

welcome to  
**St Gabriel's**



# Christians Against Poverty Newsletter

## 2020 Summary

Well.... what a year its been for us all. None of us knew about COVID 19 this time last year. That said, God has been amazingly faithful with our Debt Centre and his provision through fundraising and one off gifts has led to an expansion in the form of a new Debt Coach, Emma Liberman, who joined the CAP Team in November 2020. We thank God that in a year where we have all felt challenged, God has abundantly blessed our Debt Centre and we give HIM all the thanks and the Glory. I am so pleased to highlight the key events and highlights of 2020.



### 4 Debt Free in 2020

How wonderful to report that 3 clients became debt free before we locked down in March, that is 3 clients living life with hope and a better future now that they are debt free. Thank You Lord,

Our 4th client has been with us over 2 years, and with a lot of hard work, we were able to make her debt free in October. She has now arranged her finances to pay all her bills by direct debit so that she avoids getting into debt in the future. Life has been and continues to be a struggle for her as her teenage daughter is in a home and of course its not been easy arranging visits during lockdown. However, she has hope for a better future.

## CAP Angels

I want to thank you all for your prayers for funding. God's timing is always perfect. You all know that in the last two years we have been praying in **14 CAP Angels** (who donate £1k per year) to ensure our CAP Centre is sustainably funded in 2020 and beyond.

Well.... God brought our 13th CAP Angel forward on 3rd March, just before we had to close the church and all work from home. If that was not enough provision, He then opened the doors to our fundraising application which was approved a few months later and combined with a very generous one off gift from a church member, who knew of our vision to expand the capacity of our work, we were able to expand the Debt Work to allow another Debt Coach to be trained so that we can start to see more clients this year. We know that the demand for Debt help will increase at the end of the Government Furlough Scheme.

We also want to thank Stephen Maclean from Cricklewood Baptist Church for his support in allowing us in March to raise money and awareness of our local CAP Centre at the Scottish Ceilidh Event. On reflection, this was probably the last time people were allowed to meet in person with dancing, so I am glad that I for one, made the most of it!! We walk into the new year knowing that we are fully funded and can increase our help to those in our local community that need debt support. We pray that our Lord will walk in and touch every client, showing them HIS Love and breaking the chains of debt and poverty over their lives.

## COVID 19 Impacts

Following the National lockdown, CAP National quickly sought approval from the Financial Conduct Authority (FCA), the Governing Body, to allow new clients to be seen remotely via telephone/online meetings and we moved all the processes online. There were only a few weeks where our service was temporarily suspended.

The result was that our diary remained full with a 2 month waiting list. In fact, we were able to see clients right up until 21st December 2020. Whilst our preferred client appointments are face to face either at a client's home or in the church, it was a relief to remain open for business during times of high levels of stress and anxiety, which was evident in both new and existing clients.

Within our Debt Centre, we also got to work using our CAP Befriender Team to provide emotional support though regular phone calls with existing clients and arranging food parcels where needed. Our befrienders were amazing at keeping the loneliness and isolation at bay for many clients. Thank you befrienders for all you give out to clients. May God continue to bless you all.



## Fish and Chips Christmas Lunch

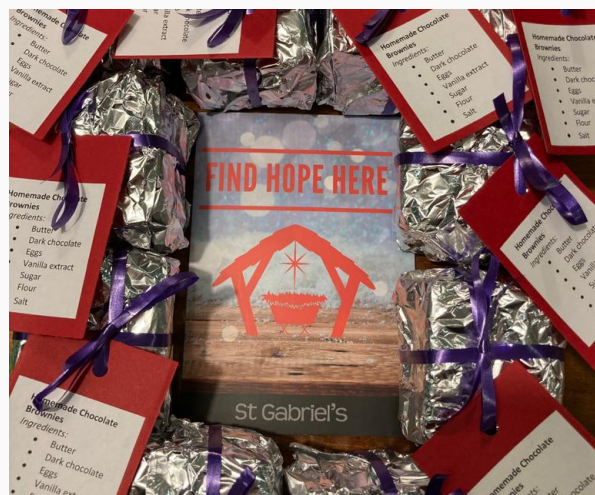
Might not be the most festive meal at Christmas time (!!), but in a bid to keep everyone safe (so no cooking in the church kitchen), we decided to have a fellowship time with clients just before Christmas.

We know many have Christmas alone and of course this need was heighten even more this year due to the Coronavirus. Clients came along with their masks and had to socially distance, but all had lunch, James sang a few Christmas Carols and clients left with a number of small gifts including Emma's infamous chocolate brownies which were delicious!!



