

# 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*