

christians
against
poverty

CAP

We are Christians Against Poverty

Vision and strategy

always hope.

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Equipped for the years ahead

Since 1996, CAP has been bringing hope to those living in debt and poverty in the UK, and our services remain vital.



Paula Stringer
UK Chief Executive

Every day, we hear about the burdens of shame, isolation and guilt that weigh people down when they are in debt. But we also experience the daily privilege of seeing people discover hope as they begin to work with CAP and our partner churches. Tens of thousands of lives have been positively impacted through the powerful combination of practical help, restorative church communities and Jesus' love.

Poverty destroys lives. It breaks families apart, isolates people from friends and family, shatters confidence and drives many to think that suicide is the only way out. In the UK, millions are living below the poverty line, with crippling debt and chronic low income being some of the main chains that hold them there. We're not prepared to sit back and let poverty wreak havoc across our communities.



We will always keep Jesus at the centre, standing firmly in our roots as a faith-based organisation.

In our 25th year, we're presenting a fresh expression of our commitment and approach to tackling debt and poverty in the UK. This is not a 'new CAP' – it is exactly the same heart of Christ-centred compassion and justice, but equipped with an adjusted lens to bring our work into sharp focus for the years ahead. It will enable us to tackle debt and poverty in the UK more boldly.

Given all that our nations have experienced since the emergence of the COVID-19 pandemic in 2020, our work and services are more vital than ever.

This fresh expression of our vision has been developed at a time when there are new opportunities for CAP to inspire and equip individuals, churches, industry and government to become part of the practical and spiritual change we need in society.



Stephen Timms
Labour MP

As MP for East Ham and Chair of the all-party parliamentary group on faith and society, I have seen how Christians Against Poverty and its partner churches make a life-changing impact for people in my constituency as well as nationally. CAP connects those with motivation and resources, and equips them to step forward and help those in poverty.



Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy.

Proverbs 31:8-9

Christians Against Poverty will always keep Jesus at the centre, standing firmly in our roots as a faith-based organisation. The need for God's gospel message will not dwindle and we're committed to being bringers of that good news. Our identity is anchored in hundreds of church congregations and a growing network of trusted partnerships with organisations who hold the same values.

We have tens of thousands of supporters across the UK who give, speak up, run our services and pray for us. We want to connect as many voices as possible across Scotland, England, Wales and Northern Ireland as we work to see a UK that looks very different to the one we live in today. A UK in which we see thousands more join this movement, bringing good news to those living in poverty through a Church that remains alive and kicking.



We are Christians Against Poverty

CAP's story began when one man's heart was captured by the pain and destruction caused by UK debt and poverty.

25 years after Dr John Kirkby CBE founded CAP, the story remains the same: person after person, congregation after congregation choosing to join the movement of Christians Against Poverty. Every one of them captured by the desire to bring freedom from UK poverty and see people discover God's love.

CAP is the sum of all those people: a living, breathing body that won't sit back when there is work to be done. Together, we've created the charity you see today.



The impact will always be about the one.

CAP is made up of hundreds of staff, thousands of churches and volunteers, tens of thousands of supporters – John Kirkby’s heart was to build something significant because he knew that with size comes the ability to make a big impact.

That impact will always be about the one. The individual, couple or family who invite us into their lives and let us walk through their experience with them.

We are Christians Against Poverty and your story is part of what makes us.

We are Helen, who first heard of CAP when working in debt collection and now leads a team of Debt Advisors. We are Rebecca, who saw the injustice of poverty impact the youth she worked with and decided to spend her days inspiring supporters to make a difference.

We are Willy, a church leader who believes that God has a better story for those struggling to survive life on a low income, and responded by opening a CAP Life Skills service in his community near Aberdeen. We are Terry, a supporter and visitor-farm owner who chose to offer free days out for families working with CAP.

We are Clare, who found a CAP Job Club instrumental in rebuilding her life after fleeing domestic violence, and who now runs the same group for others. We are John, who discovered CAP Debt Help when a relationship breakdown blew his life apart and his debts spiralled, but who is now debt free and back on his feet.

We are Dave and Char, who found faith in Jesus and freedom from addiction alongside becoming debt free. We are Francella, who faced financial hardship following a bereavement, but who is now back on track and showing her children a hope-filled future

We are Christians Against Poverty and your story is part of what makes us.



What’s your story?

We’re inviting you to write down your CAP story. Think about what first connected you to CAP and what God has shown you through your involvement. Recall and write down the stories of transformed lives that have inspired you the most.

