

Christians Against Poverty

The Man

Despite a successful career in the financial services, John Kirby found himself in debt and his family life in disarray. Through an involvement with Christians and the support of a local church, he had a personal encounter with Jesus Christ which transformed his life. As a result, he was challenged by God to use his skills to help others whose lives were blighted by debt. With a small donation and big faith, John Kirkby started **Christians Against Poverty (CAP)** in 1996. He believed God was calling him to sacrifice his career in finance and use his knowledge of the industry to help the poor.

In his hometown of Bradford, John set off on the incredible journey of CAP. His faith adventure led him to people crippled by debt: parents who couldn't feed their children, families facing eviction and desperate people living in fear and without hope. He used his expertise to negotiate with creditors, set up budgeting systems and offer a lifeline to those trapped in debt.

The Mission

John knew that people all over the country were struggling in the same way and he began looking to replicate the work across the UK. With the vital ingredients of a church to partner with, a passionate person to be trained as a debt counsellor and the faith that God would provide, four new CAP centres were opened at the end of 1998.

Since then CAP has rapidly grown its debt centre network and expanded its services to tackle the causes of debt and poverty too. As well as CAP **Debt Help**, they now help people step into employment through CAP **Job Clubs**, help people get control of their habitual dependencies through **Fresh Start** and, through a new service, CAP **Life Skills**, equip people to live well on a low income. Their vision is to bring freedom and good news to the poor in every community through a nationwide network of CAP projects.

CAP Money

In addition, CAP offers a highly regarded money-management course. Local churches are authorised to run this course, using trained Money Coaches accredited by CAP. It is a short three- or four-session course, which can be of benefit to anyone who has to manage their money.

'I am overwhelmed by what God has done. To see thousands of lives changed every year is truly wonderful. I do believe that God has given us a 21st century answer to one of the most pressing social needs within society today. Jesus met people's needs with love, compassion and practical help. Our desire is to simply do the same and watch the miracles unfold. Please get involved in this amazing, God inspired ministry.'

John Kirkby

