

# the : tablet

tabernacle : penarth

purpose: to reflect God's love in our church, community and world.



## 3rd November Special Church Meeting Briefing Paper

### The PROBLEM

In February 2009 the Grafton family moved into the Manse at 25 Clive Place following the retirement of Pastor John James. This property had been the church manse for nearly 30 years, and was an enormous building! It comprised 6 bedrooms, 2 bathrooms, 4 toilets, and following some building work, a very large kitchen/diner and living room. The property also boasted large front and rear gardens, with the back garden stretching almost 200 feet. A combination of a year's gap in habitation whilst building work was being done and Roger and Claire's lack of gardening ability meant that this soon became terribly overgrown.

Whilst the Clive Place manse was a terrific house, Roger and Claire soon became discomfited by living there. From 2009 onwards our work with the needy had been increasing, and from time to time they were taking people back to the manse for a bath, a bed or a meal. People's reactions on visiting the house were always the same: "What an incredible house!" The Graftons became increasingly aware of just how palatial the house was, and began to feel that living in this house was not in keeping with the church's calling to a ministry amongst the poor. They also felt it was a bad witness to the community, so from 2011 onwards the Graftons began to discuss the situation as a family and pray about their response.

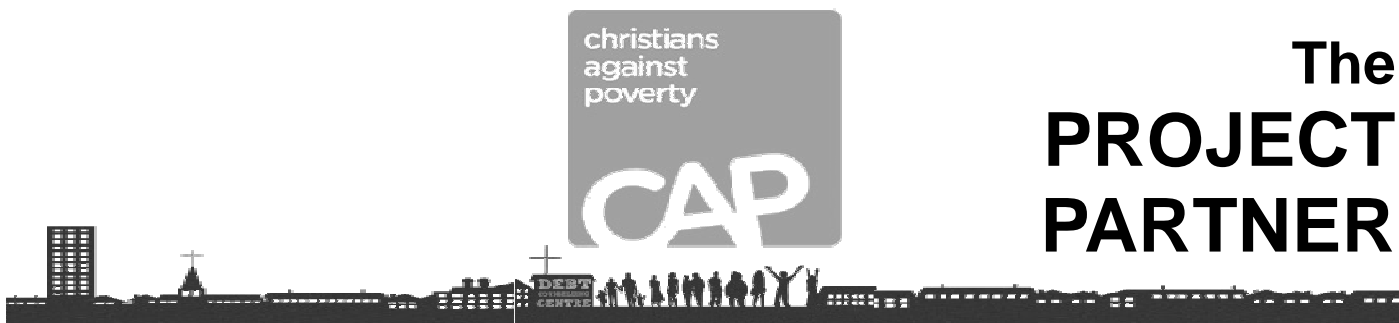
One of the features of the growing work of Pharaoh's Pantry Food Bank was that we were increasingly coming into contact with people with addictions. A number of people were using the food bank to subsidise their addictive lifestyle, and in staff team meetings we began to discuss whether there was a better way to do this ministry. We soon realised that we did not have the experience or skills necessary to manage a recovery project by ourselves. As a result Jonathan began investigating potential ministry partners starting with an organisation called "The Living Room", and later with "Recovery CYMRU".

In July 2013 Claire and Roger came to a Special Church Meeting to propose that their home be sold and the money used to buy two smaller properties to allow work amongst the homeless or those with addictions. Members were clearly excited by the prospects of selling the manse and redistributing the money to other properties, and a decision was quickly reached. The bulk of the time at the meeting was used to discuss what a recovery project might look like. The initial proposal was that 2 new manses would be purchased, releasing 49 Plassey Street (Manse 2) for a recovery project. Manse 1 was put on the market (although it would take a year to be sold) and conversations with The Living Room and Recovery CYMRU were started, along with meetings with members of the Council and our MP (Stephen Doughty) and MEP (Vaughan Gethin).

We soon realised that for various reasons neither of the recovery organisations would be suitable partners for Tabernacle. Additionally, when the Manse in Clive Place eventually sold it did not realise the amount of money we had initially been told to expect by the estate agents. In the meantime, house prices in general had gone up. This meant that after purchasing a suitable new Manse 1, the pot of money left for additional property was less than first hoped. In consequence, as time went on the vision for a recovery project began to lose focus.

