Dear PCC Members

We are blessed that our Truro Centre has been running for 10 years, with the support of Kea church and with the commitment of our gifted team, together we are helping those in our community who are struggling with debt, and through the work of CAP we bring HOPE!

**Up-date:** Further to my last report I want to up-date you on our ongoing developments for our CAP Centre.

CAP are making every effort to move existing clients forward, so that we can make changes needed as detailed in the previous report.

It was anticipated that our Truro centre would stop seeing new clients in October, however some clients that were previously booked in, but were not in the position to keep their appointments are now needing our help more than ever and therefore, the level of demand for appointment slots for Truro is still high.

We are however focused on using this time to move our centre forward and am pleased to say that we have made a strong start.

**Caseload** – The number of managed clients we are seeing is now 28 usually 35 + but fortunately a number of clients have now become debt free, and CAP have removed any clients are not engaging well with us.

**Debt Free**: So far this year we have 8 households who are debt free and a further clients who are in the pipe line to go debt free soon– other families have been assisted until they were able to take over their own finances.

**Evangelism:** It has been an amazing year where we have seen 6 salvations and 7 recommitments so far– with many engaging with Lanterns – we are very much looking forward to sharing the gospel at our Christmas Event, were all our clients will be invited, together with Lanterns.

Christmas preparations are now underway and we are excited to be able to bless many this Christmas.

**Lanterns –** Lanterns is doing really well and we are now seeming new people and familiar faces returning which is really wonderful.

It was a pleasure to roll out Lanterns nationally, at our CAP Conference and it has been exciting that we have inspired so many centres throughout the UK.

**Training/Self-development:** Time is being made for self-development and up-date training. I have recently completed a suicide course which has proved to be invaluable.

From Wednesday I will be working with other local centres on CAP Training.

We are also looking into Mental Health training.

**Debt Coach:** As you will be aware it has been part of our vision to take on a Debt coach and would welcome the opportunity to now move forward with exploring this in more detail. It could be that this person will come from Kea and we will need to explore fundraising streams or open the net wider to other churches to support us with a debt coach. It may be possible this could be a volunteer position depending on the individual.

We have seen God move in so many lives this year and at all times God meets our needs. We praise God for everything He is accomplishing.

Recent Quote:

***Working with CAP has given me peace of mind, although I don’t have much money, I’m looking forward to being debt free. I don’t have the worry of debt collectors.***

***I’m happy I’ve come to CAP otherwise I would be more stressed, out of control and depressed, but now I am feeling positive.***

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