



# Talk notes

Life to the full

CAP SUNDAY

# CAP Sunday 2024: Talk notes

## Talk outline

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- Part 2: John 10:10 and biblical framework
- Part 3: Poverty in the UK today
- Part 4: Following the call
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## Part 1: Life to the full



### Slide 1 - Action: play the helpline phone call video

When he called Christians Against Poverty's free helpline to seek debt help, Paul was struggling to simply survive. It's a powerful phone call and so vividly illustrates the desperate place Paul found himself in, and the fragile reality of day-to-day life for so many in 2024.

Sadly, this phone call reflects the experiences of many. Last year, CAP received almost 16,000 calls like this from people in urgent need of help in the middle of a financial crisis.

Unfortunately, we know that 16,000, although shockingly high, is only a fraction of the people struggling with unmanageable debt and living in the grip of poverty across the UK. In fact, as we speak, more than 1 in 5 people are living under the crushing weight of poverty. Look around you – 1 in 5 people is a big number, that's 1 in 5 people who may be fearing a knock at the door. Losing sleep night after night. Skipping meals in order to afford to put on the heating. But it doesn't have to be this way.



### Slide 2

At CAP, we believe that together with the Church – God's instrument for change – we can and will see an end to UK poverty. This is why our mission is to:

Inspire and equip churches to help people out of debt and poverty, and see them become followers of Jesus.

This is nothing new. For the past two millennia, God has been at work transforming individual lives and entire societies by calling his Church to take action – and today is no different. Now more than ever, as our society resets following a general election, and reflects on the change

that is urgently needed, we believe that God wants to do powerful things through his Church. At this critical time, he has positioned us to bring hope and fullness of life to people across the UK.

Today, I'd like to invite you to follow the call. To join together as God's Church, to tackle UK poverty and see people step into the fullness of life that God intends for each of us.

## Part 2: John 10:10 and biblical framework



### Slide 3

This message of hope and transformation plays a central role throughout the Bible. It's at the heart of Jesus' message, and he clearly articulates it in John 10:10:

The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full. (NIV)

This is a verse of two halves. On one side, we have a thief that steals, kills and ultimately brings destruction. On the other, we have a saviour who brings life. Full life.

In the context of John 10, when Jesus refers to 'the thief', he is talking about the religious leaders of his day, who led people away from relationship with God and into cold, man-made religion, which robbed them of the full life God intended for them. Earlier, in John 8, Jesus confronts these leaders, going so far as to call them children of the devil.

The enemy has been at work, robbing people of life and relationship with God, ever since the Fall at the start of the Bible. CAP recently published a book called *A story we can't ignore* in partnership with the Bible Society, which explores what the Bible says about poverty and how it originated with the Fall. It's from this biblical story that we find the basis of why CAP exists. You can get a free copy of *A story we can't ignore*, which I'll talk about more in a little bit, but right now let's consider some of those broad themes together.<sup>1</sup>

**God always intended for us to live life to the full.** The Bible starts and ends with goodness and fullness, with God reigning and in relationship with humanity. We see Adam and Eve at home in a lush and fruitful garden, living in relationship with one another, with God, with creation, with everything they needed. At every stage of the creation story, there's a declaration that 'God saw that it was good'.

<sup>1</sup> People can order their free book using the forms you'll have ordered. We recommend placing the forms on seats before the start of the service or handing them out to the congregation as they enter the church service.

Similarly, at the end of the Bible, we see a new heaven and a new earth where the power of sin and death has been defeated. Pain and loss, scarcity and hunger are no more. Humanity is restored and renewed, living in joy and fullness, in worship of God.

These images of full life bookend the entire biblical story, but we know that a lot has happened – and continues to happen – in-between. As we look around today, we see a very different world to the one that God desires.

Early on in the Bible, we see humanity fail to trust God. Sin enters and the relationship between God and humanity is broken but so too is the relationship with ourselves, with others and with creation itself. These broken relationships create injustice, exploitation, shame, abandonment and condemnation. We become trapped, isolated and powerless, and overwhelmed with fear, confusion and shame – passing this down from generation to generation, all the way to our society today.

All around us, we see the impact of a fallen world, and poverty is just one of its manifestations. Although we believe it is an issue that absolutely can be overcome, we must accept that, right now, poverty is real, the impact on people's lives is brutal, and we have a responsibility to fight it.

## Part 3: Poverty in the UK today

Because poverty is a thief, it robs us of the chance to live a full life, forcing us to put all of our energy into merely surviving.



### Slide 4

The truth is, there are parents struggling to feed their children. According to the Trussell Trust, which provide food banks, more than half of those receiving Universal Credit simply ran out of food in January 2024 and couldn't afford more.<sup>2</sup>

People are living in damp, cold houses, unable to afford heating. A YouGov poll commissioned by CAP found that 4 in 10 UK adults have limited their electricity or gas use as often as once a month, to cope with the rising cost of living.<sup>3</sup>

We often hear about these things in the media, but poverty's dark reach goes far beyond material deprivation. It also robs us emotionally, spiritually and socially.

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<sup>2</sup> Trussell Trust (February 2024).

