

Christians Against Poverty Newsletter 2023-24

St Gabriel's has been partnering with Christians Against Poverty (CAP) for over 12 years now, to offer their free service in finding freedom from unmanageable debt. Our official 'patch' extends well beyond the church parish, comprising anyone with personal debt based in NW2, NW6, NW10.

Clients & Debt Freedom

From January 2023 to Easter 2024, we're celebrating:

- 8 households are debt free via CAP with over £200,000 worth of debt cleared
- 7 cases are working through submission & approval of Debt Relief Orders for debt freedom
- 20 households are equipped to manage their journey to debt freedom independently
- 6 clients are in a longer-term process to conclude debt repayments or bankruptcy
- 13 cases are in the process of identifying the best debt advice for them
- Whilst 12 cases closed for a variety of reasons, we supported & offered what we could, and often clients return to us when the time is right.



Client J with Emma outside Houses of Parliament & in a Committee Room, where he spoke at a CAP event presenting research on the link between debt, poverty & living standards. Client went Debt-Free in 2023.

CAP Debt Centre Outlook

The 'Cost of Living Crisis' is becoming a longer-term reality for an increasing proportion of our community. Sadly, we are encountering many clients with unsustainable/deficit budgets, and this is affecting working people as well as those on benefits. Add to that, the life difficulties people are facing (mental & physical ill health, housing issues and eviction, care & custody of children) and even debt is not always the first thing in mind to resolve. Handling these complex situations takes more time. But our service is deeply relational and the combination of casework, Money Coaching and Hope Cafe gives us a chance to help people over a longer time period, allowing for a series of conversations and prayers, restoring dignity, hope, finding friendship, additional support and even peace and restored faith. We're looking into developments through Hope Cafe, Money Coaching and other resources to reach those in need, perhaps alongside partners in schools, colleges and other venues.

Hope Café - 'open house' community drop-in

Hope Cafe is open from 1pm to 3pm every Monday, regularly serving 50-70+ guests. For regulars and new visitors, there is friendly chatter over a free healthy lunch snack. Beyond that, we offer pastoral discussions on worries or anxieties, English conversation practice, assistance with form-filling and administrative tasks, signposting or referral to other services, and host occasional speakers on topics of practical life skills, health and wellbeing. The setup and administration of the café has been formalised through 2023, with key staff completing food safety and hygiene training. The menu has adapted, steering away from sugary snacks, and has been well-received within the available budget, albeit extended for party sessions at the end of each 'term'. Hope Cafe has been particularly successful in engaging people who are struggling with loneliness and social engagement, and also with those seeking practical help and relief from cost-of-living pressures, immigration & housing help. Numbers have grown steadily and we feel the need to develop this proven entry point for finding belonging, dignity, fellowship and access to help.



Hope Cafe sessions - Bishop Lusa speaks to a debt-free CAP client, listening to visiting speakers, team serving, Easter Special



Money Coaching - passing on budgeting know-how

In 2023 we ran two courses (26 signed-up guests) with legacy materials from CAP Money before a pause for the launch of new resources and training. After a trial in-person course in the Autumn (only 3 guests), our first online course in 2024 had 21 guests and an enthusiastic reception for the new videos, Money Journal and topics covered. The course offers delegates teaching on good money management skills, budgeting tips, and overall advice on how to curtail expenditure and live within their means, plus use of a free online budgeting tool. Specific sessions cover credit, debt, savings, scams, planning ahead and maintaining and adapting budgets to serve for the long term as life changes. We have two additional Money Coaches being trained very shortly, to expand the team and serve the aspirations to offer the course more widely, helping people to budget well and avoid unmanageable debt.





After a sabbatical in early 2023, Debbie Thomas stepped down as CAP Debt Centre Manager but took up a voluntary role as Community Links Coordinator for the local CAP team. We are grateful to have Debbie's continuing expertise on Mondays, and we cheer her on as the CAP Area Manager for NE London

CAP Team

Emma Liberman took over as CAP Debt Centre Manager and welcomed Rebecca Bincan as the second Debt Coach at St Gabriel's. Rebecca has been sailing through her CAP training, both structured and on-the-job, and is already a cherished Coach to many clients. She is nearing the conclusion of the second stage training and should be signed off fully in the next couple of months.