Jonathan and Catherine have expressed that they are content in Manse 2 in Plassey Street, and would rather not move house at this time. However, they would be pleased to see some alterations to provide them with a downstairs toilet and possible utility area or extra room. In September 2014 the Church Meeting authorised the Elders to find a suitable property which could either be used for a recovery project or else rented out to provide an income stream for the church whilst we further investigate what a recovery project might look like. It also authorised that some of the money from the sale of Manse 1 be used to make further improvements to the manse in Plassey Street.

Two chance encounters at the end of September and beginning of October have suddenly brought the vision back into focus, and it is this new vision that this paper addresses in preparation for a Special Church Meeting on November 3rd.



# The PROJECT PARTNER

In 1996 “**Christians Against Poverty**” (CAP) was set up in Bradford by John Kirby. John had experienced the heartbreak of serious debt and all the problems this brought to his life. Following the collapse of his business in 1992 he had lost his home, his family, his wife, and his financial independence. When he eventually became debt free himself, he decided to do all he could to help other people whose lives were being destroyed by debt. CAP was set up with two debt advice centres in Bradford, and then in 1998 four other centres were opened across the UK. Since then CAP has grown into a movement with thousands of people being helped by thousands of ordinary Christians who partner with CAP. CAP is unapologetically Christian and Evangelical in its ethos. It does not accept money from the government in order to be able to maintain its Christian independence and preach the Gospel as it works amongst the poor. CAP now offers 4 different projects to assist those in need. However, CAP does not do all the work! They provide expertise, professional advice, legal backup, administrative and practical support to local churches who run the advice centres and projects themselves.

At the beginning of October, Jonathan attended a whole day meeting in Dinas Powys organised by CAP who are looking for a new partner to enable them to extend the CAP service to the Vale of Glamorgan. Jonathan shared what he had learnt with Roger and as they prayed they became convinced that we should explore a partnership further. Last week they met with the CAP CYMRU team leader to discuss a potential partnership between Tabs and CAP. By running the 4 CAP schemes Roger and Jonathan believe that we can address many of the issues we are facing in our work amongst the homeless and those with addictions. The four projects are:

## 1. CAP Debt Help

This is the core ‘business’ of CAP. CAP provides the local church partner with all the training and support to enable them to deliver a professional debt counselling tool to help the most vulnerable in society. Following an approach from someone in need, a local debt coach and a befriender visit the client in their home to explain the CAP process. All the necessary information is gathered by the debt coach which is then forwarded to a team of expert debt counsellors in Bradford. They contact all the client’s creditors to make realistic repayment plans. They then work out a weekly budget which includes the repayment plan and a saving plan for the client. All the debt advice and repayment negotiations are carried out centrally by highly trained caseworkers allowing the local church to focus on supporting the clients spiritually and practically as they work to clear their debt and acquire the skills for remaining debt free afterwards.

The local church provides the property for running the centre, a Debt Centre Manager to work 4 sessions a week either as a part time employee or as a volunteer, office facilities, and volunteers who are willing to support the centre manager and local clients. CAP provides all the necessary administrative support and expert advice at a cost of £6,000 a year to the local church.

Every year CAP sees over 700 people find Christ through their local church-based debt centres.

## 2. The CAP Money Course

The CAP Money Course is taught by the local church and teaches budgeting skills, money management and saving, avoiding credit and sensible spending. As a follow on from the course clients are offered access to ‘CAP Money Plus’ which is an ongoing money advice service from CAP. An exciting element of the Money Course is that it also comes in a format suitable for use in schools meaning it can be delivered to children as young as 10 before they get into debt.

The course is delivered locally by church volunteers or staff. The church provides a room with DVD player, TV and refreshments. CAP provides all the training and course materials, workbooks, DVD, online budgeting tools and ongoing support for courses at a one off registration cost of £45. Extra resources for second and subsequent courses are purchased from CAP as required.

