

CAP Hemel Hempstead Update June 2022

The last year has been a busy one for CAP Hemel Hempstead, in the wake of Covid-19. Demand for all our services has grown steadily, and we have been really grateful for the support of our community, especially our partner churches: Adeyfield Free Church, Christ Church Hemel, Hemel Hempstead Community Church, Hemel Vineyard, St Mary's and St Paul's, and Northchurch Baptist Church. If you'd like to know more about our Partnership Team, please contact hello@libertytearooms.co.uk

Christina Bird will be going on maternity leave at the end of June, with Simon and Gwyneth Lee stepping into the Centre Manager role for 12 months. Simon is one of our current Debt Coaches and are delighted to welcome him and his wife, Gwyneth, into the role.

Debt Help Service

- 61 clients booked a first appointment with us in the last year (up from 35 the previous year)
- **14 individuals found freedom from debt in 2021**
- A further four families have gone debt free since the start of 2022!

One of our clients described going debt free as if “a weight lifted off our shoulders... The support we have had over the last year has been amazing.” You can read more about our clients' stories and the impact of our Debt Help service in the CAP Client Report.¹

Other Services

In the last year we have run 6 **Money Courses**, helping over 40 delegates to get better control over their finances. Courses have been run at the Liberty Tea Rooms, the Open Door Café in Berkhamsted, and on Zoom. The course is brilliant for everyone in light of the rising cost of living, and we will continue to circulate dates via the CTHH mailing list.

Our **Life Skills** service resumed in September 2021 and we are just wrapping up our second course. We've seen seven people complete each course, with another two finding employment partway through. These courses will help people to live well on a low budget and we expect demand to be strong – one group member recently said that working with CAP had “changed her life”. If you know of anyone who might be interested, please ask them to get in touch.

Partnerships

This year we have worked more closely in partnership with other local organisations. We have run several one-off sessions for the South Hill Centre in addition to a Life Skills course, and we are working on a proposal to work more closely with DENS and the Trussell Trust to improve financial inclusion amongst the most vulnerable people in our community.

Discipleship and Evangelism

Jesus is at the heart of everything we do, and we offer prayer to every person who accesses our services. Our team of befrienders come from churches across Hemel Hempstead, and they are brilliant at building relationships with our CAP families, continuing to offer prayer and to share Jesus with them. **We are recruiting for more volunteer befrienders to help bring hope and freedom to people in our community – please contact simonlee@capuk.org for more information.**

¹ <https://capuk.org/connect/policy-and-government/client-report-21>

Daniel's story (April 2022)²

0800 328 0006 is CAP's freephone number for anyone who is struggling with debt. Each month, at least four people from Dacorum call that number to ask for help. They are booked in with a local Debt Coach, who visits them at home and walks them through the process of becoming debt free.

In September 2021, Daniel called us for help. Debt Centre Manager, Christina, visited him with a volunteer befriender, Owen, to explain the process and help him to gather all his financial information. Our expert debt advisors in Bradford then created a financial statement for him, and he decided to apply for a Debt Relief Order³ with CAP's help.

Daniel went debt free in April 2022, and this is his story:

"Being in debt is deeply distressing and at its worst it feels like there is no way out. It is physically and emotionally draining and I personally couldn't see a solution to my problems. No matter how hard I tried I just couldn't get on top of my financial woes.

I had heard of CAP but I was convinced that I could solve my problems myself. Eventually, the stress and sheer quantity of my debt led to me reaching out and from the very outset CAP were extraordinary.

Everyone I spoke to was helpful, kind and encouraging and they quickly assured me that there was an achievable way out of debt. Throughout the process everything was handled with a special kind of love and kindness that is hard to describe. My route out of debt was made clear to me and at no point did I feel pressured into any particular decision, but instead confident with the advice and options presented to me.

Being debt free is hard to put into words. The most overwhelming feeling is that of relief, as well as pure joy. I couldn't have imagined ever being debt free but CAP made it possible. I am so grateful to everyone at CAP for their incredible help and support throughout the process but especially thankful to Owen and Christina who made this all possible.

I truly believe that hope is imperative for the human spirit and through CAP I found not only hope but also a solution. I am truly grateful."

² Name has been changed

³ A type of insolvency. See: www.gov.uk/options-for-paying-off-your-debts/debt-relief-orders