

CAP
DEBT
HELP




Know someone struggling with debt?

Free award-winning debt counselling,
bringing hope to those in need in your area.

capdebthelp.org

christians
against
poverty

CAP



People you come into contact with through your work may be facing huge challenges: they may be weighed down by debt, stuck in long-term unemployment, struggling with a life-controlling habit, or navigating life on a very low income. These problems can cause people to become trapped in poverty, sometimes for life.

Like you, we are passionate about helping people find a real way out. Through a large network of Debt Centres, Job Clubs, Fresh Start and Life Skills groups across the UK, we are tackling poverty head on, helping thousands of people year on year.

We also help to prevent debt and poverty through the CAP Money Course, which teaches delegates how to better manage their finances. Thousands benefit from these courses each year, making us the biggest provider of face-to-face money management in the country.

When you refer your clients to us, we will help them to become debt free, step confidently into employment, find freedom from dependencies, or learn practical skills and discover new ways to live for a brighter future.

Paula

Paula Stringer
Chief Executive

Welcome

Our services



For free

All our services are offered completely free of charge. We do not ask our clients for donations. The majority of our funding comes from thousands of individuals and churches that care about people in poverty.



For everyone

CAP will help anyone regardless of their religious beliefs. We are committed to our services being available to all individuals regardless of age, disability, pregnancy and maternity, race, religion or belief, gender identity, sex or sexual orientation. We take appropriate measures to monitor this.



Refer

Your local Debt Centre Manager is:

Telephone:

Email:

CAP DEBT HELP

CAP Debt Help provides support through community-based appointments to lift people out of debt and poverty.

Every one hour and 48 minutes, a property is repossessed.¹ Debt devastates lives. It leaves parents struggling to feed their children. People feel suicidal, depressed and alone.

CAP provides one of the most in-depth and holistic free debt help services available in the UK. We are uniquely placed to help vulnerable clients out of debt, in particular those living on a low income or who are financially and socially disadvantaged.

We help over 12,000 people on their journey out of debt every year², **with our clients rating their overall satisfaction at nine out of ten.**³

Martin Lewis (Money Saving Expert) has praised our service, saying, 'CAP are unsurpassed when it comes to the debt help they give people across the country. There's nothing better to start you on the path to having more money in your pocket.'



1 | The Money Charity Debt Statistics, December 2020.

2 | 12,536 adult debt clients had an active CAP Plan at some point in 2019, according to official CAP statistics..

3 | Statistics from CAP's Client report 2019.