As well as seeing and spending time with our clients, we were able to support our local Fish and Chip shop. We know the challenges small business face and continue to face due to the pandemic so we were keen to put some extra business their way and they were accommodating and professional.

We were also extremely pleased that a number of our clients also decided to come along to one of our Christmas Services, which they really enjoyed. We hope to see them return to church when the current restrictions are lifted.



One client who attended the Christmas lunch event wrote *"thank you so much for this afternoon, it was great to see everyone. I think today proved to me that there is always kindness in our world. Today made me feel that there has been something missing from my life and I felt very much at home"*

## CAP Christmas

We ended the year with Christmas presents and hampers.

Such generous donations and presents meant that we gave away around **30 presents** to clients and their families. We were also able to give out 12 'Christmas Lunch on Jesus' (CLOJ) Hampers. All the gifts and food were gratefully received. We had families sending messages saying how much their children enjoyed their Christmas presents.



For all those who brought a gift (s) or made a donation or just prayed for our clients thank you so much. God hears and answers. Despite the challenges with job insecurity and increased financial pressures, St Gabriel's members remained ever faithful and overwhelmingly generous to those who needed human kindness this Christmas. May you continue to be blessed by the Lord.

## CAP Money

We have had such success moving CAP Money online, teaching people how to budget, spend, and save well. The first time we advertised online we really weren't sure of the response and it's been a true blessing to see so many people attend, we have been able to reach people outside our local community.

It is a great success story. We develop the course content and God directed and prompted the delegates. A whopping 65 people have attended the course in 2020 and we ran 5 courses last year, more than previous years, we were conscious that people needed help managing tight budgets during the first lockdown with many fearful about losing their jobs.

### CAP Money Course

A free, short course that makes managing your money simple.



budget. save. spend

We even had one delegate who joined from Dubai and another who joined in from Nigeria. Thank you Lord for helping us step out in this way. We now have two extra Money Coaches, fully trained and ready to support courses in 2021. The need is still great.

## Kickstart – Handling Loss

In response to Covid-19, CAP produced a series of bite-sized videos on a range of topics including stress, anxiety and money. These are offered to churches as a resource to run independently for their communities

There was also a topic on Handling Loss and we decided this was a good Taster Topic to trial. We knew that a number of people in our church community had lost a loved one and needed a time to share, to grieve and to hear some practical ways of dealing with any type of loss in their lives i.e. loss of a job, loss of a friendship groups etc...

Let's talk about  
**HANDLING LOSS**  
PART OF THE *Kick Start* SERIES

St Gabriel's and Christians Against Poverty

The course was well attended with 15 people taking part. The feedback was very positive and we have been able to signpost people to other organisations for additional help as well as promoting 'The Bereavement Journey' – a 6 week course which is currently being run from Holy Sepulchre Church. We know a few people have signed up to be part of the course as a result of the Handling Loss session which was exactly the objective of the course.



## Thank You

Wow, as I write this, I am reflecting on a year of challenge, we have all been affected and had our lives changed by COVID 19, but what a faithful God we serve. In the height of so much uncertainty, God continues to reign down his blessings on our CAP Debt Centre.

We have been able to achieve so much last year despite a series of lockdowns. It really is not lost on me that God's timing is always perfect and everything we have achieved has been through his guidance and his strength. Both Emma and I continue to be immensely grateful and humble to work for CAP - God's calling and God's vision.

Thank you all so much for having a heart for the poor as you give one way or another. It never goes unnoticed and our God who created the Universe, who is unseen, HE sees all that you do. He teaches us to help the lost and the least in our society and over the past year we have had so much support from church members, it remains overwhelming.

On behalf of all our clients, whom you may never see, thank you. You have brought hope and a future to those with crippling debts. Life is even harder and isolation even more real during these times, but our God is faithful and each client knows that they are supported by St Gabriel's church (in partnership with CAP). Together we are showing clients that they are loved and not judged. ***"The King will reply 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did it for me.'"(Matthew 25 vs 40)***

Final thanks and praise must of course go to God. Your abundant blessings have been amazing Lord. We pray that you continue to direct our steps as we work towards your ultimate vision to see more clients going debt free and moving towards a life of freedom as the chains of debt are lifted off for good and life becomes lighter and full of hope.

***From Debbie and Emma - Cricklewood Debt Centre - Christians Against Poverty (CAP)***