<sup>3</sup> YouGov poll commissioned by CAP (March 2024).

Poverty serves as a barrier to many forms of social interaction. The costs associated with travelling to and participating in social activities are too high for some, causing them to become more isolated and lonely. There is the ongoing issue of the stigma around financial difficulty, which contributes to feelings of shame and embarrassment in those struggling, and cuts them off from vital support networks. All of this has a direct impact on our mental health and wellbeing.

**1 in 2 of those who call CAP's free helpline have considered or attempted suicide as a way out of debt.** 1 in 2 – just let that sink in. In a just and compassionate society, nobody should be left in such a dire financial crisis that they believe ending their life is the only way out.

A person having 'just enough' to live on shouldn't satisfy our hunger for justice. A family living in miserable social isolation, a parent unable to clothe or bathe their children, a couple separated by suicide as the pressure of poverty claims another victim. All this is happening in our communities every day: poverty is robbing people of dignity, joy and all too often, life itself. So, what needs to be done?

## Part 4: Following the call

**As God's people, we are called to bring hope and to share Jesus' message, revealed in John 10:10, of 'life to the full'.** We just have to be willing to follow that call.

God is in the business of restoration. This is rarely clearer than in the Old Testament, when God leads his people out of slavery and oppression into a land of abundance and instruction, equipping them to live differently from a world of injustice.

Unfortunately, those who God sets free fail to do what he tells them to do, despite his prophets calling them to change, and they find themselves in exile.

And then, at the beginning of the New Testament, we see Jesus enter into the biblical story.



## Slide 5

**In Luke 4, at the very start of his ministry, Jesus makes it clear what he has come to do.** Using words from the prophet Isaiah, he boldly proclaims that the Spirit of God is upon him and that he has come:

... to proclaim good news to the poor ... to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners. (Isaiah 61:1-2)

He goes on to spend his earthly ministry doing exactly that. He surrounds himself with, and lives among, those who are socially, politically and economically powerless and excluded. He wants to restore the broken image of God within people and invite them into abundant life in him.

Jesus' mission is to break the power of sin and the chains of oppression for those with the least, those who are lost, and those who typically find themselves in last place – but crucially, he seeks to do this not through force and violence, but by costly self-sacrifice and self-giving love.

After his death, resurrection and ascension, Jesus' group of followers are empowered by the Holy Spirit and the Church is born – God's hands and feet on earth, called to demonstrate his love and justice, to continue Jesus' ministry of proclaiming good news to the oppressed and marginalised, and to share the message of 'life in all its fullness' with the world.

Mere survival is not the life that God intended. No, he wants us to thrive. As his people, we must chase after fullness of life for everyone.

So what does living life to the full actually look like? It isn't necessarily about material wealth, although having enough to live in a comfortable and dignified way is certainly a factor. A full life is having the ability to provide sufficiently for ourselves and our family. It's being able to participate fully in society. It's being part of a supportive community where we can contribute and feel valued. It's knowing who we are and our true worth as a child of God, and building a life that reflects this.

This is the full life that Jesus offers. It's one of acceptance, purpose and hope.



## Slide 6

For over a quarter of a century, CAP has been committed to following Jesus' call to bring life in all its fullness to those in financial crisis. Since the charity was founded in 1996, we've built a network of over 800 church partners based all over the UK, who we equip with practical tools to tackle poverty and the injustice it brings in their local communities.

Some churches [like this one] run debt centres. When someone like Paul calls our helpline, these churches partner with CAP to deliver free, expert debt help, including practical guidance and that crucial emotional support and companionship. Through the teamwork of our church-based staff and volunteers who visit people in their homes, and FCA-accredited debt advisors based at our head office, we work together to provide the best advice in each individual's circumstances, to walk with them on their journey out of debt, and to see them step into a hope-filled life.

Some churches also partner with CAP to run life skills groups and job clubs. These are free, community-based groups that provide support for local people struggling with low income and/or unemployment – both of which are common drivers of poverty. Participants receive practical guidance, one-to-one coaching and peer support, empowering them to make the changes they want to see in their life.

And, in partnership with CAP, thousands of churches provide expert money coaching through a free local course. Participants discover how to budget and manage their money effectively, as well as receiving one-to-one coaching and peer support. This is an incredibly powerful way for churches to reach their community, tackle poverty through financial education, and see more people stepping into life in all its fullness.

Through the work of local churches, practical help is never in short supply – whether it's offering guidance on budgeting, providing emergency fuel vouchers or food packages. We're following Jesus' example through meeting people's physical needs, practically demonstrating his love, as well as pointing them towards him. We realise that fullness of life starts now.

The founder of The Salvation Army, William Booth, said:

You cannot warm the hearts of people with God's love if they have an empty stomach and cold feet.

Like William Booth, we also want to introduce people to God's love and enable them to experience the spiritual fullness that comes from a relationship with Jesus. We always offer to pray with the people we're helping, in person and over the phone, and invite them to explore more about the faith that drives everything we do.



