

Christians Against Poverty

Christians Against Poverty was founded in 1996 by John Kirkby. He believed God was calling him to sacrifice his career in finance and use his knowledge of the industry to help the poor: people crippled by debt, parents who couldn't feed their children, families facing eviction and desperate people living in fear and without hope. He used his expertise to negotiate with creditors, set up budgeting systems and offer a lifeline to those trapped in debt.

John knew that people all over the country were struggling in the same way and he began looking to replicate the work across the UK. With the vital ingredients of a church to partner with, a passionate person to be trained as a debt counsellor and the faith that God would provide, four new CAP centres were opened at the end of 1998.

Since then, CAP has grown its debt centre network and expanded its services to tackle the causes of debt and poverty too. As well as CAP Debt Help, it now offers CAP Job Clubs, CAP (addiction) Release Groups and has a brand new service, CAP Life Skills, to equip people to live well on a low income. Its vision is to bring freedom and good news to the poor in every community through 1,000 CAP projects by 2021.

CAP is not an advocacy organisation: it simply works with local churches to help heavily-indebted people directly. It does this by enabling them to bring financial discipline to their lives at the same time as managing creditors. As such it is unique: all other service providers in this space offer advice for self-help.

In 2016, 2600 households were enabled to become debt-free. Many more had their lives transformed by the saving grace of Jesus.

Source: www.capuk.org/about-us/the-cap-story

For extra copies go to: www.saxstjohns.org.uk and follow the link.

Suffolk Coastal Rural Debt Centre

We are setting up a Rural Debt Centre for the East Suffolk area. Its initial coverage will be the IP postcode areas 12, 13 and 15 to 19.

The Rural Debt Centre will be based in Saxmundham and managed by Kirsty Christmas, the Youth and Community worker for St John's Church in the town. Its operating base will be the church shop ("At the Crossroads") on Sax High Street. Kirsty is a full-time employee of the church and 40% of her time is allocated to CAP.

Kirsty has already been trained as a CAP money coach and her formal training as Debt Centre Manager will happen during the next month. Kirsty's costs have been met through a mixture of St John's PCC donations and separate fund-raising for this project.

A Rural Debt Centre under CAP is allocated up to two new cases per month once running (end July), so as to ensure quality service and focus on a manageable number of clients. Becoming debt-free can often take 2 or 3 years (or more) and CAP and its Debt Centres support the household throughout this process.

This case load therefore requires volunteers to act as befrienders to come alongside the clients (with Kirsty) and given the large catchment area, we are keen to recruit befrienders from across the churches of East Suffolk.

We also seek prayer support – formally and informally.

Please publicise the initiative within your churches, inviting those interested to know more to send their details to Kirsty or Nic: and for more information, please contact either of us at: stjohnsyncwork@talktalk.net or nic@saxstjohns.org.uk.

**Debt dependency is a hidden problem:
there is more of it than you realise!**