



# Christians Against Poverty Newsletter

## 2024-25

St Gabriel's has been partnering with Christians Against Poverty (CAP) for over 13 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 2024 to March 2025, we're celebrating:

- 7 clients becoming debt free via CAP, comprising over £104,000 of debt cleared.
- 2 cases heading for Debt Relief Orders (DROs)
- 17 households equipped to manage their journey to debt freedom independently
- 2 clients in a longer-term process (repayment)
- 11 cases are in process, seeking their debt advice
- Whilst 17 cases closed for a variety of reasons, we supported & offered what we could, and often clients return to us when the time is right.
- We've supported 65 adults & over 30 children across 53 households in this work.



*Emma & Rebecca lead the debt coaching locally. Debbie is a CAP Area Manager for London but generously supports our Debt Centre on top of that, as our Community Link Coordinator*

### CAP Debt Centre Outlook

The 'Cost of Living Crisis' might feel like old news, but it remains a daily reality for our clients and community. ONS data references that average rents in Brent went up by almost 25% from January 2024 to January 2025. Those rents and other essential living expenses were already a struggle for our clients in 2024, and this affects those who are working as well as those unable to work or looking for employment. Clients pass through the process more quickly as most solutions are one or other type of insolvency, but many are left with difficult choices as their budgets do not cover even their essentials, so they are liable to accrue new debt even if the past debt is written off. The pressure is such that, for many clients, they fail to complete the process with us as they deal with mental & physical ill health, housing issues and eviction, plus caring demands. It can be disheartening, but we do what we can. Wouldn't it be amazing to show the community that the church works together to help them, firm in the belief that God can make a way where there appears to be no way.

## Hope Café - open community drop-in

Hope Cafe offers debt and financial support, with a listening ear and practical help. For regulars, CAP contacts & clients and for new visitors, we assist with form-filling and administrative tasks, signpost or refer to other services, offer pastoral discussions on worries or anxieties, friendly chatter over a healthy lunch snack and occasional speakers on topics of practical life skills, health and well-being. It is open from 1pm to 3pm every Monday, regularly serving 50-70+ guests. The cafe achieved 5-star health and hygiene rating in 2024 and the Compassionate Communities team within the Diocese of London came to make a video in recognition of its community impact to date (see YouTube 'Local, Accessible, and Open to All: The Hope Café at St Gabriel's, Cricklewood'). This has inspired other churches and we regularly host guests wanting to see it for themselves. We are working on developing this proven entry point for belonging, dignity, fellowship and access to help, by formalising the support aspect to cover regular expertise on debt, mental health, and hopefully housing, benefits and immigration too, as the most popular support topics arising.



*Happy scenes from Hope Cafe Christmas celebration and 'Let there be Light' gathering for team & clients in January*



## Money Coaching - passing on budgeting know-how

In 2024 we ran four courses (38 signed-up guests) using the new Money Coaching resources and training. There continues to be an enthusiastic reception for the videos, Money Journal and topics covered - how & why to build a budget, credit, debt, savings, scams, planning ahead and maintaining and adapting budgets to serve for the long term as life changes. We have retrained a returning Money Coach and trained up two new ones, so now comprise a team of seven. Success from presenting a 10-15 minute budgeting approach to students at a Freshers Fair in October inspired kicking off 2025 by trialling a series of one-hour taster sessions and then a follow up full course. Across five taster sessions we have reached as many as 90 people with a flavour of how to budget, 9 people completed a full course, over 30 people registered on the sessions and half signed up to use the free online budgeting tool. Two courses are pending at potential partner churches and a date will be secured to run a student course next semester.



*At Freshers' Fair and Student Money Day, reaching out to students with money coaching tips*







We held a new event in January, called 'Let there be Light', to combat isolation & despair by gathering to give each other a boost of light & hope at the darkest point of the year. We know most clients struggle, as many of us do - the 3rd Monday in January is even known as 'Blue Monday'. Not as many clients attend as we'd hoped, but it also served as a big thank you to the wider CAP team (Befrienders, Money Coaches & Hope Cafe).

## New ventures

Spurred on by the level of need across Brent and a new spirit of collaboration across church communities, we've been talking up the idea of expanding the Debt Centre to cover another 3 postcodes, broadly covering the extent of Brent (adding NW9, HA0, HA9). In these and our current postcodes (NW2, NW6, NW10), we want to show our community that churches (of all denominations) work together.



