



# BI-MONTHLY NEWSLETTER



## A note from Karen

Hi everyone. This is our Christmas newsletter, and there is much to give thanks for!

Our recent **15th anniversary celebration** brought many supporters, local agencies, team members and service users together in gratitude and thanksgiving for all that God has done, and will continue to do, at CAP Rugby. It was a joy to meet with many of you! This took place on **Debt Relief Day**, our local fundraiser, which exceeded our target and raised over £10,000, enabling us to fund an additional Debt Coach. Thank you to everyone who wore CAP logo briefs and for those who generously sponsored us!

As we head towards **Christmas** we are really grateful to all the churches and groups providing hampers for our clients and those sponsoring the client meal. This is a special time for us to gather with our clients; to share the love of Jesus, and minister his joy and peace. Please keep us in your prayers!

## UPCOMING DATES...

- **Dec: Tuesday 3rd, 10.30-12pm Team Drop In**, RMCC, CV22 7TB
- **Dec: Saturday 7th, 5-6.30pm Client Christmas Meal**, Treacles@Mosaic, Main Street, Bilton, CV22 7NB
- **Dec: Friday 13th, 10.30-12pm Team social**, Jan's house (RSVP to Hilary)
- **Jan: Tuesday 7th, 10.30-12pm Team Drop In**, RMCC, CV22 7TB

## "An amazing relief!": client story

When I first met 'Linda' she had £20k of debt, and though working full-time, was unable to see a way through. Earlier this year she became debt free and has taken control of her finances. This is some of her story...

*"Since leaving home, my attitude to money was very 'throw away' - I used to spend without thinking whether I could afford it, or what I was going to do when it ran out, or how things would be paid back. I was living pay-cheque to pay-cheque, barely getting by with my wages and using credit cards and loans to pay for going out; buying things I didn't always need, and spiralling into more debt whilst borrowing money from family.*

***"I was constantly worried about owing money and not affording to pay things off. Interest was being added as I was barely meeting minimum payments and I wasn't getting paid enough to pay back more. I felt like a burden to my friends and family.***

*"After working with the Debt Coach, CAP put an easy plan in place to make manageable payments to my creditors, whilst also stopping the charges and interest being added to my debts. They helped me realise I needed to save up for things I needed, and helped me reduce unnecessary spending. And now, after two years, I've paid back my debts and I feel free! The sense of relief is amazing."*

### RUGBY DEBT CENTRE NEWS

Thank you to everyone who has shown interest in the Debt Coach role. Applications are now closed, ahead of interviews next month. This is a two-stage process that will lead into the New Year, with training commencing in February. Please pray with us during this recruitment process, that God's gracious provision would be made known as we discern his will. We are currently supporting 13 households in Rugby and took two new clients in Sept/Oct.

### BECOME A BEFRIENDER!

We are looking to recruit volunteers to join the established Befriender team. The work of a Befriender is key to clients journeying out of debt, providing support through practical, emotional and spiritual care. This role is suitable for anyone who desires to serve clients with kindness and compassion, and always without judgement. Our next Befriender training is on Thursday 6th February, 9.45-12.15pm. Please contact Karen at rugby@capuk.org if you are interested in this role.

### CHRISTMAS EVENTS

Christmas can be a challenging time for our CAP households and so it is with great pleasure that we invite clients and their families to a festive meal, and town wide event, on Sat 7th December. A full Christmas carvery dinner is being provided by Treacles@Mosaic, followed by an evening of Comedy & Carols at BEC for our clients to enjoy.

These events are only made possible through the support of our volunteers and the generosity of our supporters.

*Thank you!*