**Action (optional): Share Toni's story, an example of someone who went from surviving to thriving and living life to the full**

## Toni's story

I want to tell you a story about Toni, who received debt help from CAP. Toni describes a stage of life where she was so low that she refused to wear any colour – her clothing choices were either black or grey. She had struggled for years with multiple mental health issues, and when both of her parents died within a couple of years of each other – both, devastatingly, on Christmas Day – life was becoming too much.

On top of this, Toni found herself in debt, paying back several loans whilst relying on Employment Support Allowance and Personal Independence Payment as her only source of income. It became almost impossible to afford any extra costs, such as new school uniform for her children.

When enforcement agents would knock on the door, the hopelessness and dread that Toni felt was overwhelming. She has been deaf from birth, and so relies on lip reading to communicate. When the enforcement agents would shout, this became even harder. It reached the point that she and her children would hide behind the couch when there was a knock at the door. Tragically, Toni was found asking herself whether her children's lives would be better if she was no longer in the world.

Fortunately, through a chance encounter with a neighbour, Toni found out about a church running a marketplace with affordable food. When she went along, she found that the church also ran a CAP Debt Centre. Guy, a Debt Coach at the centre, visited Toni at home and helped her to gather three drawer's worth of unopened letters. He took the letters away and CAP's expert Debt Advisors got to work contacting Toni's creditors and arranging manageable repayments. Toni was able to contact Guy or a Debt Advisor whenever she felt worried about anything money-related, and the best news is: she's now debt free!

Toni has also started regularly attending church and has found a new life there, with new friends and a supportive community. After years of avoiding people, hiding away in dark clothing and not answering the door, this has been life-transforming! And even better, Toni has started volunteering as a CAP Befriender herself, which means she visits CAP's clients alongside Guy and supports them through their journey out of debt. She describes the 'amazing sense of purpose and fulfilment' she now experiences. Life has gone from fighting to survive, to being fully able to thrive.



## Part 5: Ending UK poverty together

Like us here today, thousands of churches across the UK have demonstrated their heart to see an end to UK poverty by running a CAP Sunday service. As together they explore what God says about poverty and how his people can respond, congregations everywhere are becoming part of this movement. And every church is a crucial part.

Despite the current economic climate and the challenges that so many of us are facing, CAP and our partner churches see lives transformed and hope restored every day. That's how we know that God's people have an extraordinary power to fight UK poverty and the destruction it brings.

We're also seeing change happen in the business and political realms. At CAP, we're determined to see deep, lasting change in the systems and structures that push people into poverty and keep them trapped there.

We're involved in various campaigns, carry out research, publish reports and input into consultations on lots of different policies, including social security, wages and energy costs. We're also passionate about providing a platform for those who have lived through debt and poverty to share their experiences and call for urgently needed change.

We're committed to facing, fighting and ending UK poverty. But here's the thing – we can't do it alone. It will take collaborative, coordinated action from all of us. Churches, individuals, local and central government, businesses. All of us.



### Slide 7

Together, we can end poverty and bring life in all its fullness. I'd like to watch a short video together called *Follow the call*.



### Action: Play the *Follow the call* video



## Slide 8

I want to ask you today if you will follow God's call and take action against UK poverty. Every person in this room can make a difference by taking action today. You should have a form which I'd ask you to look at now – on this form, you'll see that there are three different ways that you can take action.<sup>4</sup>

**Prayer.** Prayer is powerful. Prayer changes things. You can help fight UK poverty by signing up to receive CAP's free prayer diary three times a year, through which you can lift up to God the challenges we've talked about today.

**Campaigning.** If we want to see real, lasting change in society, we as God's people must join together and raise our collective voice. By getting involved with CAP's campaigning actions, such as writing to your local MP, you can help to dismantle the systems and structures in society that push people into poverty and keep them trapped there.

**Donation.** With a financial gift to CAP, you can bring hope and life in all its fullness to people who are trapped in debt and poverty.

Please take a few minutes now to consider what you individually could do to follow God's call and help bring an end to UK poverty. Simply fill in the details on the form and tick the box to show which action you want to take. You can then tear the perforated edge and follow the instructions to turn your form into the self addressed envelope. All you need to do then is pop it in a post box.

Alternatively, you can scan the QR or visit the website address on the form and follow the on-screen prompts.

And, when you sign up to take action, you'll receive a free copy of *A story we can't ignore*, which delves deeper into the issues we've looked at today. You'll need to include your postal address to receive the book, so please do fill in that section.

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<sup>4</sup> We recommend placing the forms on seats before the start of the service or handing them out to the congregation as they enter the church service.



**Action (optional): Close with a prayer – use the following suggestion or pray as you feel led**

Heavenly Father, thank you for the biblical story you've been telling since creation. Thank you that in all our human failings you have not and do not give up on your people. Thank you for sending your son to this earth to live and die, so that we might all have life in all its fullness.

We pray that as individuals and as your Church, we would walk in the fullness of life that Jesus promised. And, as we do, we pray that we would confidently share the gift that we have received through Jesus with those around us. Lord, grant us the wisdom and confidence to stand up for those in financial crisis, so that one day we might see a UK free from poverty, where every person is able to thrive, not just survive.

Amen.



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