Where we are now

As we publish this vision and strategy, society is changing rapidly. Some of the main problems affecting those experiencing poverty have been exacerbated by the pandemic. More and more people have found themselves trapped in poverty and unmanageable debt.

God has given us influence in how the debt advice industry operates.

Despite the pandemic drawing a temporary halt on congregations gathering together, it created an environment in which churches were ideally placed to see and respond to local needs. We're now seeing an increasing awareness of and desire to tackle poverty, with 33% of churches saying they expect to be more engaged in their community after the pandemic¹. This gives us hope, because the UK is going to need a thriving Church to see lives transformed and people set free from debt, poverty and their causes.

The greatest gifts that God has given CAP are the churches and people who make up this movement. If we are to reach more people and see an end to UK poverty, we need to continue to grow as an organisation. We'll need to further embrace digital transformation, organisational agility and investment in our products and services.

God has given us a level of influence in how the debt advice industry operates and how the Government prioritises the welfare of those experiencing poverty.

We've built some key relationships with like-minded organisations working to bring change on the issues that cause and maintain UK poverty. We've connected and partnered with hundreds of churches to form a movement in the Christian world, raising our voices on the need to serve those in poverty. Our hope is to build on this influence to see an ever increasing impact on communities across the entire UK.

1 | Growing Good: Growth, Social Action and Discipleship in the Church of England, Theos/Church Urban Fund, 2020, theosthinktank.co.uk/cmsfiles/GRACE-CUF-v10-combined.pdf



Sharon's story

I was in debt after years and years of being a single parent and struggling. I often went without. If I didn't have money to pay the bills, I certainly didn't have money to buy food. It was just desperate.

CAP took all my paperwork and worked everything out. I paid the right amount into my CAP Plan each month, and when I got that phone call telling me I was debt free, it was like a light had been put on at the end of the tunnel. The relief!

I later chose to become a Christian at a CAP event. After the event, a lady from church said, 'You're a different person; you've changed. You were so angry but you're not anymore'. I went on to be baptised on Easter Sunday.

Sharon, now debt free and part of her church community

God's mission and the part we play²

In his earthly life, Jesus gave us the perfect example of what it means to be part of God's restoration plan for creation.

Jesus offered the restoration of the broken image of God within each of us, and invited everyone to receive his abundant life. Through his death and resurrection, we are all given the opportunity of redemption and relationship with our Creator.

We understand that the injustices of society and the existence of unmanageable debt and poverty all come from the legacy of the broken relationship between God and humanity. This is the story told at the beginning of the Bible, in Genesis. Jesus Christ represents God's action to restore this broken relationship now, and this will be fully realised when Christ returns. At that time poverty will be fully eradicated. Crippling debt will be no more. That is the world we long for. That is the world we work towards.

We express our biblical mandate through the following commitments, broken down into activities that restore, renew and rebuild.



Restore

- We will prioritise the spiritual and material circumstances of those in poverty, imitating God's particular compassion for them.
- We will provide help and act with humility, recognising that we also need God.
- We will not allow ourselves to become too busy doing good! We will keep our focus on Jesus by practising disciplines of prayer, Bible reading and Sabbath rest.



Defend the weak and the fatherless; uphold the cause of the poor and the oppressed.

Psalm 82:3



Renew

- We will empower and inspire our church partners to join us in becoming communities where the 'Jubilee reset' of the gospel can be experienced and those in need find welcome and belonging, especially through our services.
- We will work with partners to meet economic needs, and also help renew agency and dignity. This includes offering the freedom of the gospel, and the opportunity to meet Jesus and become part of God's Church.
- We will advocate for a more dignifying and redemptive financial and policy environment for those experiencing poverty and unmanageable debt.



He is before all things, and in him all things hold together. And he is the head of the body, the church; he is the beginning and the firstborn from among the dead, so that in everything he might have the supremacy. For God was pleased to have all his fullness dwell in him, and through him to reconcile to himself all things, whether things on earth or things in heaven, by making peace through his blood, shed on the cross.

Colossians 1:17-20



Rebuild

- We will work with partners to promote liberating interventions of debt forgiveness that model the generosity of Christ.
- We will work with partners to promote fair work opportunities for those in debt and poverty.
- We will expect God to do more in this generation than we can possibly imagine.



See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.

Isaiah 43:19

² | This is a summary of our theology source document created in partnership with Bible Society, available on request.

