

# Free Debt Help

for your community

CHRISTIANS  
AGAINST POVERTY UK



FREE debt counselling for everyone  
from an award winning charity

# WELCOME



**Welcome to the service of Christians Against Poverty (CAP).** We are delighted to have a CAP Centre in your area to offer our award winning service to people in need in your community.

CAP's service is one of the most in-depth and holistic debt services available in the UK. We offer top quality debt management to those on the lowest incomes in society, completely free of charge. Although we have a Christian ethos, our service is available to all members of society regardless of belief, race, sexual orientation etc.

As you read this brochure, we hope that you will be inspired that the people you are supporting can find a solution to their debt problems that will transform their lives.

A handwritten signature in black ink that reads "Matt".

Matt Barlow  
UK Chief Executive  
Christians Against Poverty

**'Leeds City Council and Christians Against Poverty have been successfully working together for over six years to enable customers to receive help, advice and support both financially and emotionally.'**  
**P Hutchinson, Revenues Manager,  
Leeds City Council**



## WHO ARE WE?

Christians Against Poverty is a national debt counselling charity that offers a face-to-face, comprehensive solution to those struggling under the burden of debt. Through our unique combination of budgeting advice, creditor liaison, provision of a CAP Account and personal support, we empower people to work themselves out of debt and transform their finances. We operate through a growing network of local centres that are opened in partnership with local churches.

We currently help, on average, 250 new families every month as well as supporting 3500 existing clients. We are currently handling over £45M of secondary debts on behalf of our clients.

CAP has been recognised for excellence by winning numerous charity awards, including coming first in The Sunday Times 'Best Small Companies to Work For' two years in a row in 2009 and 2008.



# WHO DO WE HELP?

**Christians Against Poverty is uniquely placed to particularly help low income, financially and socially disadvantaged people out of debt.**

## **The profile of CAP's clients**

- Average household income is £11,724 per year
- 25% of CAP's clients are single parents
- 31% live solely on benefits
- 12% are disabled
- 9% are from ethnic minorities

Debt causes so many problems in society. These include fear, stress, illness and missing meals, through to relationship and family breakdown and even suicide.

## **Before we helped our clients**

- 80% lived in fear
- 67% missed meals with 22% doing so regularly
- 6% attempted suicide with 34% seriously considering it
- 69% visited GP as a result of debt with 41% of those being prescribed medication
- 39% of clients said debt caused arguments. Another 17% said debt led to relationship breakdown

*'The families that I have referred to Christians Against Poverty have all benefited from improved health and wellbeing; being able to enjoy their lives again without the constant worry about debt.'*

**Caren Parkinson, Family Support Worker,  
SureStart Elland**

# Hazara



'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 any money and we had a mortgage to pay. The house could have been repossessed. I didn't have a phone line so it was really hard to sort everything out myself.'

'CAP took the stress out of ringing all the creditors and they helped me move forward. They are an excellent support for me. They also gave me emotional support and came with me to a court hearing.'

# Janet & Eric



'I went to the doctors because I needed something to get me up in the morning. I needed to take care of the children and I was not functioning properly. I walked into the surgery and picked up a Christians Against Poverty leaflet, got some pills to see me through, went home and made the call.'

'When I spoke to Bernie (CAP Debt Coach) I felt like she was my best friend; she listened to me when I needed it most. She visited us the next day and 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 and still put food on the table. To also put in a small amount for savings was unreal.'

# HOW DO WE HELP?

Since being founded in 1996, we have developed our service to give our clients the best possible chance to get out, and then stay out, of debt. Our clients' needs and feedback have formed the in-depth nature of our service.

## 1. Face-to-face, holistic service

After calling CAP, each client is visited in their own home by a CAP Debt Coach to collate their financial information. This is then sent to CAP's Operations Centre in Bradford to work out a realistic budget that prioritises essential bills. We negotiate affordable repayments with each creditor and try to stop unfair interest and charges. The local CAP Debt Coach then visits the client again to explain their budget and the payments they need to make. A Support Worker from the local CAP Centre will accompany the CAP Debt Coach to befriend clients and give additional support with other issues.

## 2. Easy payments: the CAP Account

A CAP Account, which acts like a simple bank account, is set up for each client. The client makes one weekly or monthly payment into their CAP Account to cover all their bills and debts, which we then distribute on their behalf. This facility means that clients are able to stick to their budgets as their finances are simplified and obstacles to physically paying their debts are removed.

## 3. Savings

A savings facility is built into each CAP Account. Savings are vital to ensure that the circle of debt is broken as it allows clients to save for unforeseen events (such as a washing machine breaking down) or to plan for Christmas.

'CAP is a respected organisation, so the magistrates are confident to hand over a case, happy in the knowledge that the individual will receive the highest level of professional care and attention.'

**Peter Murgatroyd, Chief Prosecutor,  
Halifax Metropolitan Borough Council**



#### 4. Insolvency options

If a client is in severe debt then we can walk them through insolvency options (such as bankruptcy or debt relief orders) by filling out forms, helping them save for court fees and attending the hearing with them. There is also a bursary for fees available to clients with especially low incomes.

#### 5. Long-term help

Once the initial crisis has been dealt with, clients are given telephone support for the long haul by a special team at CAP's Operations Centre. Clients continue to use their CAP Account to pay their bills and make debt repayments until they are debt free and beyond.

#### The success of CAP's service:

- Our existing clients pay 87.8% of their bills and debts on time.\*
- 88% of our clients said our help was 'life transforming' or 'a great help.'

