

## Welcome!

### Welcome to our first newsletter of 2025!

For those of you who have been receiving our newsletters for a while, you may notice a different look and feel to this edition.

To those of you who are new to our newsletter, you are very welcome.

It is our hope that our newsletter helps to give an overview of how God is at work in Ely and District CAP. We want you to:

- Share in celebrations of success,
- Get to know more about the people actively involved in CAP locally,
- Understand some of the challenges we see local people facing.
- See the real differences Ely and District CAP can make to people's lives



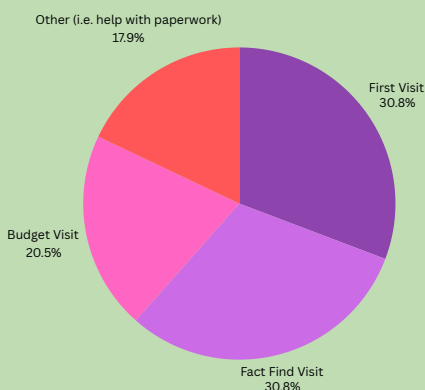
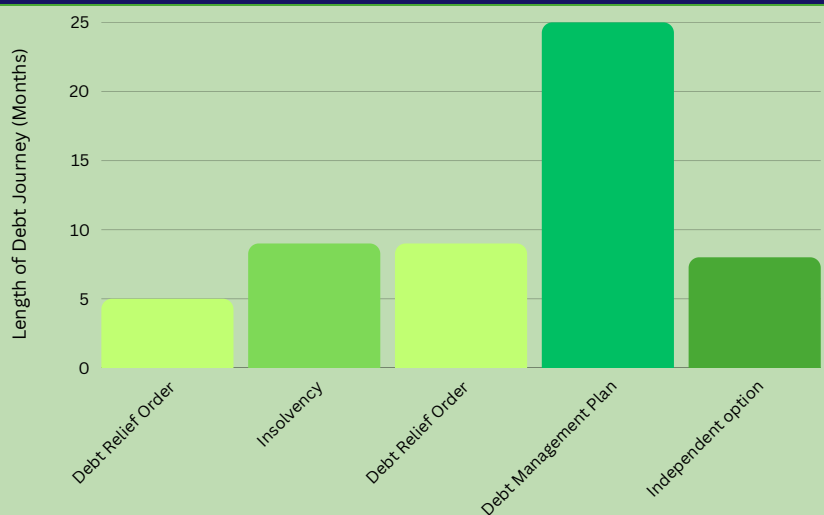
John Hocij: Debt Centre Manager,  
Pat del Grazia: Debt Coach  
Fiona Doughton: Community Links Coordinator  
Elizabeth Anderson: Administrator

## Debt Centre Update January - March

**5**

Clients Debt Free

The time taken and route to become debt free varies for every client, reflected in the bar chart.

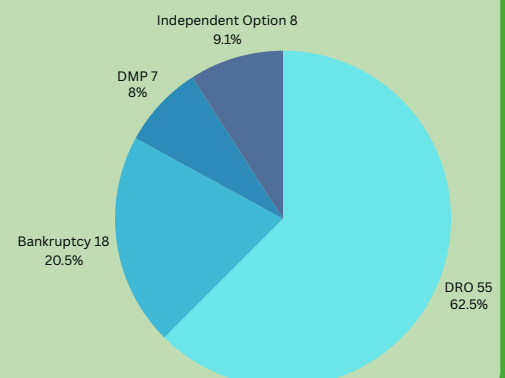


**35** Active Clients

**39** Client Visits

**88**

Clients Debt Free Since 2017



## Editorial - A Holistic Approach

It is hard to measure the success of a debt centre. Seeing clients become debt free is obviously one of the key measures, but debt is often only one of many troubles with which our clients are struggling. CAP helps clients holistically providing help, support and encouragement for all life's troubles. Seeing these troubles ease must be a part of our measure of success.

Recently we have noticed two issues that many of our clients seem to be facing

Firstly, we have been seeing many clients who face relationship poverty as well as financial poverty.

These are people who have no support networks, no significant friend or partner who can help them with their difficulties, or who feel unable to share their financial worries with their partner, putting strain on relationships. Sometimes this has been the cause of their debt - relationship breakdown can be the last straw if money is tight. Other times, loneliness and isolation have left people unable to deal with their financial or other problems.



Secondly, it has been challenging to support a growing number of people who are either vulnerably housed or homeless.

