

CALL FREE ON **0800 328 0006**
(01274 760839 may be cheaper from a mobile)

Free debt help for your community

Free debt counselling from
an award winning charity



christians
against
poverty

CAP
debt help

Lifting people out of debt and poverty



Good news!

The free debt counselling service of Christians Against Poverty (CAP) is available in your area. CAP's service is one of the most in-depth and holistic free debt help services available in the UK. We are uniquely placed to help, in particular, low income, financially and socially disadvantaged people out of debt.

CAP will help anyone regardless of their religious beliefs. We monitor our services to ensure that everybody receives the same caring service regardless of race, nationality, religion, age, gender, marital status, sexual orientation or disability.

CAP is a national charity that operates through a growing network of debt centres, opened in partnership with local churches.

We use a combination of face-to-face home visits, budgeting advice, debt management, creditor negotiations, insolvency services and befriending. These deliver a holistic and in-depth debt counselling service to those who need extra support.

As a charity, we provide all our services completely free of charge as we seek to achieve our aim of relieving UK poverty.

CAP currently handles over £70m of non-priority debt, and supports thousands of clients and their families every year. We are regulated by the Financial Conduct Authority*.

CAP has been recognised for excellence through numerous awards, including the Credit Today 'Debt Counsellor of the Year Award' (2011). We have also been placed first in the Sunday Times 'Best Small Companies to Work for' list twice (2008 and 2009).

Our service has been tremendously successful, with 90% of our established clients' bills and debts being paid on time.

Most importantly, our latest client questionnaire (of over 1,000 respondents) reported that the vast majority of clients (92%) rated our service as 'life transforming' or 'a great help'.

Who do we help?

Debt can have devastating effects on individuals and their families. These effects range from fear, stress, illness and missing meals, through to relationship and family breakdown, and even suicide. Our service is tailored to provide support to those in debt who are finding it hard to cope.

The profile of CAP's clients

- A large percentage of clients live below the poverty line
- Average household income is £12,840 per year
- 27% of CAP's clients are single parents
- 77% receive benefits
- 42% live solely on benefits
- 16% are receiving disability living allowance
- 34% considered or attempted suicide

Download our CAP Client Report for detailed statistics about our client base:
capdebthelp.org/clientreport

How do we help?



1 Face-to-face and accessible

Local CAP representatives visit clients in their own homes. Time is taken to fully explain each step of the process face-to-face, to answer questions and address any concerns.

CAP's service is also financially accessible as it's completely free. There are no minimum

repayment requirements and it does not matter how much debt someone has or how low their income is. If a client doesn't have a basic bank account when they call CAP, a local Befriender or CAP representative will help them to open one.



2 Holistic and personal approach

CAP recognises that debt can often be a symptom or cause of wider issues. Each CAP Debt Centre has a team of volunteer Befrienders that plays a key role in supporting clients practically

and emotionally through friendship and personal support. In addition, they have a designated team of Debt Advisers who are available via the phone.

Of all the non-profit debt counsellors, no one goes into your overall emotional well-being and mental health like CAP.

– Martin Lewis, Money Saving Expert



In-depth and long term debt help

A budget is drawn up for each client and CAP negotiates with all creditors to form repayment plans for priority as well as non-priority debts, seeking to remove as much of the burden from the client as possible.

If a client receives a letter from a creditor, they simply forward it to their CAP representative using a

freepost envelope. Creditors who call clients are told to speak to CAP instead.

If a client's income or expenditure changes, for example if they lose their job or have a baby, CAP reassesses their budget and renegotiates with all creditors as necessary. Our help is long term – we support clients until they are debt free.



Easy payments: the CAP Plan

Each client is given a CAP Plan, which acts like a simple bank account. The client makes one weekly or monthly payment into their CAP Plan to cover their bills

and debt repayments, which we then distribute on their behalf. Savings are also built in, so each client can budget for their future needs and any unforeseen events.



Insolvency options

CAP provides a full insolvency service offering bankruptcies, Debt Relief Orders, Individual Voluntary Arrangements and the Scottish and Northern Irish equivalents. We support clients at every stage, by filling in bankruptcy forms or

helping them save for court fees. CAP will discuss all the options with clients and advise on the best possible insolvency route for them. Specialist advice is also available for complex cases.

Janet's story

I went to the doctors because I needed to take care of the children and I was not functioning properly. I walked into the surgery and picked up a CAP leaflet, got some pills to see me through, went home and made the call.



'When Bernie (CAP representative) came to our home I felt like she was my best friend; she listened to me when I needed it most. We handed over all our paperwork. Bernie came back a week later and told us what to pay when. It was brilliant. We were given a realistic amount to pay off our debts yet still put food on the table.'

It is a pleasure working with Christians Against Poverty. I feel that we have built up a productive working relationship, which has continued to grow. This has been beneficial for our clients and allows us to have a greater understanding and empathy with their individual circumstances.

- Margaret Pollock, Scotcall, Glasgow

Refer your clients to CAP by asking them to call 0800 328 0006

If we have a debt centre near their home we will be able to book in their first appointment. You can check whether CAP has a debt centre that would be able to help them through the postcode search at capdebthelp.org.

Calling on behalf of a client: If it would help the client, we are happy for you to make the call and pass the phone to them once it has connected. However, we cannot make an appointment for someone via a third party.

Self employed people: In some circumstances CAP may not be able to offer help to self employed people. We would still encourage any potential clients in this situation to phone our freephone number (0800 328 0006) and our team will advise them further.

Mary's story

'Before CAP, I was going through so much mental depression. I didn't know who to talk to. I was borrowing money and there were times when, as a pregnant lady, I didn't have any food. I thought CAP couldn't help, but I called and my life was put on track.

Nicky was lovely; she took all my papers away and CAP put my budget in order. I had so many struggles, but every time I rang they'd tell me not to worry, soon I will be free. That confidence and hope kept me going. Before CAP, I was sunk in fear, of life but not now. Now I can breathe.'



Questions

How does your Christian ethos affect your service?

As a Christian organisation, our faith is our motivation and we have a strong Christian ethos. Our representatives may offer prayer and discuss issues of faith with clients if they are interested. However, their response does not affect the service offered. The majority of our clients are not Christian and we fully respect clients' religious backgrounds and beliefs.

How are you funded?

CAP is a registered charity and receives over half of its income via regular donations from individuals and churches. More than 25% comes from one-off donations as a result of fundraising activities such as sponsored events. The remaining income is accounted for in a number of ways including grants and

corporate funding through our 'Fair Share' scheme (approx. 8%).

Who regulates you?

CAP is authorised and regulated by the Financial Conduct Authority. Registration No. 413528.

Is there a charge for your service?

No, it is completely free. After six months of working with us, clients are given the opportunity to make voluntary donations to CAP, unless they are on an insolvency route. CAP strives to prevent clients feeling any sense of obligation when the opportunity to donate is presented. Many of our clients choose not to make a donation and this does not affect the service they receive.

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Registered Office: Jubilee Mill, North Street, Bradford, BD1 4EW
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