## 3. CAP Job Club

Unemployment is a key factor in poverty and debt. CAP enables the local church to deliver an effective service to help people step into work, even after years of unemployment. They provide training and ongoing support for the job club to be successful. This includes materials to run an eight-week interactive Steps to Employment Course, covering topics such as identifying strengths, CV writing, and interview techniques. In areas where it is running, the CAP job club is the preferred job club used by the Department of Work and Pensions. The local church provides a job club manager, room space and access to a computer and printer. The cost of running a job club is £40 per month.

## 4. Release Groups

Release groups are a new project from CAP to support people who want to stop their habits such as smoking, drinking, gambling or internet addictions. These are all factors in debt problems, as well as wrecking relationships and families. The groups provide supportive communities where people can meet regularly and work through a release course designed to help them break free from these dependencies. It is based on the 12 steps principle pioneered by Alcoholics Anonymous. CAP provides all the training and material to run a group at a cost of £40 per month.

# The PROPERTY

In the early part of the summer 2014, when the property in Cornerswell Road for Manse 1 had been purchased and we were starting to think about buying a second property, Pastor Roger was having his hair cut at Blades on the corner of Arcot Street and Plassey Street. A conversation started between Roger, the three barbers and another customer about Gary Cooper. The other people in the shop wanted to know why the church had been so involved with Gary and as the conversation went on started asking questions about Home Access, the foodbank and, eventually, about why we run these projects. It was a great opportunity to share something of our faith!

As the conversation went on it turned to the potential recovery project we wanted to set up and the need for a suitable home. Louis, the owner of Blades, said, "This property is coming up for sale - you should buy it!" He explained that their landlord had defaulted on his

mortgage and the property was being repossessed by the bank. The barbers shop was relocating to Glebe Street and 13 Arcot Street would be sold along with 3 flats which were above the shop. They showed Pastor Roger around the shop part of the property and said they hoped the church would buy it.

In October the shop and flats came onto the market with Alder King estate agents who are acting on behalf of the receivers. It was initially put on the market at a price of £205,000, but subsequently that has been changed to 'best offers' in a sealed bid auction.

The shop comprises a shop front, 3 rear rooms/offices, a toilet and a small kitchen. There is a small rear yard with access onto Plassey Street. Upstairs the property has been illegally sub-divided into 3 flats with a total of 4 bedrooms, 3 kitchens, 2 reception rooms and 3 bathroom/shower rooms. They are accessed through a separate door adjacent to the shop on Arcot St.

The flats are in a poor state of repair and would require some refurbishing and completely redecorating. The initial requirement would be for the 3 flats to be restored to a single dwelling, of 5 or 6 bedrooms, although initial



indications are that planning permission could be granted to either make it a single house in multiple occupancy (HMO) or be legally sub-divided. The shop would need to be granted change of use permission by the Vale Council if it was to be changed from category A1 use (Retail) to 'SuiGen' (Special Use).

If we were able to secure this property at £205,000 then initial estimates are that we would need to spend somewhere in the region of a further £25,000 bringing it up to standard. This would need to be confirmed by a competent builder and our surveyor. Change of use permission would cost approximately £400.

## The PLAN

If we were able to acquire the shop and flats, then enormous possibilities open up. The shop area could be used as a 'one-stop shop' for clients to access Home Access, Pharaoh's Pantry, CAP services and internet services for making benefits claims. The walk in shop would contain desks for each of these elements with the rear rooms and offices being used for Pantry storage and a counselling room/meeting room.

Job Club, the Money Course and Release would operate in the Church Centre which is, of course, very close by.

Upstairs we would either have 5 or 6 bedrooms with a shared kitchen and living room or 3 bedsit/flats. This would provide us with the

ability to offer direct access, short term, supported accommodation. Currently Home Access relies on private landlords and the timescale for getting homeless or vulnerable people off the street and into accommodation can be long. This would give us some direct access accommodation as a 'half-way' solution for the homeless, vulnerably housed or women experiencing violence.

The immediate benefits are that we would be able to bring all the services under one roof with easy access for clients; close proximity to the Church Centre; moving services for sometime chaotic or drunk clients out of the Church Centre and away from Playgroup, Toddlers Group and Women's meetings into its own premises.