Francella's story

Becoming debt free gave Francella the freedom to be the mum her children needed after a tragic loss.

My husband passed away suddenly. Left to pay everything by myself, the debts started to build up. I tried to repay what I owed but I wasn't getting anywhere. I was getting loans to pay off loans. It was depressing.

Then there were my kids. I couldn't afford the things they needed. There were times when I couldn't afford to feed them properly. They'd come home asking about school trips. What choice did I have but to say no? Sometimes I'd use the rent money so they wouldn't miss out. Handling the debt whilst grieving was very hard – I wouldn't wish it on anybody.

One Christmas, I had no money for presents, dinner, decorations or anything like that for the kids. All their friends were opening presents and they had none. You have to explain to them why you can't give them certain things. As a mother, it's hard.

A friend introduced me to Ian, the local CAP Debt Centre Manager. Together we looked at how to manage my everyday life. CAP contacted my creditors and I started on a Debt Management Plan. Paying in every month was straightforward – CAP took into consideration what was coming in, what was

going out and what we needed as a family. I even had money left over to put into savings in case anything came up. I'm debt free now and I know that in the trials I faced the Lord has brought me through.

Now I have my own budget that I stick to. I'm better at organising my finances. I no longer get up thinking about debt, wondering whether I have enough money to feed my children.

I know that in the trials I faced the Lord has brought me through.

My son, Devughan, is in secondary school. I can pay for him to go on some school trips. I'm able to put money aside for my kids too, to save for their future. I'm happy now! My kids are happy.

I'd love to save up and visit my family in Jamaica. It's been more than 15 years since I've seen them or been back home. If it wasn't for CAP, I'd still be paying my debts and it wouldn't even be a possibility.





John's story

I couldn't believe how these strangers were praying with me and for me. I was so moved. I cried. I had just been used to horribleness and threats. It was like a light! The prayers were fantastic. The gesture and the kindness of it – the goodness just radiated. It stuck with me.

John, swimming pool engineer, became debt free with CAP's support

Our values



We are Christ-centred

In all our actions, we seek to put Jesus first, committing to play our part in Christ's mission to bring hope and restoration to a broken world.



We are united

We're one community with one big vision. Whether staff or supporter, church leader, MP or service user, our joint efforts see lives transformed.



We are compassionate

Care is at our core. We choose to open our hearts to the daily impact of debt and poverty across the UK and respond with grace, truth and kindness.



We bring passion every day

We're determined to make a difference to individuals and communities across the UK, courageously creating a hope-filled society.

Our vision

TRANSFORMED LIVES

We want to see people across the UK released from poverty, living with faith in Jesus and hope for the future.

THRIVING CHURCHES

We want to see churches that have become the beating heart of their communities, actively serving them and bringing the hope of Jesus.

AN END TO UK POVERTY.

We want to see a hope-filled society, free from poverty, with churches united to improve the lives of those facing debt and financial hardship.

TRANSFORMED LIVES

THRIVING CHURCHES

AN END TO UK POVERTY.

Our vision speaks of the world we want to see – a world we will passionately pursue.

Driven by God's love for people, demonstrated through Jesus and represented by his Church, we won't stay silent about the injustice of poverty in the UK.

It's not something we'll achieve alone; we'll need passionate people filled with the love of Jesus, churches motivated by God's heart and like-minded partners to get there. But this vision is our pillar of fire. It's where we believe God is leading us and we're committed to the journey.

These three things go hand-in-hand; we believe a thriving Church is crucial to see lives transformed and freed from material and spiritual poverty. And bit by bit, through the transformation of individual lives coupled with changes in society and systems, we'll see UK poverty coming to an end.



Personal reflection

Take a moment to write down what inspires you personally about CAP's vision, and ways that you might be able to play your part.

Theory of change

How our work will lead us towards our vision.

OUR UNDERSTANDING OF POVERTY



Loss of relationship between God and humanity
People living their lives without a connection to God



Loss of agency
People becoming unable to make the changes they want to in their lives



Loss of meaning and purpose
People losing sight of their God-given purpose

OUR APPROACHES



Involve those with firsthand experience



Equip those around us



Inspire those around us



Partner with others

OUR STRATEGY AND PRIORITIES



Increase our impact
Improve our products and services to maximise the Church's impact on UK poverty



Advance our mission
More churches tackling poverty

More people liberated from debt and poverty, and following Jesus



Improve our organisational strength and agility
Invest in resources, technology and culture to maximise our ability to serve individuals and churches

THE IMPACT



The people we serve finding hope for the future



People finding faith in Jesus



The Church equipped to tackle poverty and see people become followers of Jesus



The re-imagination of unjust structures that cause and maintain poverty in UK society

THE VISION

TRANSFORMED
LIVES

THRIVING
CHURCHES

AN END TO
UK POVERTY.

