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Axe Valley Christians Against Poverty (AVCAP)

Quarterly Report : April 2021

Axe Valley CAP Centre, St Gregory's Church Centre, Colyford Road, Seaton, Devon EX12 2DF

Centre Manager: Rev Alison Finch

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Introduction

As this is the first Quarterly Report of AVCAP, here is a short introduction to the work of CAP.

Christians Against Poverty is a UK charity formed in 1996, which is determined to reduce poverty by delivering debt help, money management, job clubs, life skills groups and support for people breaking life-controlling habits. They only work through local churches (more than 580 of them!) and while the debt counselling and money management services are provided centrally by CAP professionals the local centres, such as ours in the Axe Valley, focus on supporting clients both spiritually and practically.

Centres can expect clients to find them through referrals from GPs, mental health nurses, housing associations, social services and others who come into contact with people in crisis. Every person is given a clear and caring way forward, beginning with a confidential home visit from their local Centre Manager and a Befriender who will spend time finding out the difficulties that person has been facing. The service is free and open to everyone regardless of age, gender, faith or background. Financial experts at the Bradford head office then begin to get to grips with each client's financial problems, including working out a budget with a view to repayment or insolvency. In fact, CAP's service is more labour intensive than another other debt agency, with each client receiving up to 60 hours of help from members of the team in their journey to become debt free.

CAP's vision is to bring freedom and good news to the poor in every community through a nationwide network of CAP projects – always through the local church.

"I am inspired by the willingness of the church to do what they can to help people in their community who are crippled by personal debts," says founder and international director John Kirkby. "The worst thing about debt isn't the problem of having little or no money. It's the way it makes you feel. It undermines your confidence; you start to doubt your own abilities; you feel a failure and you spend every waking hour puzzling how to break out of the trap you're in."

CAP has been so successful in the UK that they have, by request, opened centres in the USA, Canada, Australia and New Zealand.

AVCAP

Christians in the Axe Valley have been working towards opening a Debt Centre for our area for the last four years and in November 2019 the Team came together, culminating in the opening of the Centre on 1st April 2021. We are aware that the need for a Debt Centre is even greater as a result the hardships caused through the restrictions of Covid-19 in 2020/21.

Rev Alison Finch agreed to be the part-time Centre Manager in 2017 and we appreciate her commitment and experience. She is currently undergoing training from CAP Headquarters in Bradford and on completion of this the Seaton-based Centre will be ready to start welcoming

clients from 17th May. We have received the generous donation of a laptop for Alison to use in her work for AVCAP.

We are currently seeking an Assistant Manager to work alongside Alison. We also need to recruit more volunteer Befrienders from local churches who will accompany Alison when she meets clients, and who will continue to support them through their journey out of the misery of debt.

Income

The Centre Manager is the only paid member of the AVCAP Team. However, running such an enterprise has many costs and so we are extremely grateful to churches, other organisations and individuals who have agreed to support the Debt Centre financially.

Income from these sources can be shown as follows:

Type of Income	Source	Amount per Month	Total Monthly Income
Sponsorships (committed for 2yrs)	Churches	£310	
	Other Organisations	£30	
	Private Individuals	£90	£430

Type of Income	Source	Amount	Donations to 31/03/21
One-off Donations	Churches	£100	
	Other Organisations	£250	
	Private Individuals	£450	£800

We are delighted to announce that we have been successful in our application to Seaton Town Council for a Community Grant of £1,000, which is very much appreciated.

Our initial aim was to raise sponsorships of £300** per month and we are thankful to God and encouraged that so much commitment has been forthcoming already.

We have sponsors from Seaton, Axminster, Kilmington and All Saints. The population in these towns and the surrounding parishes totals approximately 25,000.

Regarding sponsorships, we are in conversation with more churches and organisations who are proactive in helping people in our communities. We are, of course, always grateful for any donations. Many thanks to all who are supporting this important and much needed service.

Expenditure

It costs CAP £900 a month to run every local Debt Centre and we are required to provide £300** per month (fixed for 2 years) towards this.

It is anticipated that initially the Debt Centre will cost approximately £510 per month to run, which includes the Centre Manager's honorarium and expenses, travel costs and the CAP contribution.

We have purchased a mobile phone for the Centre Manager's use for £150.

AVCAP Team

In addition to and in support of Alison, our Centre Manager, we have a growing Team of volunteers, including a Church Support Manager, Befrienders who will be dealing directly with clients, Prayer Group, Administrators (including Finance), Publicity and Ideas people.

Publicity

We are currently awaiting leaflets, flyers and other publicity material from CAP. However, their shop is being revamped at present so these will be forthcoming a little later than we would ideally have liked. We will send materials out as soon as we have them to hand.

Prayer

Christians Against Poverty is by definition a Christian charity. Prayer is vital and underpins everything that we do. AVCAP is gathering a small group of intercessors who will pray regularly for the work, the Team and our clients, but we need many Christians in the Axe Valley, who have a heart for this work and for prayer, to support us.

Please would you pray for:

- Alison, our Centre Manager, as she completes her training, trains new Befrienders and continues this exciting venture to guide people out of debt and poverty. Pray that she will be able to achieve all she has to do in the 16 hours per week allocated for CAP work and that she will have plenty of energy for her other responsibilities!
- An Assistant Manager to support Alison and be available to step in when she is not available (covering holidays etc.).
- The Befrienders, who will be visiting clients with Alison, then continuing to be alongside them offering spiritual and practical support in their journey to freedom from debt. We also need more Befrienders, spread across the Axe Valley area.
- Other members of the Team who are providing their various skills to get AVCAP up and running – Simon (Church Support Manager), Sharon and Jill (Admin), Diana (Prayer), Peter (Publicity), Carrie (Ideas).
- More churches to get involved and to spread the word about AVCAP.
- A greater number of regular Sponsors and Donors – as our client base grows, our financial needs will increase.
- The publicity material to arrive soon and be well received by the churches and other organisations who we hope will use it.
- Organisations such as GP surgeries, Social Services, Foodbanks, Age Concern and many others who provide support for people in different ways to refer potential clients to AVCAP.

Links

Here are some links that you might find helpful. Further ideas would be welcome.

Area	Organisation	Website	Email	Phone
Seaton	Town Council	www.seaton.gov.uk	townclerk@seaton.gov.uk	01297 21388
	Foodbank	www.facebook.com/FoodbankinSeaton	foodbankseaton@gmail.com	07598 927997
	SAVE Food Hub (Aileen Heal)	www.savefoodhub.org.uk	savefoodhub@gmail.com	07773 000336
	Lions (Clive Millman)		cmillman5@gmail.com	
Axminster				
Local church info		www.coastalchurch.org.uk		