

## CAP Malvern – Update for Partner Churches – April 2020

What an amazing year it has been and what a privilege to work with you and your congregations! It was just 12 months ago that we launched the Christians Against Poverty Debt Centre and CAP Malvern came into being.



One of the highlights has been the monthly prayer meetings which have moved around the partner churches. They consist of a core group of people from across the churches whose numbers are swelled by those from the host church. These times of prayer together have been very special as we have sought the Lord together. We always come away with a renewed sense of His boundless love for our local community and oneness of purpose and sometimes a very clear indication of how we should respond to His calling.

This first year has been one of set-up, training and building relationships as we have found our feet. Up to December we had seen eight clients all of whom had reached the budget stage of the process. Four of these took CAP's advice about their situation and suggestions about benefits and have decided to proceed independently with our blessing, the other four agreed to work with a CAP plan. All of them have spoken very positively about the support that they have received. There have been great celebrations as one client became debt-free and another gave their life to Christ.

As we write we have four more clients at different stages. The current Coronavirus epidemic has impacted the way in which CAP can operate. We are no longer able to meet clients in their homes or see them face-to-face (which has been core to the service which CAP offers). We are in the process of migrating to a remote way of working with clients. At present CAP are not accepting new clients until these new processes have been proved. We are hoping that this is for a relatively short period of time and the phone should be open for new bookings at some point in May.

We are expecting that there will be an increased need for debt counselling services once mortgage/credit holidays are over particularly if people are out of work.

Befrienders are key to providing the on-going support to clients on their journey out of debt. They are drawn from all of the Partner churches. They are an amazing bunch of individuals who not only support their clients, but also provide a huge support for Denise and Chris. We have 11 full Befrienders nearly all of whom are working with a client and 5 more who have offered to come on ad hoc visits with one of the Debt Coaches.

Thank you for your financial support for CAP Malvern over the past year. During this year we have had a discount of 50% on the fee that we pay CAP centrally for the service that they provide. Now that we are paying the full contribution our outgoings are above our ongoing income. We have some contingency at present. Can we count on your continued financial support as we seek to develop and grow the service?

Since the beginning of the year we have a new governance group. We have also held our first CAP Money course. Andy has been overseeing this and we were due to run the next at MEC, but this has had to be postponed.

### ***The Future***

We sense that the Lord is calling us to do the following over the coming months. Please pray with us as we seek His guidance:

- > gradually increase the number of clients we are seeing without losing sight of the individual,
- > find improved ways to follow up and disciple those with whom we have faith-conversations,
- > improved communications through having someone on the team focused on publicity and wider communications through social media, website and radio/newspaper
- > offer through the Partner churches CAP Money and some of CAP's Group Services (like Life Skills) under the umbrella of CAP Malvern
- > look to offer our services to a slightly wider area – and in particular to explore how to support the churches in Ledbury

### ***How can you help?***

- > Prayer: please pray for Denise and me as we adapt to new ways of working
- > Befrienders: are there any folk in your congregations who could befriend a client (good at listening, dependable, prayerful and non-judgemental)?
- > Please let me know of anyone with experience of media who might be willing to provide a couple of hours a week to support CAP Malvern?
- > Work with your CAP church liaison to explore ways of promoting the debt centre in and through your church

Please let us know if you would like a short video update from us to use in one of your church services or in other forums.

Chris Mesley & Andy Lymer