Our commitments



We involve those with firsthand experience

People who have personal experience of UK debt and poverty will be empowered to help create the solutions, services and messages CAP delivers. We'll make intentional decisions to prioritise the valuable voices of people who have experienced UK poverty, and churches who understand the unique needs of their own communities.

We'll embark on initiatives that will move us from a place of doing things *for*, towards doing things *with* those we help, to eventually be in a place where we can begin to embrace opportunities for things to be *done by* those we help.



We inspire those around us

We'll work in a way that means we're always inviting more people to join the fight against poverty. We'll use our voices, and make space for the voices of those with firsthand experience, to paint a picture of the hope-filled future we believe in, inspiring churches, individuals, government and industry professionals that they can be part of turning that future into reality.



We equip those around us

We'll broaden our understanding of what it means to equip those around us. We'll continue to offer practical services for churches to run in their local area so they can become a solution to the practical and spiritual needs around them. Alongside this, we'll engage with voices of experience to explore more ways to equip individuals and organisations who share our vision.



We partner with others

UK debt and poverty is so much bigger than us on our own. Nationally and locally, we'll build partnerships with churches and other organisations who share our vision, because we can achieve far more together than apart.



Clare's story

I'd worked for the military for 20 years. To come out of that was hard. I was really at a loss about what to do. On top of that, I'd come from a domestic violence background. I'd been so ground down and absolutely made to feel like I was worthless and shouldn't be here. As a new single mum, it was virtually impossible to find work and I was really struggling.

At my first CAP Job Club session, I was welcomed with open arms. Everything I learnt at the Job Club I put my heart and soul into. It wasn't just the meetings every Friday, but it was the community. Things were so tough at that time, I was having days when I couldn't face getting up. But every Friday, I knew I could go there, get a hot meal and there'd be somebody that I could talk to.

I'd put my faith to one side, but I began to explore that again. I started to pray. I put everything I had into getting as many interviews as possible.

I had faith that things were going to change. Soon after that, I was successful in an interview for the role of manager for a charity shop.

CAP gave me my life back and I wanted to give back to those in my position. I completed the CAP Job Club Coach training and I'm now a proud work coach at the club I attended. Right back where it all began. Instead of looking for help, I'm up there helping and sharing my story.

I then had the privilege of meeting Ruth from the CAP Debt Centre. Working alongside her and head office, they guided me through the journey to becoming debt free. I can sleep without fear and provide for my children again. I cannot thank CAP enough. You all do change lives.

Clare, CAP Job Club Coach and charity shop manager



Dave and Char's story

We were struggling with serious drug addictions. We tried to sort ourselves out but it didn't work. There was no way out. The bills kept mounting until we owed thousands. We had nothing left furniture-wise and very few clothes.

CAP changed our lives. The people on the other end of the phones when we called were very passionate and caring.

We're now debt free, paying our bills and we can sleep. The change in our lives, our hearts and our circumstances is immense! It's God's grace and the love through our new church family that's helped us change our lives.

Dave and Char, debt free and rebuilding their lives

How our services will help deliver our vision

CAP Debt Help

Over 25 years, CAP Debt Help has seen tens of thousands of people freed from debt's burden. But God is calling us to more. By partnering with local churches, we want to help and empower more service users and in order to do this, we need a debt service that's fit for a new context.

Thousands of families are now able to put food on the table, sleep well at night and heat their homes as a result of taking that step to seek help. CAP's heart has always been to love and serve people in debt and poverty, and we don't want to stop here.

We want to make each penny count by working smarter. We'll transform our service so it is more flexible for the people we help and the churches who partner with us. We want to see service users empowered to achieve more for themselves. Ultimately, the change we make will enable us to scale up and help more people.



For now we really live, since you are standing firm in the Lord. How can we thank God enough for you in return for all the joy we have in the presence of our God because of you?

1 Thessalonians 3:8-9

Our aims:

1 Increase service user empowerment

Our debt service will be easier to access, giving service users more options and improving what they can achieve. We want people to complete their journey with us with the confidence to manage their finances long-term.