In recent months a number of newly retired or early retired people have approached Pastor Roger to ask if there is a project or job they could take on in the church. Asking them to paint walls just didn't seem to be the best use of their time and willingness! Many of these potential volunteers are professional people with high skill sets who would be superb at managing CAP projects and supervising teams of volunteers in the new schemes - it is beginning to look as if God has been preparing the church for something new!

Pastor Roger's initial idea is to use the current Home Access office as a small bookshop selling Christian books, music and cards.

# The PRACTICALITIES

We currently have £229,110.98 on deposit with the Baptist Union Corporation in Didcot. It is earning almost no interest, but it is a Trust requirement that the money be deposited with the Corporation. For this reason the Church Meeting in September 2014 agreed to purchase a suitable property as soon as practically possible to protect our reserves.

We also have in our own accounts a building fund of around £24,000 made up of a legacy which was set aside for building maintenance and from our last gift day.

We have outstanding work to be done on the back of the Sports Hall where there is a serious ingress of water. We are very close to having an estimate for this work.

We are also committed to making the promised upgrades to Manse 2 in Plassey Street. Initial estimates for work on Manse 2 are in the region of £20,000.

To do all the outstanding work on the church and Manse 2, plus purchasing 13 Arcot Street and making the necessary improvements to the new flats would cost an estimated total of £264,000 (if we assume a bill of £8,000 to repair the Sports Hall and £5,000 for legal costs and surveys)

As we currently have access to £254,000 this would mean we would need to raise approximately £9,000 to cover the additional costs. We are currently running at a slight surplus so could fund this from general giving or from a short term loan

Rental income from the flats (most likely via Housing Benefit) would be between £14,000 - £17,000 a year depending on how the flats are sub-divided and what tenants are housed. This means that potentially we could borrow some money to do the work on the flats with a view to seeing the debt cleared inside of a year. We could also include a small amount for the refitting of the shop in this amount.

## Revenue:

Money on deposit with BUC	230,000
<u>Money in building fund</u>	<u>24,000</u>
<u>Total reserves</u>	<u>£254,000</u>

## Estimated Outgoings:

Cost of 13 Arcot Street	205,000
Purchase Fees/surveyor	5,000
Upgrade to flats	25,000
Repairs to Sports hall	8,000
<u>Upgrades to manse 2</u>	<u>20,000</u>
<u>Total Expenditure</u>	<u>£263,000</u>

## Other Costs to Consider:

Rateable value of 13 Arcot Street - £4200  
Utility bills for shop/office space  
Ongoing Maintenance  
Landlord's safety certificates & insurance

## Potential revenue:

No approach has been made yet to the Vale Council, Welsh Assembly or voluntary sector funding bodies, but there are definitely revenue streams available for the kinds of projects we are looking to undertake.

# The PRAYER

In 2009 Pastor Roger brought a word of prophecy to the church. He said that he believed that the enemy was going to make a series of waves of attacks upon the church in 3 areas of our life: Our health; our worship and our unity. He shared a picture of the church standing together, shoulder to shoulder, like soldiers with interlocking shields to repel the attacks. Within weeks we saw the first of our members struck down by cancer, and for a while it seemed that every week we were hearing of new people falling ill - especially amongst the women of the church. We called 'The Stand' prayer meetings and over time slowly saw the recovery of most of those who had been sick, though sadly we also held a number of funeral services.

We have also seen attacks on our unity as a church and amongst members of the worship team. Some musicians have moved away to other ministries and some leaders have just stepped down from leading - the worship team is experiencing challenging times! A small number of people have fallen out with other members or with the pastors and just stopped coming to church: it has been sad and distressing.

We are at the threshold of a major decision, and we cannot take it without clear direction from God and a fresh wave of prayer and intercession from the church. The enemy WILL seek to divide us over this issue, as he has tried to do with the purchase of a new Manse 1 and the subsequent conversations about Manse 2.

- Pray, first of all, for unity in the church at this time. Don't only pray for it - seek it with all of your own heart!
- Pray for clear guidance from the Holy Spirit as to whether we should proceed with making an offer for Arcot Street
- Pray for financial provision and pray for the clients whom we will seek to serve with our money.
- Pray that many will come to know Jesus through whatever project we eventually choose to undertake