

Looking back, over four years, and forward

On 19th of March 2014 the Echo printed: FAMILIES struggling with debt problems are being given a helping hand.



Weymouth and Portland has been selected as a new base for a free debt counselling service after problems were recognised in the borough. It will be run by the charity Christians Against Poverty (CAP) which is teaming up with local churches to introduce the service. Counsellors will see people in their homes but it is hoped a drop-in centre will be established later in the year. (Echo article number 11086589)

A WEYMOUTH man said his life has been turned around thanks to Christians Against Poverty.

Alan Quinton, 67, of Park Street, said it was only from reading an article in the Dorset Echo on March 19 this year that he was encouraged to contact Weymouth and Portland CAP and ask for advice after getting into thousands of pounds of debt. The pensioner said he believed his only option was to file for bankruptcy, but after calling CAP two weeks after reading the article, staff from Weymouth and Portland centre visited him and were 'very professional', sending off his details to their head office to calculate exactly how much he owed and formulate a budget plan. (Article number 11634194)



At the same time as starting the Debt Centre, volunteers were trained to use CAP materials for a 4 session Money Management Course. These are open to ANYONE who wishes to improve their money management skills. The course's purpose is to stop people going into debt in the first place.

"FUN, FRIENDLY, GOOD ATMOSPHERE, CONFIDENTIAL" are how two recent delegates said it should be advertised.

In 2015, Sally Hunt, CAP centre manager in Weymouth said it had been a positive first year.

She said: "It's been really good. It's been great to get to know the clients. "It's been eye opening. Some of it has been really rewarding and some of it has been heart-breaking." CAP in Weymouth and Portland is supported by the Refresh church action group. One of the people the centre has helped is Michelle Taylor, who on a nine-month plan, is hoping to go debt-free in September and the help has changed her life. She said: "It's really helped take a lot of pressure off me. "I was so depressed, I thought I was going to lose my home, I didn't know how to get what I needed. It's made a massive difference."





Each Christmas we have received support to hand out Christmas hampers to clients. One client, who joined in the 'wrapping party', said: "I am overwhelmed by the generosity of everybody who gave to the wonderful cause, many families will be helped over the festive period."

In February 2016 the CAP Job club started with support from the Lions, the main purpose is to enable people to grow in self confidence as they develop the communication skills required to successfully

apply for and get a job.



September 2017 Refresh gained a 5-year grant from The Big Lottery to expand the CAP debt centre.



Email received from a client in September 2017 "Just wanted to say Thank you!"

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The professional and non-judgemental way I was supported was fantastic, Sally Hunt (and Lorraine Dobbins) who came out to visit made me feel that debt wasn't something to be ashamed of and that there was another way to live. Everyone I have dealt with has made this transition in my life easier and myself and children are really grateful. I have even returned to the church and work because I don't have to hide away anymore!"

In the four years since opening the Debt Centre it has helped over 40 clients go debt free. In four years we have had 83 delegates through an Adult CAP Money Management course. We have also had 270 students and 26 teachers attend our Youth CAP Money at Kingston Maurward College.

Looking forward, March 2018 four years on "And then there were three" Claire and Ian, two new debt coaches, shown here in the ASDA Foyer (Thanks ASDA) as well as Sally, who is not in this picture.

Refresh, churches working together in Weymouth and Portland, in partnership with The Big Lottery now have three fully trained CAP debt coaches working in W&P. Hopefully a waiting list to see a debt coach will be a thing of the past. Call 08003280006 free to get an appointment.



We are hopeful that after Easter one of the debt coaches will be based in Easton Methodist Centre and that a range of services will also be available; a short course introducing ways of managing your money, to help people to be in control of their money rather than being controlled by their money. A Job Club is also being explored. Each course can be adapted to meet individual circumstances. If you want to find out more about Christians Against Poverty you can look online at www.capuk.org or search for what Martin Lewis has to say about his experiences with CAP.

The Money Management course volunteers hope to expand this in the coming year at KM and other colleges or schools. Youth Money Management aims to equip a generation with a depth of understanding as they move into either Higher Education, apprenticeships or employment so that they can make informed choices.