

CAP Working Group minutes Tuesday, 1/11/16

Group members: Natalie Gavan (NG), Sue Adams (SA, chair), Mark Baker (MB), Ian Gulland (IG), Maggie Heddon (MH), Kerstin Stepp (KS)

Those present: Natalie Gavan, Sue Adams, Maggie Heddon, Kerstin Stepp, Ian Gulland via FaceTime

Apologies: Mark Baker

Agenda agreed

1. Welcome and introduction by Sue Adams
2. Opening Prayer Maggie Heddon
3. Minute taker agreed: KS
4. Introduction to CAP working group: SA: previous support group ceased through change in circumstances. NG: aim of this new group more strategic and aiming to raise fundraising profile with St Kea as well as other churches. However, practical support is also required. Organisational chart currently available in skeleton form, (see attachment) giving overview of which services and groups are currently available (CAP drop in centre, Release group about to start, Acts 435, CAP money) as well as future vision (Job club, Domestic violence group, Fellowship mid-week, CAP Life Skills) was provided. SA: also need to provide some types of statistics as evidence of work.
5. Terms of reference for CAP working group: proposed ToR discussed, ?more working group or more PCC oversight group. NG: need for more practical results. IG: look at a work plan for the next 18/12 and agree where the gaps are. NG: introduced the CAP development plan Sept 2016 to August 2017 (enclosed with minutes) which has been agreed by MB and NG. ToR need more work down and some more clarification is sought from MB (SA)
6. Overview of CAP: NG: Need for more practical help, most importantly an admin support volunteer, larger team of 1:1 support workers and additional debt coach (funded by another church). 3 aims: church integration (St Kea not the local church for most clients), links with Grace church, Highertown and Truro baptist church. Local catchment area now about a 10m radius, Newquay area was dropped. Need for a PCC committee, risk management policy, vulnerable adults training and policy implementation. NG did course and there is a CAP vulnerable adults policy (?with Diana Hallett). NG employed by Kea church, CAP policies get send to Diana. AG: check who carries risks and policies (NG). Would a risk management tool be helpful? IG: where does the financial responsibility lie. PCC budget plan for next week in work. Need to clarify with PCC at next meeting ?budgeting for CAP part of this working group. The group came back to re-discussion the proposed ToR and purpose of this group which needs further clarification. Referrals to CAP come from family support workers, job centre, GP surgeries, supported housing, financial services contacts. Usual procedures with new clients: each visit lasts about 2 hours, first visit: getting to know the clients, second visit for fact finding, CAP questionnaire, priority debts, collect paper work which is send to head office. Third visit to go through

budget (produced by CAP main centre, suggested route either repayment or insolvency (quick insolvency if debt under £5000 and no assets) or bankruptcy. Sometimes there are option for the clients to decide. If they decide against the CAP recommendations, clients have to find help otherwise. Continued support through the local team but clients also have direct contact with head office (client set-up team, repayments team). Clients are asked for commitment to the plan. If they take out more debts, CAP closes their account. Support team does not hand out money but there is an emergency fund. It would be helpful to introduce 1:1 support workers again into the local CAP team. NG discussed vision for Lanterns: now established. Evangelistic outreach, midweek church service as well as fellowship and support group. Clients often not ready to join a local church even after giving their life to Jesus. Timetable: coffee, 1 hour teaching, break, small groups, lunch, one to one prayer support (Maggie, Ruth, Lindsey, Natalie and Chris). Currently on Freedom in Christ course. In the afternoon: drop in session with NG for clients. Release group: headed by Claire Askam with MB as line manager. Supported by MH and Chris. Training course from CAP. Referral to professional groups/help as needed. ?Will Release group fall under the remit of the working group as well. ACTS 435: practical/financial help by Highertown church. Clients put a request online, then church members 'bid' for the request, requests up to £100. There is a current waiting list for new clients. Community links coordinator volunteer position, trained by CAP. Current volunteer will be leaving soon and there is a need for raising the profile with agencies. SA: put information re CAP on family information centre website. Release group needs to be established first before advancing further projects. At this point we went back to the discussion of ToR and purpose of the working group.

7. Annual CAP plan and discussion: not discussed in detail further as outstanding points need clarification
8. Action points for group: Main identified needs: debt coach, increase regular funding, geographical area, administrator (MH to ask Peter Ems), increase publicity, community links co-ordinator.
9. AOB: none declared
10. Date of next meeting: Weds 7th December 7.30pm and Quoins, Calenick (Sue's house)