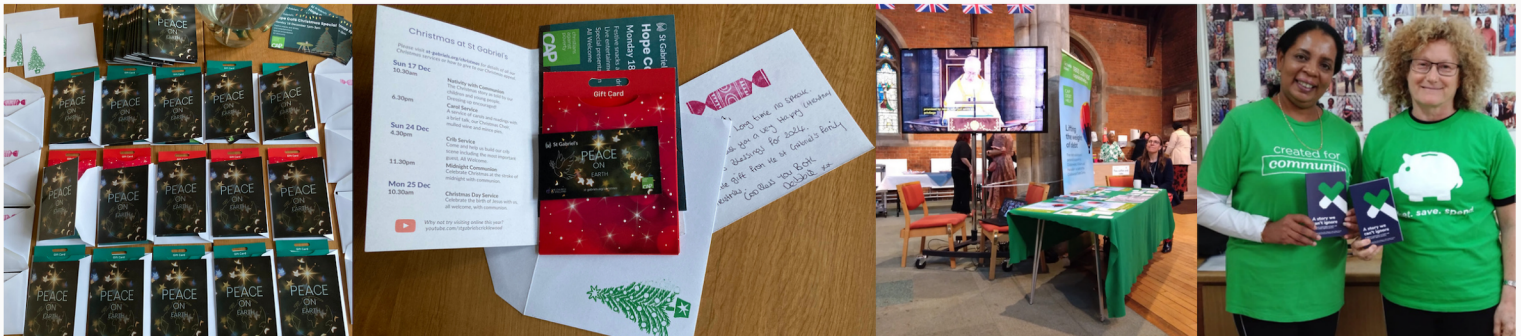
The Debt Centre cannot function without our strong team of volunteer Befrienders, in meetings and on the whole journey towards debt freedom, financial stability and a flourishing life for clients. We have trained four new Befrienders in recent months, and we are blessed with 12 active Befrienders on client visits when they are available. We are always on the lookout for more (even from partner churches), to avoid overloading the current team.



Debbie on stage at CAP London conference; Emma & Rebecca with Bishop Lusa; CAP Befrienders & Vicar James at conference.



CAP stand at Sufra project in Stonebridge; Easter & Christmas donations for clients from St Gabriel's; campaigning, informing & befriending.



Fundraiser quiz, raffle and auction - thank you!

At the end of September 2023, we had a fantastic quiz night with two seasoned quizmasters from St Gabriel's, Abbie & Ed. Ticket sales were buoyant and a good proportion of the guests were new(ish) to a St Gabriel's event. Huge thanks to Sophia for sourcing the raffle prizes once more and deep gratitude to the very generous local business and individual donors – Sanzio, Beer+Burger, Hot Stone Spa, Lexi Cinema, Kiln Theatre, Nest, Stables Cafe, Dollis Grill, Daisy Chain, John's Fruit & Veg, G-Asian Canteen, Demi Nigerian restaurant, Potter's Pocket, Cake Inn, CUPP Bubble Tea, Daniel's Estate Agents, Viona Beauty (Mill Hill), Gnarly Music, Hobbit Beat & The Beatbox Collective, The Black Farmer, Richard Magowan. There was a very popular double-act from youth members, Zeke and Samuel, hosting the main raffle draw and this was followed by an art auction, with special thanks to Vishani for sourcing and providing artworks and Izzy for offering a portrait commission. The other highlight was a testimony from CAP client James, now debt-free, sharing his experience, valuing the work of the Debt Centre and encouraging people to embrace the help that is available to tackle unmanageable debt. Over £2000 was raised on the night, almost doubled by related giving – big thank you to everyone.

Save the Date! CAP Fundraising event at St Gabriel's - Friday 11 October 2024, evening



CAP Fundraising event & quiz, with raffle and art auction

Funding

All of our services are offered free of charge to casework clients, course delegates and Hope Café guests, but do not come free of cost. Thus, we are indebted to generous and loyal donors amongst our CAP Angels, including one partner church, grants from local trusts, access to Gift Aid and the St Gabriel's community for sponsoring Christmas and Easter gifts for clients and their families. Our cost base has increased to 42 hours per week across three part-time staff (two Debt Coaches and the Hope Café Manager), the mainstay of the support and assistance which is so needed across our community in pressured times. Staff costs comprise 73% of our budget, fees to CAP for FCA-regulated debt advice and Money Coaching another 18% and sundry expenses the remaining 9%, if we achieve our budget income. Recent times have been difficult for all charities and we have experienced a squeeze ourselves with CAP Angels needing to withdraw, a closing of local target funds and some donors choosing alternative providers. If you are inspired to support the incredible and rewarding work we do (financially or otherwise), please come and chat:

emma.liberman@st-gabriels.org Thank God, He always provides!