



Talk notes:

- **God's hand is on the work of CAP.**
His hand is upon us as we serve him in this work - we are anointed by the spirit to proclaim good news to the poor.
- **Jesus' mandate prioritised the poor.**
Jesus included the poor in his life. We should follow Jesus' example.
- **God, through us, brings joy instead of mourning.**
- **God will rebuild us, restore us, renew us.**
- **God will rebuild, restore and renew others, through us.**

EZRA 3

Song

Come and shout for joy
Come and weep for sadness
Come and sing together
He will hear our cry

***For He is good
His love goes on and on
For He is good
His love goes on and on***

Come and shout your praise
Even in the ruins
Come and give your thanks
He will hear your cry

***He will rebuild us, restore us, renew us
He will rebuild us, restore us, renew us
He will rebuild us, restore us, renew us***

There's a place to stand
Come and bow before him
Come and celebrate
He will hear our cry

The year of the LORD's favour

- ¹The Spirit of the Sovereign LORD is on me,
because the LORD has anointed me to
proclaim good news to the poor.
He has sent me to bind up the broken-hearted,
to proclaim freedom for the captives
and release from darkness for the prisoners,
²to proclaim the year of the LORD's favour
and the day of vengeance of our God,
to comfort all who mourn,
³and provide for those who grieve in Zion –
to bestow on them
a crown of beauty **instead** of ashes,
the oil of joy **instead** of mourning, and
a garment of praise **instead** of a spirit of despair.
They will be called oaks of righteousness,
a planting of the LORD for the display of his splendour.
⁴They will **rebuild** the ancient ruins
and **restore** the places long devastated;
they will **renew** the ruined cities
that have been devastated for generations.
⁵Strangers will shepherd your flocks;
foreigners will work your fields and vineyards.
⁶And you will be called priests of the LORD,
you will be named ministers of our God...

Debt vs Faith – Our CAP Story

The bank offered me an overdraft during my first year at Polytechnic – UCLAN as it is now. That was my first introduction to being in debt. Even when I was on a good income we often used credit cards, especially when the car broke down or there was un-expected house repair.

Jumping forward quite a few years, joining Fusion meant a big drop in income and so, once again, the credit cards came to the rescue on numerous occasions, only this time we had little means of paying them off.

As a man, it takes courage to admit you need help, especially on the finance front. If I'm honest, it took me nearly a year to face up to it. In Fusion's Foundations course we look at what it means to grow into maturity, moving from complete dependence on our parents when we are young, through counter-dependence as teenagers, to independence in our twenties and, finally, to inter-dependence as mature adults – recognising that we need others and need God – that no man is an island.

I had grown to trust God for our finances and seen many blessings in the 7 years with Fusion, but I began to realise that you can't whole-heartedly trust God and trust your credit cards / overdraft.

So, with a lump in my throat, I approached Jill and set up an appointment with CAP.

I can't say it was easy. In some ways the faith journey had just begun. Now we HAD to budget. We could not borrow anything when problems arose. Instead we used savings! Yes CAP even help you save for a rainy day – and with two old cars there's plenty of those! On one occasion the clutch went on my car and some very good friends helped us get it replaced – we have been **SO BLESSED** by our friends, family and our church over the years and we can't thank you enough.

If someone had told me 8 years ago that:

1. I was going to give up a well-paid job and live by faith and
2. I was going to pay off over 12K in debt in just three years, I would have said they were crazy! It just goes to show that anything is possible with God.

Now, after 3 tough years of budgeting and living within our means I can finally say what it truly means to live by faith – and it has nothing to do with whether you have a paid job or not, but who you trust to provide for your needs. I now see credit cards for the evil that they are, pulling us away from God. I will never touch credit again. Okay, yes, we have a mortgage – but we look forward to the day when that too will be a thing of the past.

Clare & I can't thank Jill and the CAP team enough. The Head Office were amazing in negotiating with the credit card companies, getting zero interest in most cases and helping us arrive at a budget that worked for us.

If you're in debt – don't hesitate. Sometimes the Godly thing to do is ask for help! CAP will free you from your financial stress and help you put your life back on track.

Love and blessings.

Andy Prosser

If you would like resources to use in your small group, Jill and Sarah have study material and a DVD which can be used - just ask.