



Update on CAP Malvern for Churches Jan 2019

Problem Debt

The Money Advice Service (MAS) estimates that 8.3 million people in the UK are over-indebted (when someone becomes unable to pay their debts or other household bills), and that 22% of UK adults have less than £100 in savings, making them highly vulnerable to a financial shock such as job loss or large unexpected bills. Those with problem debt often experience poor emotional or mental health.

The parish of Pickersleigh in Malvern is in the top 5% of deprived parishes in the UK (source: Church Urban Fund) and there are other areas in the town such as the Brook Farm Estate with high levels of problem debt. The Citizens Advice Bureau in Malvern offers debt advice, but they are not able to support the number of people who approach them or to offer some of the solutions such as Debt Relief Orders.

What CAP does

Christians Against Poverty is a Christian charity founded in Bradford, West Yorkshire by John Kirkby in 1996. It is an FSA-regulated national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency. 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 friendship and 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 more information about what CAP does then please see the website: www.capuk.org

CAP Malvern

In April 2018 St Marys, Pickersleigh and St Andrew's, Poolbrook began to explore the idea of a CAP debt centre in Malvern being supported by a partnership of churches across the town. An open meeting in July was attended by individuals and leaders from a variety of churches who generally expressed support. A Steering Committee was formed and a recruitment and selection process appointed a Debt Centre Manager (Chris Mesley) and a Debt Coach (Denise Ditchburn) who were formally commissioned at the Churches Together Unity service. We are continuing our training in March and April at CAP's headquarters which will equip us to visit clients and provide appropriate debt counselling. We will start seeing clients in April.

All of the churches in the town have been approached about being part of the CAP Malvern initiative with an offer of a more in-depth presentation. So far I have had the opportunity to speak with leaders, and in some cases congregations, at five churches (in addition to the Chase Team churches) and there are four more presentations arranged over the next two months.

Governance

A steering group, representing several different churches, agreed that:

- CAP Malvern would be set up as a fully ecumenical project and not affiliated to a single church and would be governed by a board of trustees from a variety of churches
- For expediency one church is required to be accountable to CAP and St Andrews will take this role and will (at least initially) provide the framework for employing the Debt Centre staff
- A separate bank account has been set up ("**CAP Malvern**" 30-95-41 35329360)

Costs and Funding

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 (£7200 pa; we have obtained a 50% subsidy on this for 2019)
- In the first year there will be start-up costs such as laptops for each of the debt coaches
- Office & support costs
- Travel costs

We hope to raise this financial support from churches giving from their mission budgets, individuals giving, and grants. One-off gifts will help with start up costs, but we are particularly seeking commitments for regular long-term contributions. As at the 23rd of January churches have made confirmed pledges of regular giving totalling £7,000 per annum plus a one-off initial donation of £2,000.

We were very encouraged that the ***collection at the Unity service raised £1,055.40*** with additional monthly pledges of £45 per month. This adds to the personal gifts which have already been received.

Taken together this provides sufficient funding for the first six months of operation.

An Invitation to Your Church

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 churches in the form of:

- Motivated individuals to be involved with governance
- Finance for the project
- Prayer support
- Raising the profile of Malvern CAP
- Befrienders to journey alongside clients and support them, linking them into the local church where appropriate.

Would you be willing to commit to this project and become an official partner in the venture providing finance and befrienders and ideally seeing clients come to faith and being part of your worship community?

There is an Open morning on February 9th where individuals can find out more about what is involved in being a befriender or being part of the wider support group.

Would you like a presentation to your church, leadership team or mission group?

Please pray for this exciting venture. Please ask if you would like details of our monthly prayer meetings. You are welcome to join us.

Thank you for your interest and support for this new initiative in Malvern.

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