CAP Debt Help in numbers



287

CAP Debt Centres
across the UK



2,450

CAP clients became
debt free in 2019



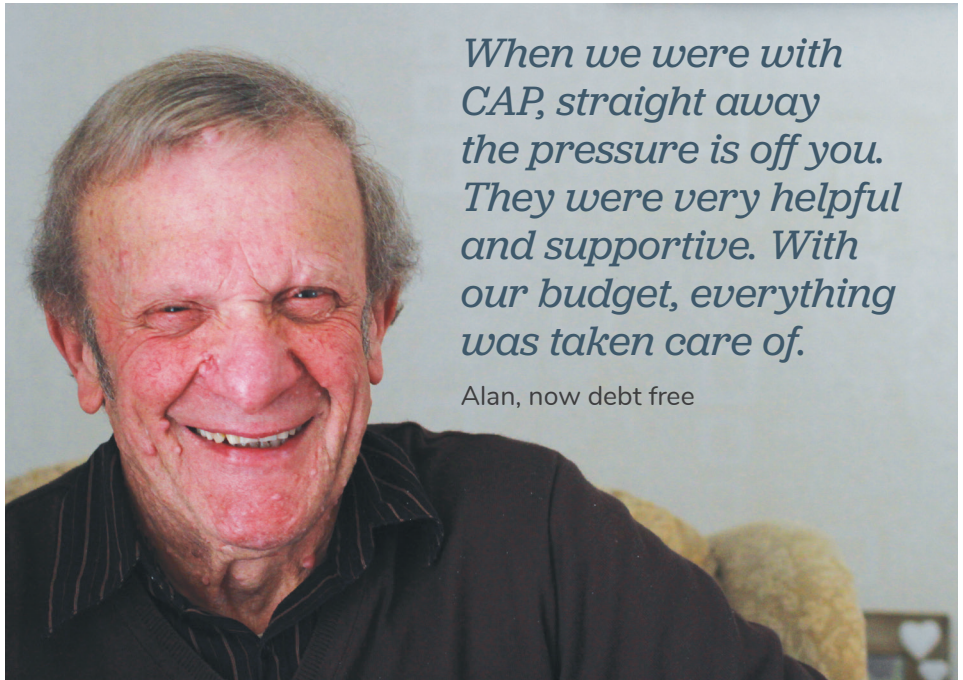
20,141

people benefitted from
CAP Debt Help in 2019
(including adults and
their children)



9/10

CAP clients rated their
overall satisfaction
with the service at
nine out of ten



*When we were with
CAP, straight away
the pressure is off you.
They were very helpful
and supportive. With
our budget, everything
was taken care of.*

Alan, now debt free

What CAP Debt Help provides

Face-to-face and accessible

Each client will have an appointment with a local Debt Coach (face-to-face where possible), who will offer emotional support as well as practical. We've designed our service to be accessible to everyone, which is why face-to-face appointments and holistic support are key. Plus, it's completely free. No matter how much debt or income the client has, or how much they're able to repay, we work hard to support every person through their individual circumstances.

Looking at the wider circumstances

Debt is very often a symptom or cause of a wider issue for people. Each CAP Debt Centre has a team of local volunteers whose role is to befriend clients, supporting them practically and emotionally. In addition, our professionally trained Debt Advisors at our Bradford head office are available via phone, email and text, Monday to Friday.

Our typical debt clients



29%

are single parents



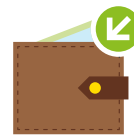
46%

rely solely on benefits as their income



34%

considered or attempted suicide before contacting CAP



£12,579

average household income after housing costs³

3 | Based on income minus housing costs (including mortgage and rent).

Download our latest client report for detailed statistics about our client base: capuk.org/clientreport



In-depth and long-term debt help

Every client is given a budget that prioritises living costs first. CAP then negotiates with creditors to form repayment plans based on what the client can afford. If a client receives a letter from a creditor, they simply send it to the team at CAP head office in a Freepost envelope. Scottish clients also have the option to be referred to the Debt Arrangement Scheme (DAS), with CAP acting as Approved Money Advisor.

If a client's situation changes and their income is affected, CAP will adjust their budget and negotiate with creditors to keep everything on track. We stay with clients, supporting them until they become debt free. Many stay connected with their Debt Centre's team and church and continue to get valuable support and friendship long after they've finished working with CAP.



Easy payments: the CAP Plan

Each client has a CAP Plan into which they make one monthly payment. This covers bill and debt repayments, which we then distribute on their behalf. Savings are also built in so each client can prepare for unexpected expenses or events like Christmas.



Insolvency options

We provide a full insolvency service, offering bankruptcies, Debt Relief Orders, Individual Voluntary Arrangements and, in Scotland, Trust Deeds and sequestration. CAP will discuss all the options with a client and advise on the best possible insolvency route for them. Specialist advice is also available for complex cases and local CAP Debt Coaches will often attend court with clients to support and reassure them.



How to refer

Ask the client to call our helpline on:

0800 328 0006

or ask them to visit:

capdebthelp.org



To refer your clients to a CAP service:

capuk.org/gethelp

01274 760720

info@capuk.org

capuk.org

  CAPuk  CAPuk_org  CAPukorg  [christians-against-poverty](https://www.christians-against-poverty.org)

Charity Registered No: 1097217 (England & Wales), SC038776 (Scotland).
CAP is authorised and regulated by the Financial Conduct Authority.
All statistics correct at time of publishing (November 2020).
Product code: 103191v1

always hope.