

Brighton & Hove CAP Debt Centre

christians
against
poverty

CAP

Brighton Light Trust (charity No: 1154869)

The charitable trust behind the Brighton & Hove CAP Debt Centre

Brighton
light trust

Who are we?

The [Brighton Light Trust](#) is the charitable trust behind the Brighton and Hove CAP Debt Centre.

How can I support the Brighton Light Trust?

You can support the Brighton Light Trust in the following ways:

Prayer

[Sign up](#) for regular updates either by email or text message.

Your time

Come and be part of our [visiting team](#).

Giving

Sign up to support us through regular [giving](#).

Food

[Contribute](#) some basic food items to help families we are working with.

Prayer Pointers

We have 6 new clients - please pray that they would find the courage and strength on their journey to becoming debt free.



Sue says

Welcome to our first monthly update on the work of the Brighton and Hove CAP Debt Centre based at [Holland Road Baptist Church](#) in Hove.

In this newsletter you will find stories, coming soon events and courses.

We hope you enjoy reading and that you will join with us in whatever way you can in reaching out to those in our local community as we seek to bring freedom from debt.

First ... [meet the team!](#)

The Team



From left:

Neil Avard, Tina Donnelly, Sue Stone (Centre Manager), Annie Robson, Becky Atkins and John Miles

Changing Lives



Neil shares a story ...

A mum of 4 was struggling to bring food to the table as well as finding money for the things parents of school age children can take for granted such as school trips, dinner money, school uniforms and out grown school shoes.

She was faced with a stark choice of borrowing money, or let the kids feel left out leading to possible teasing or worse, bullying. Soon the debt became unmanageable and she took the courageous step of asking our CAP team for help.

Once all the facts and figures were in, CAP Head Office were able to produce a budget that meant the vital things could be paid for. As part of this hard decision's had to be made such as sadly cancelling the planned family summer holiday.

2 clients have serious health issues and are having surgery. Please pray they might have miraculous recoveries.

Please also pray for the [Candlelight Carol Service](#) at Holland Road on **21st December** as we want to invite clients for a pre-service get together.

Could you be a Fundraiser?

If you would like to support the Centre via a sponsored event please [email](#) for more details on how you can do this.

Fundraisers



Please support Emma who is taking part in the Brighton half marathon

on **22nd February 2015** and is running on behalf of the Brighton and Hove CAP Debt Centre. If you are able to sponsor her then you can [donate here](#).

CAP drop in



Every **Thursday 12 noon to 2.30pm**

at Holland Road Baptist Church, Holland Road, Hove

Come for an informal chat with one of our Debt Coaches. NO appointment necessary and we will even make you a cup of tea!

Other areas that in the new budget meant reviewing spending and replacing more existing items with cheaper alternatives.

Thanks to the generous giving of Holland Road members the family were given a bus pass so that all the free wonders of our local community could be enjoyed during the school holidays, her garden was transformed during Hope (community outreach) week so the kids had somewhere safe to play.

She is now paying off her debts and managing her own budget. In 11 months she will be completely debt free. She has also made a commitment to follow Christ and we ask for your prayers as she makes that journey. Some prayers have already been answered as she has secured a part time job.

Events

Christmas Hampers



Each year we aim to provide all our clients with a Christmas hamper of food and gifts to demonstrate God's love for them in a practical way.

If you feel able to provide us with a hamper the deadline is 10th December. If you can deliver them to Holland Road Baptist Church - great! If you need someone to come and pick it up for you then we can collect. The hampers need to be in by the **5th December** to go out on the 8th. If you would like to help us deliver them you would be most welcome.

Recent posts

Read more about the work of the **Brighton & Hove Debt Centre** by visiting our [website](#) where you can read the following posts. **This month ...**



1. Read about '[10 ways to manage your finances](#)' (particularly useful at this time of year!)



2. Read a review of our '[How to make Christmas go further](#)' event.

Courses



The **CAP Money Course** helps you to be more in control of your finances, so you can budget, save and prevent debt. This revolutionary money management course is for anyone interested in learning budgeting skills and a simple, cash-based system that really works.

A [3 week course](#) will be running at Holland Road Baptist Church in Hove starting on 12th January 2015 at 7.30pm. To book your place call 01273 322730, text 07804 133463 or [email](#)