

**Update on Christians Against Poverty (CAP)**

**Malvern Branch**

**Opening early 2019!**

We are very excited to let you know that we have made huge progress in setting up Malvern CAP and are on target to launch early in 2019.

**What CAP does**

Christians Against Poverty (CAP) is a Christian charity founded in Bradford, West Yorkshire by John Kirkby in 1996. It is a national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency. It also provides Job Clubs for those seeking employment and Fresh Start Courses for people looking to overcome addictions and dependencies. It works with the local church to support people through their journey of debt and seeks to offer them emotional and spiritual support along the way, through linking them into local church communities where appropriate. Currently 10 people become debt free and 3 people become Christians each day through CAP’s support.

For information about what CAP does then please see the website: [www.capuk.org](http://www.capuk.org)

There are some excellent video resources for your church which give inspirational stories of how CAP has changed lives – see <https://capuk.org/get-involved/your-church/resources>

**Appointment of CAP Manager**

Last week we interviewed (from a very strong field) for the CAP Centre Manager Role and we are delighted to let you know that we sensed God leading us to select both a Debt Centre Manger (16 hrs per week) and a Debt Coach (8 hours per week) to go for final assessment at CAP HQ in Bradford on October 9th. After that date we will be able to announce in more detail and let you know who the two are, but for now we will just say that all those who interviewed (representing 4 different churches) were delighted and very excited about the recommended appointments. We feel certain that God has given us exceptional people to lead this new venture. After the assessment day in October they will then go for training at Bradford too, probably mid-October.

**Setting up of the Charity and Governance**

A steering group, representing several different churches, has been meeting for several months now and at its last meeting agreed:

* Malvern CAP would be set up as a fully ecumenical project and not affiliated to a single church
* It would be set up as a separate charity with its own bank account
* It would be governed by a Board of trustees from a variety of churches
* All staff would be employed directly by this board

Therefore, we are looking for as many churches as possible to come on board to commit to partnering together to set this up as a truly ecumenical project.

We are looking for support from the churches in the form of:

* Trustees for the governance group
* Finance for the project
* Prayer support
* Profile raising of Malvern CAP
* Befrienders to journey alongside clients and support them, linking them into the local church where appropriate.

**How much will it cost?**

We are estimating that initially the running costs will be **£25,000 p.a.**

This includes

* Debt centre manager salary & pension (16 hrs/week)
* Debt Coach salary (8 hrs/week)
* CAP’s fees (£7600 pa; we have obtained a 50% subsidy for 2019)
* Office & support costs
* Travel costs

We hope to raise this financial support from churches giving from their mission budgets, individuals giving from across our town and grants.

A possible and achievable breakdown:

**Church Support**  **= £11,500 per year**

 1 church @ £5k per year £5000

 2 churches @£2k per year £4000

 3 churches @£1k per year £1000

 3 churches @£500 per year £1500

**Grants = £5,000 per year**

**Individual support = £8,640 per year**

 2 individuals @£75 per month £1800

 4 individuals @£50 per month £2400

 10 individuals @£20 per month £2400

 17 individuals @10 per month £2040

**Total: £25,140**

We would love to come and give a presentation to churches, leadership teams and missions groups – particularly in these next few months as churches look to set budgets for next year to raise support and awareness.

**What can churches do?**

1. Book a presentation (which hopefully the appointed CAP Centre manger or Debt coach will be able to do) for your church, leadership team or missions committee. To request a presentation please contact Lynne Sparkes (lynnesparkes@googlemail.com) or Dave Bruce (dave.bruce@chaseteam.org) who can for now set this up for you.
2. In addition to (1) please begin to talk in your churches if you would like to become an official partner (With representation on the trustees) for Malvern CAP and whether you are able to give financially as a church to this venture. For more details talk to Dave or Lynne
3. Let us know of any people from your churches who would be good trustees or church contacts who can raise the profile within your churches.
4. Advertise the CAP monthly prayer meetings: next one is Monday 15th October at 7:30pm at St Mary’s.
5. Pray for this exciting venture!

STOP PRESS: CAP on BBC2 on Friday 5th October 9pm

WE have just heard that the work of CAP is to be featured on a BBC hour long documentary on Friday 5th October 9pm on BBC2. The program is called ‘The Debt Saviours’

Do spread the word and encourage people to watch it and be inspired.

For any more details please to contact Dave Bruce or Lynne Sparkes