



Christians Against Poverty Newsletter

2022-23

St Gabriel's has been partnering with Christians Against Poverty (CAP) for over 11 years now, to offer their free service in finding freedom from unmanageable debt. Our 'patch' extends well beyond the church parish, comprising anyone with personal debt based in NW2, NW6, NW10.

Clients & Debt Freedom



Client and her son, after their recommitment of faith, with Emma & Befriender Winsome. Household went Debt-Free at the end of 2022.

We had seven client cases become debt free in 2022. So far in 2023 we have had five debt-free clients and are teetering on the brink of another five cases to go debt-free. Four to five clients have been through the CAP process to assess the best route out of debt in the last six months and have then chosen to manage the situation for themselves. Completing the assessment to determine how to become debt-free counts as a triumph, in addition to those who are debt-free. We have had three recommitments to faith through baptism from our client base this last year and countless conversations of faith and hope in the face of heart-breaking troubles in people's lives.

Money Coaching - passing on budgeting know-how & tips

In the last 12 months, we have offered CAP Money courses to 56 signed-up guests, across seven courses, three of them online and four in-person at St Gabriel's Church, daytime and evening. The latest course (online) had 12 guests registered, though not all attended. We are exploring opportunities to offer or host courses via other partners - to parents via schools, and to young adults. We are eagerly awaiting refreshed course materials being launched in the Summer. We'll then be looking for additional Money Coaches - the team is always delighted to equip people of any age, stage or geography with the tools and know-how to avoid getting themselves into unmanageable debt.

Hope Café - 'open house' community drop-in

Since the initial trial of Hope Cafe in Spring 2022, we have been watching, learning, adapting and developing the concept and are delighted and astonished at the breadth of engagement achieved. Who knew that Monday afternoons could be so fruitful? We regularly have 50+ attendees. It has proved to be an entry point for people to build trust and connection and feel confident in asking for help. St Gabriel's members, including the CAP team, have assisted with listening, praying, making referrals to the food bank, helping with difficult online enquiries or admin, directing people to support available from the Local Authority or other organisations. CAP ran the Money Course at Hope Café and invited a range of speakers and visitors to share their expertise, advice and opportunities. These ranged from benefits, legal, pensions and rental matters to creative opportunities, from visitors including Advice4Renters, Ashford Place & The Kiln. The Hope Café Christmas and Easter Specials were valued & enjoyed by all attending, particularly across the local community, including some CAP clients.

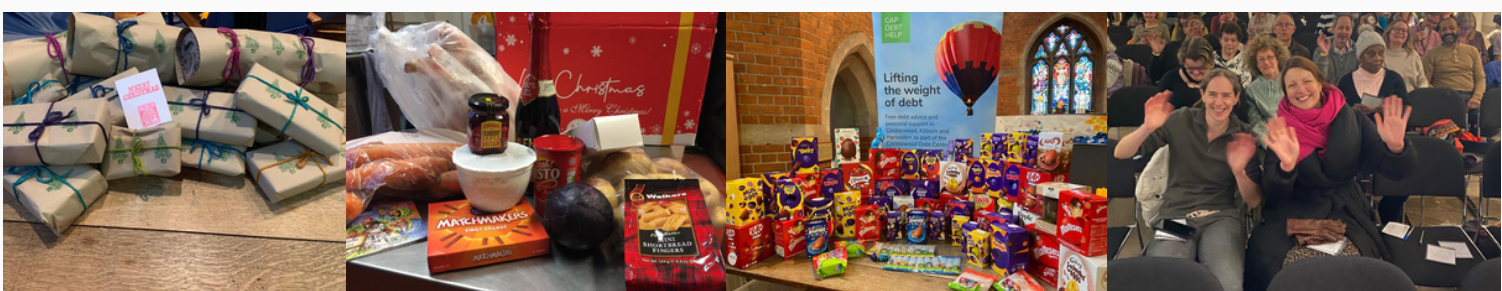


Christmas & Easter special Hope Cafe sessions; listening to a visiting speaker.

