



## Update on Darlington CAP Debt Centre August 2024



*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 so far in 2024. 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, Cyndi Hughes, who is helped by volunteers from various churches across Darlington.*

### The Main Focus

CAP HO is active in constructively lobbying the Government to ensure that poverty and the issues surrounding it are kept high on their To-Do list.

Locally, Cyndi is busy with new referrals and existing clients; at the time of writing, she is working with 9 active cases involving 11 adults and 11 children. Recently five clients have gone debt-free and another is on a CAP repayment plan.

People who contact CAP for help have often been struggling with debt, and the guilt and shame associated with it, for an extended period of time. They are often facing multiple additional problems such as ill-health, depression, unemployment, disability, relational problems and lone parenting.

### Publicity and Networking

Cyndi works hard to publicise the work of CAP, both to potential clients and to people who are in a position to signpost others to CAP services when appropriate. She has visited local churches, Foodbanks, food clubs and community cafes, and had a stall at the recent Darlington Community Carnival. She has met with people from local NHS Foundation Trusts, the Job Centre, Darlington Connect, Citizens Advice Bureau, First Stop and Darlington Credit Union. She continues to receive referrals from NHS Health Coaches and Social Prescribers.

### Training and Support

CAP HO provides Debt Centre Managers with ongoing training and practical updates; recently these have included training in safeguarding, anti-money laundering, data protection, subject access requests, and individual rights and the FCA Consumer Duty. Beyond CAP, Cyndi has also sought out and received training on issues that she has encountered on her own visits to clients, including self-neglect, hoarding, and gambling awareness and prevention.

CAP work can be isolating and emotionally draining, so it is important that there are opportunities to share good practice and receive support and encouragement. This happens on a monthly basis with her counterparts from the North-East and there are regular meetings with the NE CAP Area

Manager. Cyndi and Mark recently attended the CAP United Conference in Bradford for a day of renewal and making connections.

### Running the Centre

Oversight of the Centre is maintained by Rev Mark East, and St Andrew's Church PCC receives regular reports from it. Cyndi has been working 20 hours per week for a year now.

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 8 volunteers from 5 local churches of 4 different denominations. All volunteers are trained and comply with Safeguarding requirements. A regular monthly meeting to pray for all aspects of the work and those involved is held at St Andrew's Church.

### Finances

The Centre's main expenditure is on the salary of the Centre Manager, as well as a monthly payment of £600 to CAP HO for their professional financial services. Other outgoings include publicity materials, volunteer training, travel, phone and hospitality. Cyndi does some work from home, and meets with clients either in their homes or in local venues; this means that the Centre does not maintain an office.

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. Ballinger Charitable Trust continue with very generous support, and we have received a grant from NHS Waiting Well Pilot Scheme. Regular donations from Darlington Baptist Church are much appreciated. A fund-raising concert last October was held.

*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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