2 Improve the partnership experience for churches

We want to make it easier for churches to partner with us, and be able to serve them excellently. We want to make partnership with us more affordable (especially for churches in deprived or low income communities), offer more flexible partnership options and make our service simpler to run.

3 Achieve scalability so we're ready for the future

We want to future-proof our debt service so we can help more people. We want to make tasks and processes more efficient, ensuring we can scale up in a sustainable way.



The world of work is changing and we are looking to invest in renewing our Job Club materials in response.

Group services

Job Clubs

We believe that work was given by God to be purposeful and rewarding. For many it has become the opposite of that, with millions struggling to find employment. In order to see lives transformed and work towards an end to UK poverty, we want to equip the Church with tools that help people find productive and meaningful work.

Life Skills

God cares deeply about those in poverty because his desire is for everyone to experience life in all its fullness. We equip churches with tools that help people rebuild their confidence, skills and abilities in order to see them live life free from debt, poverty and its causes. Through practical money-saving techniques, such as cooking on a budget, living healthily for less, and making money go further, CAP Life Skills helps people live well on a low income.

We know that the restorative community found in the Church is crucial in helping people make positive changes to their lives. We'll continue to invest in renewing our group service materials so that these tools are excellent resources for churches to use in their communities.



**Andrew Selous
Conservative MP**

For those who are in debt, amazing help is available if only people know it is there and choose to take it up. Over the last year or so, I have watched at close quarters in awe and admiration the work of a Debt Coach for Christians Against Poverty. I have seen - anonymised, of course - examples of people with debts of £30,000 or so who have become debt free and able to save a little every month and live within their budget. The tragedy is that too many people do not know that help is available or do not use it.³

³ | Taken from House of Commons debate: COVID-19: Household Debt 08/07/21

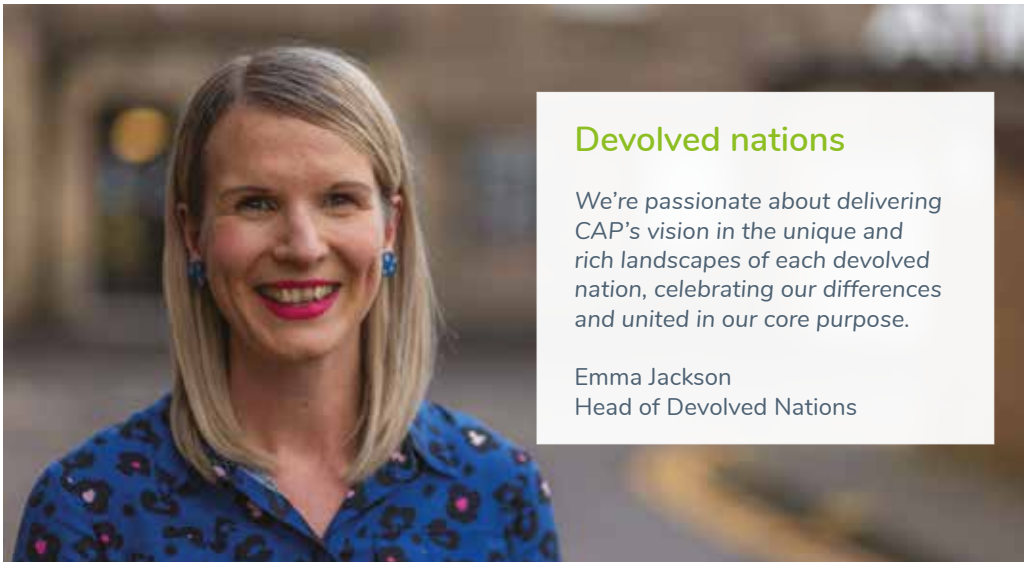


Michael's story

I'd found myself really wanting something that meant our church could engage with the local people in our town. The CAP Job Club has been amazing – it puts smiles on people's faces. It lifts their spirits as it helps them see that they've got natural gifts and abilities they hadn't realised they have.

Working together as local churches, we're able to offer lots of different ministries that we can feed people into, but I would recommend CAP Job Clubs. It helps Christians to outreach, and for that not to be a scary thing any more, but a natural thing, sharing faith with people who come along. It changes the lives of those who attend, but it also enriches the lives of those who volunteer and run the club.

Rev Michael Hulland, Minister, Champions Church, Skipton



Devolved nations

We're passionate about delivering CAP's vision in the unique and rich landscapes of each devolved nation, celebrating our differences and united in our core purpose.