Sadly, these are often single men, again isolated and lonely. These people may have lost their homes due to debt, be sleeping on the sofas of friends, or simply have nowhere to live.

It has been amazing to see the commitments of some of these people to get their life back on track, to tackle debt and rebuild life from a base of financial stability.



Throughout the CAP journey out of debt, the Ely and District CAP team support each client, praying for a positive resolution to these difficulties and offering practical help and signposting to help move on.

## Meet the Befrienders – Ann Mitchell

For every visit to a client in need of debt help, our debt coaches, Pat and John, are supported by a Befriender. The Befriender has an important role in the visit, providing support for the debt coach, as well as to the person we are visiting. Ann has been part of the team of Befrienders for more than 8 years.

*Firstly, how and why you got involved with CAP?*

I had retired from work, and was looking for opportunities to volunteer. I hadn't thought specifically about CAP, but was looking for something where I could support people who needed help. John gave a presentation about CAP at our church, the Countess, and I thought that this was something I could do. I love going and talking to people, especially if it involves talking to children, or pets.

*Tell us a little about yourself*

I have 3 children and 4 grandchildren. My son is getting married on Easter Saturday, which is very exciting. I have attended the Countess church for more than 47 years! Apart from volunteering with CAP, I am a volunteer gardener for EACH, and used to volunteer for Lifeline on Premier Radio. I have also been helping my disabled sister recently.

*What do you like about being a Befriender?*

It is rewarding that you know that you are doing what you can to help people. We visited someone recently who was really worried, but she felt better just knowing that she was talking to us. She was scared before we arrived, but felt reassured once we visited, we put her mind at rest.

I particularly like the fact that people accept us to help them, that they share with us what is going on in their lives, which is a really hard thing to do. When they allow us to pray with them, that is really special.

*If you were starting as a Befriender now, what advice would you give yourself?*

Firstly, to be ready to accept what you find. Other people don't necessarily live the same way I do, and you need to accept that.

Secondly, that some people have really hard lives. Like most people I have sometimes had tough times, but have never had debt problems or struggled.

*How does your faith impact on your Befriender role?*

I know that God is in my heart when I visit, and that He is there all the way through. I also know that whilst I will remember and pray for them, I know that God is with them always, and that I can hand them to Him for His continuous presence.





## News

### Additional Support for Clients

The Ely and District CAP team are continuing to build a knowledge of the support and services that are available in the CB6 and CB7 postcode areas, including signposting to groups, charities and services helping with addiction, loneliness, relationship breakdown, healthy living and many more, to help create an all encompassing and holistic approach.

Please let us know any suggestions of services that can help any of our CAP clients!

### Money Coaching

This spring, we ran the second of our new Money Coaching courses, using revised materials supplied by CAP Head Office. We had a small but very engaged group who got really involved in discussions and exercises. The four-week course, delivered by three Money Coaches, covers many aspects of managing money, but the topic that excites participants most is the CAP budgeting system. There was a 'light-bulb' moment when they saw how the system could bring organisation and clarity to their finances. We pray that participants will continue to use the system and that it will bring the benefit of peace of mind.



We hope to offer another Money Coaching course in the Autumn. If anyone is interested, please let us know and we can get in touch as soon as dates are finalised.

### Changes at CAP Head Office

The team at CAP Head Office are the unseen people in the support we offer to CAP clients, using their experience and expertise in dealing with creditors and creating individual debt solutions. Head Office have decided recently to move to a regional support approach with Head Office staff bringing their knowledge to help a particular regional area to improve local knowledge and consistency of contact.

## Get Involved or Find out More

Ely and District CAP, as well as CAP nationally, welcome any help you may be able to offer.

**You can Pray:** we meet monthly on the first Wednesday of the month at 7pm at the Countess Church. We also have a weekly report with news and prayer points, sign up via <http://eepurl.com/gGvcx1>

**You can Befriend:** We would welcome the opportunity to discuss becoming a befriender if this is of interest to you, no prior knowledge is required!

**You can Give:** Any pledges of financial support are always gratefully received and can be made to Ely and District CAP: [elycap.org/donate](http://elycap.org/donate), or CAP nationally: <https://capuk.org/>

If you or anyone you know needs debt help, find out more: <https://capuk.org/get-help/cap-debt-help>

If you have any suggestions, comments or questions about anything in this newsletter, please contact: [elizabethanderson@capuk.org](mailto:elizabethanderson@capuk.org)