We already have one partner church in Cricklewood, and have scheduled a Money Coaching course with a new one in Kingsbury and will train a Befriender from there too, to enable client meetings in their location. More conversations are underway and in time we hope to add another Debt Coach for the north side of Brent. A partnership of churches could establish a CIO (Charitable Incorporated Organisation) and collaborate to serve those in need locally.

*Offering chocolate coins to students at Freshers' Fair. The St Gabriel's CAP team was the biggest group at the CAP United conference.*



*CAP stand & team at Student Freshers' Fair, talk at partner church, team at CAP United conference.*

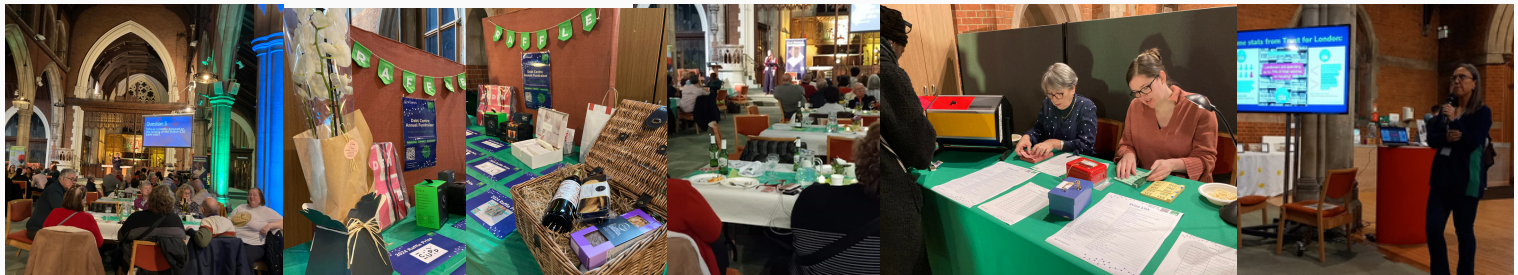




## Fundraiser quiz & raffle - thank you!

In October 2024 we had another fantastic quiz night with our seasoned quizmasters, Abbie & Ed. Ticket sales were buoyant and a good proportion of the guests were new(ish) to a St Gabriel's event. A new quiz round matching pictures of local features to a map of NW2, NW6 & NW10 tested all teams. Huge thanks to Sophia for sourcing the raffle prizes and deep gratitude to the very generous local business and individual donors, many of whom have supported us for several years – Hot Stone Spa, Sanzio, Daniel's Estate Agents, The Black Farmer, Stables Cafe, John's Greengrocers, Cupp Bubble Tea, G-Asian, The Crown London Hotel, Lexi Cinema, Beer+Burger, Flip Out, Cake Inn, Kiln Theatre, Daisy Chain, Gail's, Potter's Pocket, Broadway Photo, Jack's Cafe, Tesco. We heard about how utility costs, housing issues and a 25% increase in rents in Brent have affected local residents. The difficulties of debt were brought to a sharp focus by CAP client Shireen sharing her experience. Embracing her third engagement with our Debt Centre (we always welcome back those who don't reach the end of the process), she is now debt free (Apr 2025). Over £2000 was raised by the event as our profile in the community expands – big thank you to everyone.

**Save the Date!** CAP Fundraising event at St Gabriel's - Friday 17 October 2025, evening.  
*Come & join in! Make or bring a team. We'd love to welcome you.*



CAP Fundraising event with quiz & raffle, Hope Cafe budgeting tips presentation in London Challenge Poverty Week

## 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 a partner church, grants from local trusts (especially big thank you to Kingsbury Charity), access to Gift Aid and the St Gabriel's community for sponsoring Christmas and Easter gifts for clients and their families. Our cost base is now at over £48k, to cover 3 part-time staff (two Debt Coaches & the Hope Cafe Manager - 64%), CAP fees & subscriptions for FCA-related advice and the Money Coaching course (15%), Hope Cafe, catering for 50-70+ people per week (11%) and other costs for training, events, client support, travel and sundries (10%). This is a formidable sum to fundraise, but the impact is beyond price for those experiencing the relief, freedom, peace and worth as a result of tackling their debts. 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](mailto:emma.liberman@st-gabriels.org) Thank God, He always provides!

**Client L: 'I'm more than happy to tell others how much you make a positive impact on people's lives'**

**From Emma, Rebecca & the CAP Team - Cricklewood Debt Centre - Christians Against Poverty (CAP)**