



Christians Against Poverty (CAP) is an award winning debt-counselling charity based in Bradford and has a growing network of around 100 Advice Centres and 300 CAP Money Centres across the UK. For more information about CAP visit their website at [www.capuk.org](http://www.capuk.org) or if you know of anyone who needs help right now with debt advice the Freephone number is 0800 328 0006.

Two large churches in the Truro area had already decided to set up CAP Advice Centres and so we believed that CAP Money was the right choice for us. Apart from any other consideration, the CAP Money option is much more realistic for smaller churches and easily affordable.

### **Why CAP Money?**

Playing Place Christian Fellowship signed up to work in partnership with CAP UK in order to offer CAP Money and enable us to be more effective and more relevant in our outreach to the local community, by offering something that was of real value and could have an immediate impact on people's lives.

Whatever financial situation people find themselves in, the CAP Money Course can help them to help themselves. We help to put people back in control of their money by showing them how to live to a budget, use cash instead of credit cards, clear their debts and save for the future.



*A CAP Money course in action with everyone hard at work!*

### **Who Can We Help?**

The CAP Money course is designed to meet a wide range of needs. Since running our first course in October 2008, the simple but effective CAP Money system has helped clients in a variety of circumstances. For example:

- A young lady who regularly used credit cards, and had no idea of how much she was spending every month and only ever made the minimum payment.

- A self-employed man with a large family who found it difficult paying all his bills every month and putting money aside for the taxman.
- A lady recently divorced after 30 years of marriage, who had never managed the money side of things before and also had to take out a new mortgage just as she was coming up to retirement.
- A couple with a young family and serious debt problems who had already been repossessed and were still spending more than they earned each month, mainly because of the amount they were spending on smoking.
- A teacher about to go on maternity leave but worried about a large overdraft that she couldn't seem to clear and the fact that she and her husband found it very difficult to talk about money.
- A couple with two good incomes but no idea about where all their money went every month. They wanted to take control of their money and to start saving.

The feedback from all our clients has been very positive indeed. For example one young mother wrote;

***“Before I felt trapped and uncertain of how to change our finances. After the course I feel free and in control and that I can sort out any debts”.***

Another couple summed it up this way;

***“ Before our money was out of control and hard to manage. After completing the CAP Money Course we feel much more in control and it’s given us freedom to spend ‘available’ funds and not feel guilty. We really enjoyed it – especially empowering if you can do as a couple”.***

### **What if clients need more help?**

We realise that we can't cover everything in just three weeks so if clients need further help they will be offered a choice of three options depending on their circumstances and what suits them best:

- ✓ Each client is given a personal contact number so that they can get further one-to-one help once the course is completed.
- ✓ If clients need any further specialist help or support we refer them to another independent, non-profit making provider or agency e.g. Citizens Advice Bureau.
- ✓ Clients who prefer to sort out any debt problems on line are given free authorised access to the CAP Money Plus service or provided with a comprehensive self-help guide.

### **How You Get Started**

Once your church has made a decision to sign up with CAP Money you will be given dates of future training courses for your CAP Money Coaches. Currently the registration fee includes training for three coaches plus all the materials needed to get started. Most of the training days have been held in Bradford but this year a big training event was also held in Bristol.



### *Our team of CAP Money Coaches*

Before attending the training day the nominated Money Coaches will be asked to complete a simple financial awareness assessment exercise and will be provided with a DVD of the whole course. We would also stress the value of actually doing a CAP Money Course as a participant wherever possible as this is an excellent way to learn how to deliver the course.

### **It All Sounds Pretty Straightforward**

We signed up with CAP Money in June 2008 and have found that most things have been straightforward, but not everything! There are a few areas that require organisation, commitment, effort and some creativity from your CAP Money team if you want to reach out to your local community, particularly if you are a small fellowship. For example:

- 1) The CAP Money Coaches Training Day is more like a seminar than training event so you will need some 'on the job' training. This can be done by attending a course as a delegate if possible and then running a couple of pilot courses with 'volunteers' from the church to get familiar with all the sessions and training materials.
- 2) You will need to produce your own promotional material and CAP Money leaflets to promote your courses in the local community.
- 3) When you try to work with local intermediaries who could introduce clients to you e.g. CAB, this can take months to build good relationships and even then many people and organisations who agree that CAP could help their clients will still not refer them to a Christian organisation.

### **Final Thoughts**

Signing up with CAP Money presented our fellowship with a great opportunity to practically and effectively serve Christ in our community and to meet and help many people who we otherwise would never have met. Ultimately of course it gives us a great opportunity to introduce non-Christians to Christ.

### **Brian Farmer**