St Gabriel's CAP events, support and activity

The support for CAP Clients and the broader CAP team has been phenomenal over the past year – huge thanks to the St Gabriel's family especially. This included amazing participation in & contributions to the CAP Fundraising event in October, the purchase of Christmas gifts for clients, an astonishing number of Easter eggs for clients and their families plus help delivering Christmas hampers and presents to clients and their families. CAP London and CAP Head Office (Bradford) have seen and noted the steadfast and enthusiastic support that the Cricklewood Debt Centre enjoys within St Gabriel's, not least as the largest group to support CAP's national prayer event at Westminster Chapel in February 2023.

Save the Date! CAP Fundraising event at St Gabriel's - Friday 29 September, evening



Client Christmas presents, Christmas hamper contents, Easter egg bonanza, St Gs crowd for CAP Prayer at Westminster Chapel.

Wider CAP Activity



CAP Conference

Our Vicar, James Yeates, and some Befrienders battled tube strikes to get to CAP's United conference in June 2022 with CEO Paula Stringer and other Head Office staff. For one of the United seminars, James and Emma were invited to feature the launch of Hope Café.

Westminster

Debbie and Emma supported the launch of CAP's Client Report to MPs and other invited guests at the Houses of Parliament in June 2022. We also had the opportunity to join a special Citizens Advice Cost-of-Living briefing at Portcullis House in March 2023.



Brent

CAP had a prominent stand at Brent Civic Centre in early December at a Cost-of-Living Support event arranged by Advice4Renters and promoted by Dawn Butler MP. We've also been supporting the Sufra Project at Bridge Park, Stonebridge with a CAP Kickstart budgeting workshop and an information stall in early 2023.

Funding

The CAP Debt Centre at St Gabriel's has been incredibly blessed with abundantly generous donations. We want to thank all our CAP Angels, a family who gave a legacy, two local funds who have increased their commitment to us this last year, an extraordinary gift from a CAP Angel moving away and another CAP Angel who gave five years of donations in advance. In addition, a partner church held a ceilidh and a St Gabriel's member completed the Great North Run, both in aid of CAP - thank you! There has been a slight drop in the number of CAP Angels (14 to 11), but we continue to trust and believe that God will provide what we need, as we've seen Him do this year. Praise God!



CAP Fundraising event & quiz, with raffle - including two tables of Youth!

CAP Team

Through 2022 the Debt Centre has been working at full capacity of four new clients per month, maintaining a caseload of approximately 30. Alongside this, Debbie has been striding forward in her CAP Area Manager role for NE London. However, at Christmas Debbie decided to take a sabbatical. Management of the Debt Centre passed to Emma in mid-February, and another Debt Coach has been recruited to work alongside her, Rebecca Bincan, with initial CAP training in June & July. Debbie has returned from sabbatical into a volunteer role as Community Link Coordinator. We are blessed with 11 Befrienders from St Gabriel's now, but even greater expansion will be needed to prevent overloading current Befrienders and to support clients across the whole of our geographical reach.



Befriender celebration meal; Passing the Debt Centre Manager baton - Sophia to Debbie to Emma; Debbie on stage at CAP national conference.

A final word from Debbie: 'So long, but not goodbye...'

I have had the immense privilege to run the Debt Centre since March 2018 and I have not regretted a moment of it, even during challenging stories and clients disengaging at times. I have learnt that I am not the Saviour; there is only one of those! All I can do is the work He has called me to do and sometimes that has been just to sow a seed. Other times, I have watched clients become Debt Free and seen the burden of debt lifted and smiles return as Hope for a better future is made possible. Wow, what a good God we serve.

I am sad not to be seeing clients anymore, but I know Emma and Rebecca will make an excellent team and I remain an extension of the wider CAP Ministry. We will continue to expand and enlarge our tent and I will do my utmost to raise awareness of Debt Help in the local area for many still in darkness. I remain passionate about CAP and St Gabriel's, and excited about tapping into new ways of transforming lives for the better. It's a thrilling new season with God steering us, so watch this space!

Your commitment to CAP for every client you have never met is so appreciated - thank you; your support does not go unnoticed. Finally, thank you for your continued love, support and encouragement for me over the last 5 years, as it has meant everything.

From Debbie, Emma & Rebecca - Cricklewood Debt Centre - Christians Against Poverty (CAP)