

## Woman jumped to her death over debt

A recently married woman who hid huge credit card debts from her husband jumped to her death from a church to escape her financial troubles an inquest heard.

I bet that grabbed your attention! I saw this news item in last Tuesday's Daily Telegraph and two things struck me:

1: She hid her debts from the person who was closest to her – this is not unusual and is commonly tied in with the individual feeling extreme shame. As this lady remarked to her husband a few days before her death "I've let you down, I've let you down". I can't begin to imagine the isolation and desolation she must have felt.

2: She jumped to her death from a church. The one place that could have provided her with a solution to her problems was the place she chose as the place to commit suicide.

I came across Christians Against Poverty (CAP) in 2008 when I was given John Kirkby's book "Nevertheless" to read. It took me just 3 days to read it. It's not only John's personal testimony but also the story of how God inspired him to start CAP with just £10. Now some 12 years later CAP employs around 120 people and has 106 CAP centres operating out of local churches around the country providing a Christian based debt counselling service. Many more churches are providing Money Coach (CAP's free 3 evening course for anyone wanting to get a better understanding of how to manage their finances).

I visited the Headquarters in Bradford on a cold day in early December for a Church Partnering Day with Gary Spicer and my wife. Just before lunch, silence descended on the office area as a young lady announced that a young single mum had just given her life to the Lord as a result of the counselling and support she had received from her local CAP centre. After prayers had been said for her a large bell was rung to mark the event. I'm told this happens 2 – 3 times a day. It's no wonder that CAP has won the Sunday Times top small business of the year award for the last two years in succession when their employees see their efforts translated regularly into souls saved.

John Kirkby's vision is to establish 750 CAP centres in the UK within the next five years. Some cities and towns are designated as priority, and unsurprisingly Coventry is one of those. For such a time as this, God is calling Mosaic to set up the first centre in this city. We will do this by May 2010 and all 300,000 citizens in this city will have access to our services. To do this we must have a CAP Centre Manager in place by April. Could this be you? You don't have to be a financial guru, but you do need to have the heart of an evangelist and a passion to "feed the poor and set the captives free".

We will also be running regular Money Coach courses through this year. Course are currently planned for :

- a) February 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup> 7:00 – 9:00 p.m. at Hope Centre
- b) March 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup> 7:00 – 9:00 p.m. at Hope Centre
- c) April 15<sup>th</sup>, 22<sup>nd</sup>, 29<sup>th</sup> 7:00 – 9:00 p.m. at Hope Centre

These free courses are run by trained facilitators and are available to all regardless of whether debt is an issue to you. Please speak to Gavin Kibble for more details.

Within Mosaic Church there is a growing group of people passionate about CAP. We meet on the last Sunday of each month to pray and plan. If you want to be a part of this amazing work of God then please come and join us. It is a given that over the next few years this country's recent heavy borrowing will have to be repaid by cuts in the public sector – and nowhere will this be felt more sharply than in social services. For such a time as this God is calling all of us to demonstrate the love of Christ in this city. Please support the work of CAP through your prayers, your giving and your time.

Gavin can be contacted on 0774 775 6252 or [gavin.kibble@sky.com](mailto:gavin.kibble@sky.com)

CAP's website is [www.capuk.org](http://www.capuk.org)