.



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 admit that they've got a financial problem.

### CAP Christmas Hampers - Delivered and Greatly Appreciated

In time for Christmas, the CAP Hampers were delivered by hand to clients as a blessing from all the churches. They were very much appreciated. Thank you to everyone who contributed. It is great to be able to deliver them into the hands of our clients, and also a brilliant opportunity to catch up with them.



### 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

- - 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.

As expected, demand for help is increasing. It's important for people to come forward now, while there is some capacity. 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 and prayer.

*Paul Larcombe, CAP Centre Manager, Weston Area*  
*January 2021*  
*paullarcombe@capuk.org | 07563 880577*

*Debt Coaches: Paul Larcombe & Caroline Williams*

### **Items for Praise**

- We praise God for the regular income that is being faithfully given by churches and individuals
- Praise God for the national work of CAP: debt help, job clubs, life skills, release groups and CAP Money
- Through the use of video technologies, CAP regions in the South West continue to pray together
- 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, is going through the Debt Relief Order route and has paid in the £90 fee. She will shortly be debt-free.
- Client J is gathering paperwork and says that he "felt much lighter" after the appointment

- Many in the Weston-Super-Mare area are struggling with their finances
- Pray for 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.
- Please pray for Paul and Caroline as we 'virtual' visit with phone and video appointments - that God we may be able to witness effectively
- Thank God for our amazing befrienders; sadly they are not able to help in the same way at present
- Pray as we widen 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 P continues to make payments into her debt management plan
- Client W - keep praying for a long-term housing solution; hopefully in sheltered housing
- Clients Q have started on the insolvency route. They need the £680 bankruptcy fee
- Client Z is making good progress and has obtained favourable terms for a loan repayment
- Client I is trying to arrange student accommodation and manage debt while on a student loan
- Client E is homeless and looking for accommodation, which makes it difficult to contact him

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

---

## Follow us at Facebook.com/WestonAreaCap



Facebook



CAP



Paul Larcombe

---

*Copyright © 2021 Weston Area CAP Centre, All rights reserved.*

Want to change how you receive these emails?  
You can [update your preferences](#) or [unsubscribe from this list](#)

