

# Debt Centre Appeal

*Dear friends*

I think of it as the Scottish version of the Lord's Prayer:

*Forgive us our debts*

*as we forgive our debtors.*

It could well be a better translation of Jesus' prayer. Do we have it in our hearts to truly forgive those indebted to us? Of course, it's about a lot more than money but Jesus did tell several stories about people who were owed money and how they behaved.

Debt is a serious problem in this country. Ordinary household bills can overwhelm people who can see no way out. Even as I'm at my desk writing these words, Sam (our debt centre manager) phoned me about a woman who is terminally ill and has an energy bill she can't pay. What a wonderful thing to have an organisation able to help lift that burden!

I sense we're in a lull before the storm. The coronavirus pandemic will inevitably leave many people facing crippling debt but at the moment there's a moratorium on evictions and other debt enforcement so the debt crisis is temporarily on hold.

Our Circuit debt centre was set up for such a time as this. It's a partnership with Christians Against Poverty who provide the financial expertise to help people get out of debt. Amazingly, in the first year and a half of operation, our debt centre has helped four people go debt free!



Providing this high-quality service is costly and we have to raise £20,000 each year. We were fortunate to receive a Methodist Church Connexional grant over 5 years and generous contributions from churches in the Circuit. Church fundraising is not easy in present circumstances and so we're hoping to build up financial contributions from individuals. Would you be able to support this work?

Our target is to raise 10% of our budget from individual donations – to do this we need to raise a total of £167 per month. All contributions – small or large, regular or occasional – will help us meet our goal.

Whilst the pandemic has hit many households very hard financially, others are relatively unscathed. Many of us have comfortable homes, secure incomes and less opportunity to spend money! The pandemic has hit us all but some of us find ourselves financially better off. For those in this fortunate position, increasing our charitable giving seems to me an appropriate response. There are many charitable causes which urgently need funds – I commend the Wharfedale & Aireborough CAP Debt Centre as one to consider supporting.

To support our debt centre financially, please contact Carol Tooke, Circuit finance officer, who will handle your donation in complete confidence. All contributions welcome, whether a one-off gift or monthly contribution. If you pay income tax, your donation can be gift-aided. Contact Carol at [finance@wandamethodists.org.uk](mailto:finance@wandamethodists.org.uk) or 0113 267 3995.

As with all charity appeals, not everyone can give and that's absolutely fine. All of us can pray for the debt centre, Sam, her team of volunteers, the people at CAP and, of course, all who are overwhelmed by debt. We can pray for the generosity of spirit expressed in Jesus' words: Forgive us our debts as we forgive those indebted to us. Amen.

*Roger.*

**Rev Roger Smith**

Circuit Minister with responsibility for the Debt Centre

*For further information about our debt centre, please contact:*

**Mrs Samantha Price** (Debt Centre manager)

07935 223663 [samanthaprice@capuk.org](mailto:samanthaprice@capuk.org)

*(Sam's normal working days are Tuesdays & Wednesdays)*