

CAP Hemel Hempstead Update June 2021

The CAP Hemel Hempstead team have seen a lot of changes over the last year, but we are delighted to be returning to more 'normal' operations now.

In January 2021, Owen Cooper stepped down from CAP after 15 amazing years of service, to focus on supporting the Liberty Tea Rooms and Community Hub. Christina Bird from Christ Church Hemel has taken over as the Centre Manager, and I am looking forward to meeting you all in person soon!

We have been really grateful throughout this year for the support of our partner churches: Adeyfield Free Church, Christ Church Hemel, Hemel Hempstead Community Church, Hemel Vineyard, the Anglican rectory and Northchurch Baptist Church. If you'd like to learn more about joining our Partnership Team, please contact christinabird@capuk.org.

Debt Help Service

Our service has remained open throughout lockdown, meeting our clients over the phone or via the internet until we are able to safely resume our usual home visits.

In the last year:

- 35 clients booked a first appointment with us
- 14 clients started a 'CAP Plan' as their route out of debt
- 10 clients found freedom from debt (since April 2020)!

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 4 **Money Courses** over Zoom, helping 19 delegates to get better control over their finances. The course is brilliant for anyone with a bank account, and our next course will run in July. We will continue to circulate dates via the CTHH mailing list.

Our **Life Skills** service has been paused during lockdown but the team are now planning courses to start in September 2021 and January 2022. These courses will help people to live well on a low budget and we expect demand to be strong. If you know of anyone who might be interested, please ask them to get in touch.

Sadly, **Fresh Start** will not be re-opening due to changes at Head Office. The service helped people to overcome addictions and life-controlling habits, and we are proud to have helped so many people in this way. Our Fresh Start coaches will both be staying involved with CAP and the Liberty Tea Rooms in other ways.

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 christinabird@capuk.org for more information.**

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

Annie's story (May 2021)²

"Looking back to seven years ago, I can't remember exactly what made me decide to seek for help for my debts or why I chose to seek help with CAP – but seven years on and debt free, I am extremely glad that I did.

Seven years ago, I was in a very different place financially to where I am today. I was heavily in debt to credit cards, overdrafts, and loans. It took me a while to recognise that it was a problem as I had a fairly well-paid job. I had been offered credit easily over the years, and I didn't spend lavishly on holidays or luxury goods. So my escalating, mounting debts couldn't possibly be a problem – right? WRONG! The fact of the matter was, that my income couldn't support my lifestyle. I couldn't get to the end of the month without plummeting into the depths of my overdraft and using my credit cards for everyday shopping. It was like climbing a slippery hill and the harder I tried to climb the further I slipped back.

The realisation that I needed help came in micro aggressive bursts – a card declined at the supermarket; having to sell small pieces of jewellery and even having to pawn a favoured piece of jewellery with sentimental value in order to get to the end of the month. Reality began to dawn that I had reached the bottom of the hill.

Financial difficulty didn't travel alone, it brought along feelings of shame, guilt, worthlessness and despair. I found it really difficult to talk to anyone about the problem and spent sleepless nights searching for solutions. So I searched for 'free debt management help' and Christians Against Poverty popped up. I had heard a representative on the radio from CAP and thought, why not try them?

A local representative from CAP contacted me and we set up an initial meeting at the Liberty Tea Rooms. The atmosphere was welcoming and friendly and there was tea and cake! At our second meeting, over tea, I shared my whole financial situation. It was easier than I thought to honestly reveal the extent of my debts. I felt that the CAP representative understood the situation and she was there to help. There was no judgement or criticism – just calm, practical support. She explained that a plan would be set up with a budget that was manageable for me. CAP would contact my creditors and request a freeze on interest payments. I felt a weight begin to lift off my shoulders. For the first time in a long while I felt that there was a light at the end of the tunnel.

For the past seven years I have received my CAP statement each month through the post. I opened each CAP envelope eagerly. It was good to see the balance that I owed reducing each month. I felt in control again. The CAP plan has meant that I have had to budget carefully and think about what we need as a family and not what we want. But from time to time its good to have treats and at Christmas we received generous gifts from the local CAP team. It was so touching to know there were people out there who cared.

Last month the balance was a big fat zero. CAP didn't wave a magic wand and suddenly take the problem away, but they were there to metaphorically hold my hand while I faced the situation. I will be forever grateful for their kindness."

² Name has been changed