



## Update on Darlington CAP Debt Centre September 2023



*The Darlington CAP Debt Centre (DDC) and St Andrew's Church, Haughton-le-Skerne, are delighted to be able to update you on the work of the Debt Centre over the last few busy months. All of the work outlined below is made possible by your ongoing generosity, for which we thank you.*

*CAP stands for Christians Against Poverty, which is a national charity based in Bradford, which partners with local churches to deliver help, support and expert advice to people struggling with debt. St Andrew's Church, Haughton-le-Skerne, set up the Darlington CAP Debt Centre in July 2020 during the pandemic and continues to oversee its work. The Centre offers a free service to anyone living within the postcode areas DL1 to DL5 who is struggling with debt. It also seeks to share the love of God through practical action, befriending and people talking personally about the Christian faith. The Centre employs a trained part-time Manager, who is helped by volunteers from various churches across Darlington.*

### The New Manager

You will be aware that Cyndi Hughes was appointed as the new Centre Manager in November 2022, and underwent an intensive period of mandatory training delivered by CAP Head Office, passing all the assessments in time to begin client work in January 2023.

### The Main Focus

As expected, the economic situation and the associated rising costs of many aspects of living over the past months has increased the number of people seeking help. Since January 2023, 21 client households have been referred to the DDC; each represents a person, couple or family experiencing difficulties with debt, and often additionally with other complex issues affecting their physical, mental, emotional and relational health. Most are from Darlington, but some are from surrounding villages and areas. The bulk of them have heard about CAP through local churches, and the NHS.

For the hours that Cyndi works, CAP HO limits the number of new clients for the Centre to 3 per month. However, several current clients have identified additional vulnerabilities and/or complex cases, which require more support and care than the usual 3 appointments.

Below is a brief summary of the situation with the 21 referred clients:

- 4 are now on debt repayment plans
- 3 are moving toward Debt Reduction Orders
- 2 are awaiting their budget advice from CAP Head Office
- 4 are moving toward completion of their Financial Fact Finds
- 2 were assisted at their first visit to address the financial difficulty they faced,
- 2 were referred to more appropriate organisations (Business Debtline and MacMillan Cancer Support)
- 1 self-referred to another organisation
- 2 were unable to engage satisfactorily at the present time due to health issues
- 1 client did not respond at all following their referral

## Publicity and Networking

Early in 2023, Cyndi worked hard to publicise the re-opening of the Centre in order to promote referrals to it. She contacted other Darlington churches, Foodbanks, GP surgeries, and Social Prescribers, and then moved on to Job Centre Plus, Learning and Skills, other voluntary organisations and recently provided an information stall at the Darlington Community Carnival. The work has been publicised with an article in The Northern Echo and an interview on BBC Radio Tees. Cyndi has accepted a number of invitations from local churches, voluntary organisations and public agencies to speak in the next few weeks about the work of the Darlington CAP Debt Centre. Cyndi signposts some clients to appropriate foodbanks and other food outlets as appropriate.

She has also joined the Darlington Deanery Synod enabling team on Tackling Poverty.

## Training and Support

CAP HO provides Debt Centre Managers with ongoing training, practical updates and opportunities to share good practice and receive support and encouragement.

Cyndi is accompanied on her visits to clients' homes by volunteers from various churches, who provide much needed kindness, conversation and, if welcomed, prayer. Currently there are 7 volunteers from 6 local churches of 5 different denominations. A regular monthly meeting to pray for all aspects of the work and those involved is held at St Andrew's Church.

## Running the Centre

Oversight of the Centre is maintained by Rev Mark East, and St Andrew's Church PCC receives regular reports from it. Due to the increasing workload, Cyndi and St Andrew's Church agreed to increase the paid hours from 16 to 20 per week from 1<sup>st</sup> August 2023.

The Centre's main expenditure is on a monthly payment of £600 to CAP HO for their professional financial services and on the salary of the Centre Manager. Other outgoings include publicity materials, volunteer training, travel and phone expenses. The Centre relies on funding given by charitable trusts and local businesses, regular and one-off donations given by local churches and individuals, as well as some fundraising activity.

*Thank you for reading this update and for your interest and support in this work.  
We hope that you will be willing and able to continue to be involved with it.*

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