

welcome to
St Gabriel's



Christians Against Poverty Newsletter

2021 & Q1 2022 Summary

Through 2021, Covid-19 continued to impact us all and the service we wish to offer from the CAP Debt Centre. However, God has continued to provide and a whole year of two Debt Coaches has borne much fruit, even amidst much challenge. Praise God! So here are the highlights of 2021 and the beginning of 2022.



6 Debt Free in 2021

What a blessing to report 6 clients becoming debt free in 2021. They are now free of the anxiety of creditors chasing them and set up with a budget to fit their income. That said, a selection of them remain on very low incomes which is hard to sustain in the current financial climate. That's where ongoing support from the local church comes into play and the CAP team at St Gabriel's demonstrates that in spades. Nevertheless, for the rescue from the shadow of debt, we thank the Lord.

COVID 19 Impacts

It already feels an age away, but significant stretches of 2021 operated under full lockdown or ongoing Covid-19 restrictions. Emma did all her training and assessments online. From all client appointments being online in the first quarter, a number of appointments were offered in the Covid-safe environment of St Gabriel's Church thereafter, and home appointments only came into play, by mutual consent of all parties concerned, in the final quarter of the year.

The CAP service, our local events and support of clients continued throughout 2021, offering interactions as best suited to all involved, without compromising the rigour and care we feel clients and their families deserve. We'd like to pay special tribute to our Befrienders in this difficult season as they persisted in contributing and reaching out to clients.

CAP Money

Following on from the 2020 success of moving CAP Money online, courses have been a combination of in-person and online through 2021 and into 2022. We have also been able to expand our team of CAP Money coaches to include Emma and Derrick and can now schedule different teams per course, to give Money Coaches occasional breaks from presenting.

We have run 6 courses in 2021 and early 2022, comprising over 50 guests. We use much of the CAP Money tips to help CAP clients adjust to their budgets to get them out of debt and remain so. We have also seen CAP Money guests reach out for further debt support as the course, and building their own budget, has revealed the extent of the debt that they are in.

As part of a grant-funded project in early 2022, we trialled some adaptations to the CAP Money material to appeal to young adults and assist them in the early stages of managing their finances independently. We are particularly grateful to a number of young people from St Gabriel's youth group in the past, taking time away from their University studies to join a CAP Money course and offer us feedback.

CAP Money Course

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



budget. save. spend

Kickstart – Anxiety and Worry

Following on from the success of the 'Handling Loss' Kickstart session, we picked up another of the CAP-produced series of bite-sized videos, to offer an online evening looking at Anxiety and Worry. The lockdown period in early 2021 felt extra isolating and crushing, resulting in increased anxiety. This course proved a helpful guide on some techniques to apply, perspectives to adopt and signposting to further organisations and resources available. It was well attended with almost 20 people taking part and the feedback was very positive.



CAP 2021 Events

10-year Anniversary

We marked our 10-year anniversary with a fundraising dinner which was very successful and well attended. Guests included our first Debt Centre Manager. The young people of St Gabriel's impressed everyone as our front-of-house team. Our Sunday service thanked God for this Ministry and included a video from Paula Stringer, CAP's Chief Executive, highlighting all that has been achieved.



Winter Afternoon Tea

Christmas can be very difficult or poignant for CAP clients. In early December we hosted a Winter Afternoon Tea for CAP clients and all our Befrienders. There was a delicious spread of goodies topped off with carols from James and his mother. A generous donor cooked and provided hot food for each client to take away, with extra cakes. Many clients returned for our Christmas events.



CAP Christmas

We ended the year with Christmas presents and hampers allowing us to give out presents to 32 CAP households and their families, along with 12 'Christmas Lunch on Jesus' (CLOJ) Hampers. One client echoes that of many others: 'Thank you so much. Say thank you to everyone who is involved with the amazing Christmas box. I'm full of joy. Blessings and blessings to you and your family. I loved the gift too!'



Hope Café

(Launched in 2022)

Debbie has been brewing thoughts of a drop-in clinic for some time, so it seemed natural to include this in a proposal for grant funding in the Autumn. Time was taken to explore, combine and align the St Gabriel's community outlook and the practicalities and expertise of the CAP Debt Centre, to offer a fresh ministry called Hope Café.

The initial trial was well received and attended by both St Gabriel's members and the wider community, including CAP clients, regularly numbering 20-40 attendees, including the host team. This has served as a welcome meeting point for chat and friendship, to access information and support on cost-of-living pressures, utility bills, legal matters, understanding dementia and digital access or form-filling. This venture has also been a spur to fostering closer relationships with partner organisations, in and around Brent, to supplement the expertise and offer from the St Gabriel's teams. We look forward to updating you further as this matures.

CAP Angels

We want to thank you all for your prayers for funding. God's timing is always perfect. We have been seeking **14 CAP Angels** (who donate £1k per year) over the last couple of years and reached 13 CAP Angels plus some additional one-off gift and grant funds to cover the start of 2021. Through the year, we secured a new CAP Angel around the time of our 10-year anniversary to replace one that stepped away, but were also offered some match-funding from a generous donor to cover the £1k shortfall for 2021. This amount was supplemented by 3 separate grants, and a generous legacy gift from a treasured church member who always had a heart for CAP. This has covered the increased running costs of the Debt Centre for 2021, due to the expansion to two Debt Coaches. Please join us in praying for an increase to **20 CAP Angels** to ensure our CAP Centre is sustainably funded through 2022 and beyond.

Debt Coaches Update

Emma completed her on-the-job training within 6 months and has since taken on additional hours and client caseload. Debbie cut her hours in order to take on a CAP Area Manager role for London (funded centrally by CAP). In all, the Debt Centre offers capacity for 4 new client cases per month and we are ordinarily supporting an overall caseload of 26+ clients.

Thank You

Wow, writing this, we are 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 us that God's timing is always perfect and everything we have achieved has been through his guidance and his strength. We both continue to be immensely grateful and humble to work for CAP and for St Gabriel's - God's calling and God's vision.

Thank you to all of you for having a heart for the poor as you give financially, donate gifts, pray and support the Ministry. It never goes unnoticed and our God sees and delights in you and your generosity... ***'But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what you have done in secret, will reward you.'***

On behalf of all our existing, new and future clients - whom you may never see - thank you. You have helped to bring hope and freedom to many, as life becomes lighter and full of hope.

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