



WORCESTER CASH

COMMUNITY • ADVICE • SUPPORT • HELP

Newsletter
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“Soaring costs cripple 95 per cent of families struggling to make ends meet”

So ran a Daily Express headline on 15 February. The article that followed painted a gloomy picture of debt and distress that will hit not only the poorest families, but “middle income” earners too.

It's true that some costs - such as utilities and food - are on a steep rise and these are things which none of us can do without. Even those canny customers who shop around for the cheapest deal may now be struggling if prices go up by even a small percentage, especially when wage rises are being held down.

There are things we want but can do without, and there are things we need to live. Yes, we might be able to cut back a little, but we still have to pay for what we use. Worcester CASH is in the business of helping those people who are struggling – hopefully before they become “crippled”. As Christians, we are exhorted not to judge others (we may not know all the facts); but to help, comfort and encourage people as much as we can. If you can help us to help others, in whatever way, we would be glad to hear from you.

S. J. Potter

Too proud to take advice? A Client's Story

Wayne had lived happily for many years in a council house in Kidderminster. When he and Leanne got together, it seemed natural that that should become the family home. It was not long before Wayne had the great idea of buying the property on “Right to Buy”. Wayne was fully employed and they secured a mortgage without too much trouble. However they were, like most of the UK population, living just a little beyond their means. Debts began to build up. Then they saw an advertisement for secured loans and jumped at the chance to “deal with all their debts in one easy payment”. It was so easy, that a year later they did it again, little realising how far they had ventured down the slippery slope of debt consolidation

When they came to see Worcester CASH, they had no idea of how much they were spending, were running up debts on every side, and worst of all, they were faced with possession proceedings on their home. We drew up a plan as to how they could regain control of their money, talked to their creditors and went into battle for them, attending the possession hearing in court. We won the day, getting the possession order suspended and giving Wayne and Leanne a chance to get their finances straight. We explained that this was just the beginning of the road to financial recovery. However, contrary to all the evidence and our advice, our clients thought they could handle it on their own. We never saw them again.

Now, several years later, we have learnt that Wayne and Leanne, still struggling to meet all the payments, sold their home to a company on a “sell to rent back” basis. They never paid the rent.

They're being evicted. The council have already told them that, under these circumstances, they cannot re-house them. Where will they go?

A sorry tale. An ending that could have been so different. Yet it illustrates perfectly why Worcester CASH has the ethos that it does: an ethos that seeks to go the extra mile; to provide support beyond the immediate crisis; to walk with clients along the often long road to financial control and stability.

Peter Chudley

NEWS and PRAYER POINTS

Saturday Advice

We have started seeing clients 2 Saturday mornings a month – a convenient time for working clients and volunteer advisors. This should help make our service even more accessible... We'll let you know how it goes.

At St Peter's Baptist Church

Worcester CASH has been asked to lead an evening service at St Peter's Baptist Church on 2nd March - a chance to talk about how God is using Worcester CASH to make a real difference to people's lives.

Web Site and Video

It's great to have the help of Steve O'Rouke, a student from All Saints Church, Worcester, who is updating our website and producing a video on the work of Worcester CASH. This will enable churches and other organisations have a stronger understanding of the work we do and to increase our support base.



ABOUT ... Melanie Shoemith

I am a secondary school teacher and member at St Peter's Baptist Church.

Position in Worcester CASH:
Trustee, Secretary & acting Chair

How long have you been involved?

I first got involved about 3 years ago, when Elaine Davis was the manager. She asked me to consider whether I could help by becoming a trustee.

Why did you agree to get involved?

I could say Elaine badgered me until I finally gave in, but actually it's amazing how God works sometimes. I used to be a regular on the rota for St Paul's hostel for the homeless, but change of meal times had made this difficult for me to continue, so I had to drop out. However, I wanted to retain some involvement in some kind of social action and, as I had finished being a Church leader at Redhill about a year before, I was looking to God to show me where he wanted me to serve next. Elaine approached me at this time and the timing gave me a sense that this was probably right for me, even though I really do not enjoy dealing with finance myself – I can do it, but do not like it.

God does have a sense of humour I find!

What motivates you to help?

I am very concerned about the financial health of people and the terrible problems of debt that many people find themselves in. I believe that God has compassion for all of these people and longs for them to find a better way for themselves and also maybe even find Him while doing so. I have gifts and abilities that I believe God has given me to use to serve Him, so I seek to use my administrative skills in leading the trustees group and supporting the team of workers who are dealing with these issues day to day. Debt is a growing problem for our society and we offer a real alternative perspective to the materialistic culture in which we live, provide long-term support for those members of society who would otherwise flounder under a burden of debt.

Melanie Shoemith

The Money Secret Course

Do you ...

- feel stressed about money?
- lose track of the state of your bank account?
- leave paying the bills until the last possible moment?
- make the minimum payment only on your credit card?
- run out of money or go into the red halfway through the month?

If you answered 'yes' to any of these, you need to learn The Money Secret.

This is part of an advertisement we are running for one of our new ventures, "The Money Secret Course". The course is intended to help people who are struggling to be in control of their money, before they get into serious debt and need our other services. It is based on a book written by Rob Parsons telling the story of a woman who has money trouble (I won't spoil the story, but it has a happy ending!) We hope that students on the course will

- Face their finance fears
- Discover the secrets to debt-free living
- Avoid common costly mistakes
- Regain control of their finances

This is an exciting new venture and we have had some really good comments back from the first course:

"I feel more in control"

"I am far more aware of areas of spending"

"I understand consequences better now"

"It made us talk properly about the issues"

"We agreed a family budget"

"It allowed us to sort out issues that were problematic in a friendly, non-threatening environment"

We are planning to run 3 courses a year and maybe to put on courses for specific groups of people, such as students and the elderly.

Frances Anderson

We would like to thank all our supporters for their prayers and donations. It is your continued generosity that makes this vital work possible.