**Refer your clients by asking them to ring 0800 328 0006.**

If we have a centre near their home we will be able to book in their first appointment. You can check whether CAP has a centre that would be able to help them through our postcode search on our website at [www.capuk.org/gethelp](http://www.capuk.org/gethelp).

# WHAT DO REFERRAL AGENCIES SAY?

CAP is a respected organisation so the magistrates are confident to hand over a case, happy in the knowledge that the individual will receive the highest level of professional care and attention. CAP strives to re-educate people who find themselves in debt and who feel that there is no way out. There are countless cases where an individual is shown how to budget and repay their debts so they move on with confidence to take over their own affairs. This is often a life-changing event for families who saw financial stability as merely a pipe dream.'

**Peter Murgatroyd, Chief Prosecutor,  
Halifax Metropolitan  
Borough Council**

'We have a good working relationship with Christians Against Poverty. We refer people to them because they get an unbiased, non-judgemental, friendly and honest service. We are always very satisfied when we hear that a client is working with CAP because we know they will get an ongoing and supportive service. CAP goes over and beyond the call of duty.'

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

'I am writing to pass on my gratitude for the quality of service your Ealing representative provides to the families we refer to her. She is responsive, empathetic, highly skilled and achieves fantastic results that give families real hope for the future.'

**Supportive Action for  
Families in Ealing**



'Leeds City Council and Christians Against Poverty have been successfully working together for over six years to enable customers to receive help, advice and support both financially and emotionally. Your exceptional budgeting scheme, and the documents you supply to us, support our hardship policy decision making process.'

**P Hutchinson, Revenues Manager,  
Leeds City Council**

'As a GP I see significant numbers of people suffering from stress, anxiety and depression for whom debt is a contributing factor. Being able to refer people to CAP for excellent help with their finances alongside friendship and compassion has a really positive impact on people's wellbeing and recovery.'

**Dr Samantha Prout,  
Rhyddings Surgery, Blackburn**

'I have been extremely impressed with the service Christians Against Poverty provide. Not only have they dealt with budgeting and debts, they have provided a long-term service that has left me free to deal with other issues that the families may have. The families that I have referred to Christians Against Poverty have all benefited from improved health and wellbeing; being able to enjoy their lives again without the constant worry about debt.'

**Caren Parkinson, Family Support  
Worker, SureStart Elland**



## WHAT DO FINANCE COMPANIES SAY?

'The story of what Christians Against Poverty (CAP) have achieved is at once remarkable, inspirational and humbling. What CAP does resonates strongly with our financial inclusion agenda. And in addition, the services which CAP provides are certainly commercially beneficial for Barclays. "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**

'We pride ourselves in taking the right approach in regard to dealing with people who find themselves in financial difficulties and this is helped by the fact that CAP are willing to work closely with us to achieve the right outcome for both parties. Allied International Credit is very supportive of the aims and objectives of CAP.'

**Maria Wadsworth, Stakeholder Relationship Manager, Allied International Credit (UK) Ltd**

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

**Stephen Pegge, Communications Director, Lloyds TSB Commercial**

'We began supporting Christians Against Poverty shortly after their formation. At the outset they put a convincing case to us about what they hoped to achieve for those in financial difficulty. We've been supporting them ever since because they've always delivered on the commitments they've made. It's been encouraging to watch their expansion into a national (and international) organisation bringing ever-increasing professionalism to their dual mandate of helping those in financial difficulty and maintaining credible relationships with creditors.'

**Carole King, Public Affairs Manager, Provident Financial**

# FREQUENTLY ASKED 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, so our Debt Coaches may offer prayer and discuss issues of faith with clients if they are interested. However, their response in no way affects the service offered. We ensure no one receives less favourable treatment on the grounds of race, nationality, religion, age, gender, marital status, sexual orientation or disability. We work hard to make it known through our publicity that we help anyone regardless of beliefs or any other factor, the majority of our clients are not Christians.

## **Who regulates you?**

Christians Against Poverty is regulated by the Office of Fair Trading and holds a Consumer Credit Licence to cover all of our debt counselling and debt management. We are also members of AdviceUK, the largest UK network of advice providing organisations.

## **Is there a charge for your service?**

No, it is completely free. We give clients the opportunity to give donations to the charity so that we can help more families. However, this is completely voluntary and clients who choose not to make a donation are offered exactly the same service.

## **Why do you encourage clients to pay their bills and debts through CAP?**

As part of our service, we give all our clients access to a CAP Account to pay their bills and debts. Having a facility to physically pay debts is a vital part of clients actually sticking to their budgets. Although it may not be ideal for some councils and organisations to receive their payments through a third party, we are convinced that it is necessary to enable clients to stick to their budgets and work their way out of debt.

‘CAP is an asset to the advice sector and I’m proud to count it as a member of AdviceUK. Long may CAP continue to make a really positive difference to the lives of its clients.’

**David Hawkes, National Money Advice Co-ordinator, AdviceUK**

# Zahraa's Story



'Just when I couldn't cope anymore, I heard about CAP through another parent at school. I was a little apprehensive because I'm a Muslim, but when Stephen (CAP Debt Coach) came, I felt so comfortable and never felt judged. I just cried with relief when he left.

'Stephen organised a budget for me and talked to the people I owed money to. The CAP Account is brilliant, I pay what I need for my bills and debts and everything I've got left is mine for food and essentials, and I've got savings.

'I have a life now; it sounds melodramatic but it's not. People say I have changed and that I'm not always stressed anymore, which is true. I'm happy and content again now, which I never thought would be possible again.'

**REFER YOUR CLIENTS BY ASKING THEM TO RING 0800 328 0006.**



[WWW.CAPUK.ORG](http://WWW.CAPUK.ORG)

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