



MONTHLY NEWSLETTER

A note from Karen

Hello folks! Lots of work is currently going on behind the scenes to set firm foundations for the years to come at CAP Rugby! If you are a financial supporter, please complete our new Gift Aid forms; and Befrienders will be receiving further Safeguarding guidance in response to the increased needs of our clients.

We are thankful for all the support from Katie (Area Manager); the Steering Group and BEC trustees who are ensuring that our Centre is running like clockwork!

Thank you!

UP COMING DATES...

For all team:

- **June: Thursday 13th, 1-2.30pm**
Prayer & Share, Salvation Army, Bennfield Road, CV21 2AS (2hrs free parking at ASDA)
- **July: Tuesday 2nd, 10.30-12pm** **Team Drop In**, RMCC, CV22 7TB
- **July: Friday 12th, 10-12pm** **Team Summer Social** (and Safeguarding update), Jan Wilding's home, Long Lawford. *Please RSVP to Karen*

Client Report 2024

Last year, 15,972 calls were made to CAP UK concerning debt help and 8,306 households were supported on their journey out of debt. A total of **2,292** clients went debt free and 3,638 people received expert money coaching through locally run courses. Mental ill health, low income and relationship breakdown continue to be the main factors contributing to unmanageable debt, whilst the increased cost of living has resulted in 47% of the budgets produced being unsustainable - even after reducing non-essential spending.

Unmanageable debt comes with an overwhelming amount of pressure, leading people to live in a state of fear and worry.

In 2023, **46%** of new clients said they had considered or attempted suicide as a way out of debt before seeking help. Poverty in the UK is a matter of public urgency and must be a priority for our next government. Please go to capuk.org/ppc to raise this topic!

Impact of debt:



75%

Scared to answer the phone



61%

Scared to open the door



45%

Afraid to leave their home



27%

Turn to alcohol or drugs

Percentage of survey respondents who reported they had borrowed money to pay for:



RUGBY DEBT CENTRE NEWS

The month of May saw another two clients go DEBT FREE! Please pray for God's gracious provision to these two individuals. Both are seeking work and are currently on low income, struggling to meet their household needs. Please pray. The Rugby Advertiser printed CAP's latest press release on 22nd May, highlighting the Client Report findings. Keep a look out for further articles relating to the elections! We are currently supporting 13 households in Rugby and took one new client in May.

LOCAL CAP TALKS

It is our joy, at CAP Rugby, to work with church communities across the town. In response to the regular support received we endeavour to keep churches up to date with the latest developments, and how we are responding to the current issues of debt and poverty in Rugby. Local talks have already been arranged at Rugby Baptist Church, Christian Life Centre, St Oswald's, Bilton Evangelical Church and Paddox Methodist Church. If you would like CAP to deliver an update to your community, please get in touch with Karen.

ACTS435

Thank you to all those who recently donated to Acts435 - supporting a client in need of a replacement fridge/freezer. £200 was raised in just 6 days! CAP Rugby work in partnership with Cathy Hemsley, the Acts435 Advocate in Rugby, to crowdfund for specific needs as they arise. We are currently sourcing the replacement appliance. Thank you!