Emma Jackson
Head of Devolved Nations

Church community resources

CAP Money

Without the skills to manage money well, anyone can spiral out of financial control. To ensure that CAP Money remains a relevant resource for churches to use in the changing financial landscape of the UK, we'll invest in the materials we currently provide. Alongside this, we'll identify ways it can be integrated into other church ministries, and combined better with our debt service.

Kick Start

Alongside offering practical support, we know that meeting people's emotional and relational needs is also key to seeing an end to UK poverty. That's why, in the midst of the Covid-19 pandemic, we responded by creating Kick Start. Drawing on the resources we've developed on work and employment, developing confidence, skills and abilities, and creating healthy habits, we produced this flexible resource to help churches continue to meet the needs of their community.

Pathways out of poverty

A church that deeply understands the needs in its community is a church that can deliver hope. Pathways out of poverty is a downloadable resource that helps churches look more strategically at the issues around them so they can deliver targeted hope. We'll continue to invest in ways to equip and inspire churches to be change-makers in their towns and cities.

Communicating God's compassion for those in poverty

We believe God has particular compassion for those in poverty, and he wants us to have the same heart and mind. We'll continue to inspire congregations and individuals that they can bring practical help and the gospel message to those around them. We'll continue to look for new opportunities to share this message because we believe that a thriving Church is one engaging with God's compassion for those in material need.



Our work in the devolved nations

In Scotland, Wales and Northern Ireland, we have teams working to advocate for the unique needs of each nation. These teams have developed a deep understanding of the differing laws, policies and procedures, ensuring we can tailor services and resources to best serve these different contexts. We'll continue to invest in the devolved nations so they're equipped to tackle the debt and poverty that exists there.

Bespoke resources for Wales and Scotland.



Diversity and inclusion

From God choosing to use Abraham's lineage to bless all the families of the earth, to the inspiring picture in Revelation where we see people from every nation, tribe and language worshipping, there is clear evidence of God's desire to include and bless all people throughout the Bible. We're committed to following these principles of equality and inclusion in all that we do.

The Bible leads our approach to diversity and inclusion.



Churches

We work with churches, empowering them to engage with their local community. We want to be an organisation that does so on a wider scale by working with a variety of denominations and diverse expressions of our shared faith. In order to do this, we have to understand where we are as an organisation, learn about our blind spots and seek to appreciate the different ways in which the Church operates.



Service users

We're determined to grow in our ability to support and help people from all backgrounds and walks of life. This means creating and adapting products and services to be more accessible. It means understanding and removing the barriers that some may come up against when trying to engage with our services, and making sure each person feels individually valued throughout their time with us.



Our workforce

We want to embrace diversity among our workforce, knowing unity is not uniformity. This means taking a hard look at ourselves and bringing in structures and practices that enable diversity to be seen and celebrated. We'll create spaces for safe and honest conversations where learning can happen healthily and respectfully.

Caring for creation

The Bible tells us that, when God created the Earth, he gave us the responsibility to care for and steward it well. This includes prioritising care of humanity and the environment.

This will be reflected in our policies on sustainability, diversity and inclusion, procurement and anti-slavery.

We'll examine all areas of our work to identify where we can act to ensure:

- Reduction of our carbon footprint
- Protection of human rights
- Equality for all



The story we get to write

There's a hope filled future ahead – what part will you play?



Roger Hattam
Chair of Trustees

Churches truly thrive when they serve, and are filled with, members of the community around them. As they reach out practically, the gospel message flows out too and gives people the opportunity to discover a God who loves them.

The stories you've read within the pages of this document are only possible because of the hundreds of churches that have done just that. Through them, we're given a glimpse of the impact our vision could have: transformed lives, thriving churches and an end to UK poverty.

What a world to dream of, but one we'll only see through a unified and determined commitment to work towards it. I pray and hope that I will be able to do that work alongside you, as you play your part in the CAP story that's yet to be written.

Roger Hattam
Chair of Trustees

Our values



We are
Christ-centred



We are
united



We are
compassionate



We bring
passion every day

Our core purpose

To inspire and equip churches across the UK to help people out of poverty and see them become followers of Jesus.

Our vision

TRANSFORMED
LIVES

THRIVING
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christians
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CAP



Be part of the movement

Pray with us: capuk.org/prayer

Make a donation: capuk.org/donate



Partner with us:

Churches: capuk.org/churchpartnership

Industry and government: capuk.org/policy



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