

Prayer needs:

-For those clients with whom we are still working. That can involve telephone support from a befriender; doing a church-based face-to-face visit instead of the telephone; paying into a Debt Management Plan (that may take years to pay off the debt); coping with living alone in traumatic circumstances. Every client is different and each one needs our prayers.

-Pray for the profile of CAP to increase more and more in our local community so that more people contact me and subsequently refer themselves to CAP. We know the need is out there. We just want to help them.

-Pray for befrienders who have had minimal client contact over most of this year. It is frustrating and disappointing but pray they will be linked with the right client in God's timing.

-Please pray for me as I give further thought to the future of the Debt Centre and have discussions about this with Sian (my Area Manager) and members of the Steering Group. We need wisdom, as personal debt in the UK is increasing. CAP and the debt advice industry is expecting a huge increase in workload over the coming year or so.

-Please continue to uplift the amazing Head Office staff team who do such a brilliant job in helping our clients to become debt-free.

Thank you for your continued support. This prayer letter goes out to 104 people in our community. If you know anyone else who would like to receive it, please email me. If you receive this but would rather not, please also let me know and I will take you off the circulation list.

Contact Us

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This newsletter has been produced on behalf of the Gordano Area Debt Centre supporting churches within Clevedon, Nailsea and Portishead

Gordano Area CAP News and Prayer



Autumn 2020

From Joanna

Since we opened our local centre two and a half years ago, we have had a total of 39 people referred to CAP. Regretfully, out of these, 23 cancelled either part way through, at the end or even before we started the visits. However, that is becoming less of a problem as I now ask referral agents to let me speak to possible clients **before** they self-refer. This allows me to explain to them what is involved, so they can decide for themselves whether they could manage to work with CAP's approach. Over the last 6 months I have had about 8 calls or more like this and most of these have **not** resulted in referrals. However, we have had other new referrals. I continue to work closely with many different organisations and charities across all 3 towns to generate referrals and serve the disadvantaged in our communities.

Our client successes include: 3 Debt Management Plans, 7 Debt Relief Orders, 3 Bankruptcies, 1 person managing Independently after advice from CAP and 3 clients still going through the process with us. This means 11 people have become debt free and 6 are working towards doing so.

Our referrals from each town are as follows: 13 from Clevedon; 18 from Nailsea and 10 from Portishead. During lockdown, we have had three clients go debt free and we have three more 'in the pipeline'. This is always such an exciting and rewarding moment when it happens, especially when I know the journey for each individual client. So, what about the future? We are considering how to strengthen and perhaps grow our centre.

One of our clients has been brave enough to give me some narrative to use in an article for the local newspaper and has consented to me including his journey in this prayer letter. I hope you enjoy reading it. He started working with CAP in January 2020 and in September 2020 received the news he has gone debt free!

Good News: A Client's Story

"It may seem odd to say that lockdown had a silver lining but I'm so grateful for all the help I received from CAP. Last Christmas things had become so bad that I did not know where to turn. I was drinking a lot more than I should have, simply to try and hide from the fact that I had got myself into a serious amount of debt that I was no longer able to pay back!

My wife was unaware of this, so it was a very difficult time indeed. I decided I needed to speak to her and confess what was going on and the awful situation I had landed the family in. I did not know where to turn and understandably my wife was very hurt and angry with me. My biggest fear was the thought of losing my wife and my two 4 and 7-year-old sons. I was having bad thoughts (sad to say at times suicidal) of how I could escape from it all.

I decided I should visit my GP for advice as I felt I had nobody else I could turn to. My GP was great, and she advised me of a group for people with alcohol issues. Just as important (if not more) she put me in the direction of CAP. I must admit I was unsure but thought I must get in touch. It was reassuring after a friend of a friend said they had also used CAP and highly recommended them.

After the first phone call I felt like a huge weight had been lifted and that there may in fact be help for me. Things are still tough - I am not going to lie, especially with COVID-19 still with us but at least I am not weighed down by the debt anymore. I am now looking forward to a much better future with my family.

I would strongly say to anyone else in a situation like this, to get help straight away and get in touch with CAP. They're a great bunch of people and they will make a massive difference, trust me."