

Free Debt Help

for your community

FREE debt counselling for everyone
from an award winning charity



NEW CLIENT ENQUIRIES LINE: 0800 328 0006

WHO ARE CHRISTIANS AGAINST POVERTY?

- National debt counselling charity
- Network of over 150 UK centres in partnership with local churches
- Free, Face-to-face, comprehensive solution
- Winners: Sunday Times 'Best Small Companies to Work For' 2009 and 2008

WHO DO WE HELP?

- We are uniquely placed to help low income, financially and socially excluded people.
- About our clients:
 - £11,724 average household income
 - 25% are single parents
 - 31% live solely on benefits
 - 12% are disabled
 - 9% are from ethnic minorities

THE EFFECTS OF DEBT

Debt causes:

- Fear
- Stress
- Illness
- Relationship breakdown
- Suicide



THE EFFECTS OF DEBT

Before we helped our clients:

- 80% lived in fear
- 72% missed meals, with 30% doing so regularly
- 5% attempted suicide, with 38% considering it
- 74% visited their GP as a result of debt with 44% of those being prescribed medication
- 77% said debt affected their relationship
- 28% said debt led to relationship breakdown

HOW DO WE HELP?

1. Face-to-face, holistic service

- Client visited in own home by local Debt Coach
- Financial info is collated and sent to CAP HQ
- Budget produced that prioritises essential bills
- CAP HQ negotiate affordable repayments and try to get interest and charges stopped
- Budget is explained to client by local Debt Coach
- Local Support Workers befriend client to give general support with other issues

HOW DO WE HELP?

2. Easy Payments: The CAP Account

- Acts like a simple bank account
- Client makes one weekly or monthly payment into their CAP Account
- CAP distributes this money on behalf of the client to ensure bills and debt repayments are made on time

HOW DO WE HELP?

3. Savings

- Every client has savings built into their budget
- Savings help to break the cycle of debt by ensuring clients have money for 'unforeseen costs', as well as annual events such as Christmas, MOT, road tax etc

HOW DO WE HELP?

4. Insolvency Options

- CAP has a specialist Insolvency Team
- Clients are advised of the best options for them
- We assist by filling out court forms and attending court hearings with them
- There is a bursary available for clients with especially low incomes

HOW DO WE HELP?

5. Long-term help

- Once initial debt crisis has been dealt with, clients are given telephone support for the long haul
- This is provided by our specialist team at CAP HQ
- Access to direct phone line and email of a dedicated personal caseworker until the client becomes debt free

HOW DO WE HELP?

The success of CAP's service:

- Over 1000 clients were surveyed in 2010
- 92% of our clients said our help was 'life transforming' or 'a great help'
- Over 2009 our clients paid 88% of their bills and debts on time

WHAT DO CLIENTS SAY?



‘I wasn’t aware of CAP until one of the Job Centre Plus mentors told me about them. My ex-partner had left, wasn’t contributing and we had a mortgage to pay. CAP took the stress out of ringing all the creditors and they helped me move forward. They are an excellent support for me.’

– *Hazara*

WHAT DO CLIENTS SAY?



‘I went to the doctors because I needed something to get me up in the morning. I picked up a CAP leaflet, got some pills to see me through, went home and made the call. Bernie (CAP Debt Coach) listened to me when I needed it most. She visited us the next day and we handed over all the paperwork. It was brilliant.’

– Janet

WHAT DO PROFESSIONALS SAY?

‘CAP is a respected organisation ... the individual will receive the highest level of professional care and attention. CAP strives to re-educate people who find themselves in debt ... this is often a life-changing event.’

– *Peter Murgatroyd, Chief Prosecutor
Halifax Metropolitan District Council*

WHAT DO PROFESSIONALS SAY?

‘We refer people to CAP because they get an unbiased, non-judgemental, friendly and honest service ... CAP goes over and beyond the call of service.’

– *Lesley Clay, Area Officer,
West North West Homes*

WHAT DO FINANCE COMPANIES SAY?

‘What CAP have achieved is at once remarkable, inspirational and humbling ... “win, win” is a much abused phrase, but our partnership with CAP is as close to that as you’re ever going to get.’

– *John Varley, Group Chief Executive
Barclays PLC*

WHAT DO FINANCE COMPANIES SAY?

‘CAP’s unique model helps individuals get back on their feet ... by reaching out very personally, while at the same time using a brilliantly efficient system. This has meant they’ve been able to become a major force for good.’

– *Stephen Pegge, Communications Director
Lloyds TSB Commercial*