

Newsletter from the Weston Area CAP Debt Centre

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Weston Area CAP Debt Centre Newsletter

Another person debt-free in Weston-Super-Mare!

Despite all the restrictions that we've all experienced during lockdown, we've just celebrated another client going debt free. This is a great celebration and one that has taken several months and considerable work to pull off, especially as the person didn't have any internet access and very little phone credit. We also give thanks for the CAP office in Bradford that did the number-crunching. Our clients speak of the great release that it is to become debt free.



CAP Money Course Online in Weston-Super-Mare

CAP Money coaches from Worle Baptist Church and Locking Castle Church will be running an Online CAP Money Course on three Thursdays in April: 15th / 22nd / 29th from 7pm - 8.30pm. Booking details can be found at:

<https://capuk.org/i-want-help/courses/cap-money-course/find-your-local-course>

The CAP Money Course - a great tool for any church

Whenever I visit a church to speak about CAP, there is an excitement about the work. People ask about how they can be more involved. One of the best ways is for a church to facilitate the CAP Money Course. This is a great resource that CAP make available to churches. It enables people to look at their budget, to start to look at their finances in terms of what they could do with them. It looks at tips and ideas for spending less. It really is a great resource. What does it do?



- **It helps people to build a balanced budget** - this is vital in taking control of your money. It will help you see exactly what you are spending, how you could save money and prioritise your spending to include the things you really need or want to do.
- **The CAP Money system** - will give you a practical way of sticking to your budget. The system uses three accounts, so you can make sure your money is going towards the things you planned for in your budget.
- **Understanding weekly spending** - Using a weekly cash account for your everyday living expenses has many advantages. It's a powerful tool to enable you to stick to your weekly budget for food and living costs. After all – when it's gone, it's gone! It enables you to see exactly where you are with your money at all times and adds more value to what you buy.
- **CAP Money Plus** - If you find that you can't afford your essential living costs or meet your contractual repayments on your debts, then CAP Money Plus is for you. CAP Money Plus will negotiate with your secondary creditors (things like bank loans, credit cards or store cards) and give advice about any priority debts (mortgage, rent, council tax, etc.) to help you achieve a debt free future.

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. Please be ready with one of these 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.
- [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

- [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

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. 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.

Thanks for all your support and prayer - it is much appreciated.

Paul Larcombe, CAP Centre Manager, Weston Area

February 2021

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Debt Coaches: Paul Larcombe & Caroline Williams

Items for Praise

- Client N, has just gone debt-free!!!
- 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 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, job clubs, life skills, release groups and CAP Money
- CAP regions in the South West continue to pray together through the use of video technologies
- Client J is gathering paperwork and says that he "felt much lighter" after the appointment

Items for Prayer

- Agencies are still reporting that people are, understandably, relying on payment delays and more lenient repayment arrangements to get through this period.
- 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.
- 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 - we're praying for a long-term housing solution; hopefully in sheltered housing
- Clients Q need the £680 bankruptcy fee and they've started saving another £30 this month towards it
- Client Z is making good progress and has obtained favourable terms for a loan repayment
- Client I has dropped out, saying that she plans to manage the process herself
- Client E - contact has been made and he has found temporary accommodation
- Client O was originally going to go her own way, but she has decided that it makes sense to ask CAP for help
- Client X - contact with this new client is being made this week

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 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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Facebook



CAP



Paul Larcombe

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