

# Refer a client to CAP

Free services from an award winning charity

## CAP Debt Help

An in-depth and personal service to help people sort out their debts



## CAP Job Clubs

A regular club for jobseekers to step confidently into employment



## CAP Release Groups

A safe and confidential group to help people find freedom from life controlling dependencies



## CAP Life Skills

A friendly group where you'll discover the life skills you need to survive on a low income

christians  
against  
poverty

**CAP**

Lifting people out of debt and poverty

# We can help your clients

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 and keep people locked into a life sentence of poverty. Like you, we are passionate about helping people find a real way out. Through a large network of debt centres, job clubs, release groups and life skills groups across the UK, we are tackling poverty head on every day, helping thousands of people year on year. We are also busy building a preventative arm against debt and poverty through the CAP Money Course, which in 2016 taught money management skills to 7,790 delegates, making us the biggest provider of face-to-face budgeting advice 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 life controlling habits, or learn practical skills and discover new ways to live for a brighter future.**



– Stuart, CAP Job Club member, Bradford



### 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 monitor our services to ensure that everybody receives the same caring service regardless of race, nationality, religion, age, gender, marital status, or disability.

## Award winning charity

We've been the best performer at the *Sunday Times Best Not-For-Profit Organisations Awards* over the last ten years, coming first, second or third the six times we entered.



# What others say about CAP



“ They are serious, highly professional, deeply committed and, above all, they will treat you as a human being of infinite value, who just needs some help to find your own way forward. ”

– Justin Welby, Archbishop of Canterbury & CAP's patron

“ CAP is fantastic. What they have done is staggering in terms of sorting out the difficulties it's so easy to get into. I'm hugely impressed. ”

– HRH Prince of Wales



“ When people are the most desperate and need the most help, the place I send people is to CAP because it works. ”

– Martin Lewis, Money Saving Expert

“ Barclaycard strongly advocates CAP's services. Their expertise and unique service is second to none. It helps us all sleep better at night, knowing CAP will visit a vulnerable customer and ensure their worries are unburdened. CAP truly has the client at the heart of everything it does. ”

– Tina Grainger,  
Senior Vulnerable Lead, Barclaycard



# Our national partnerships

At CAP, we're committed to building relationships across the industry for the benefit of our clients. Over the years, we've developed a number of national partnerships with organisations that are in regular contact with people who often need our help, ensuring they can be directed to the services we offer.

'We know that thousands of families are going hungry every year because of issues like debt - that's why foodbanks in our network offer support beyond emergency food, signposting to local agencies to help people tackle the roots of their crisis. We know that people who visit foodbanks often have a range of complex needs and we're delighted to now be formally linked with CAP, to ensure these most vulnerable people get the invaluable support these charities can offer. This new agreement means it will be even easier for people with debt, unemployment, or budgeting problems to find a more positive future.'

**Adrian Curtis**  
Foodbank Network Director  
**The Trussell Trust**



Department  
for Work &  
Pensions



'More than a quarter of families with a disabled person are in poverty so we know that both finances and employment are huge issues. We are delighted to be partnering with CAP, which offers free, face-to-face debt help through a series of home visits, meaning that the service is particularly accessible.'

**Michael Bishop**  
Strategic Engagement Director  
**Remploy**

'CAP Job Clubs operate across the UK and offer a unique community - based service to people looking for work - friendly, professional and with great results. CAP Job Clubs are terrific.'

**Paul Foley**  
National Partnerships Manager  
**DWP**

# Frequently asked questions

## How does your Christian ethos affect your service?

The majority of our clients are not Christians and we fully respect their beliefs. We have a strong Christian ethos and our representatives may offer to pray for clients and discuss issues of faith if people are interested. However, their response in no way affects the service offered.

## How are you funded?

The majority of our funding comes from thousands of individuals and churches that care about people in poverty. The remaining income is made up of grants and corporate funding through our *Fair Share* scheme.

## Who regulates you?

CAP is authorised and regulated by the Financial Conduct Authority.





CAP Debt Help provides debt counselling through community-based home visits to lift people out of debt and poverty.

# CAP Debt Help

Every one hour and 34 minutes, a property is repossessed.<sup>1</sup> Debt devastates lives; it means parents struggle to feed their children, people feel suicidal, depressed and alone.

CAP's debt counselling is 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 on a low income or financially and socially disadvantaged.

We help over 18,000 people find a solution to their debt every year, with **91% of our clients saying our service was either 'life transforming' or a 'great help'**<sup>2</sup>.

CAP has been recognised for excellence in numerous awards including Collections and Customer Services' *Debt Advice Provider of the Year 2015*, and *The Martin Williams Award for Contribution to the Credit Industry 2014*. We also won *Best Christian Organisation Website* at the Premier Digital Awards in 2016, and our Insolvency team was honoured at the TRI Awards 2016, with Mark Cowley named *Insolvency Manager of the Year* in 2013 at the Insolvency and Rescue Awards.



## CAP Debt Help in numbers

**293**

debt centres open across the UK

**18,914**

people helped in 2016

**2,598**

clients became debt free in 2016

**91%**

of clients say CAP's help is 'life transforming' or 'a great help'

1 | The Money Charity Debt Statistics, May 2017.

2 | Statistics from CAP's Client report 2017.



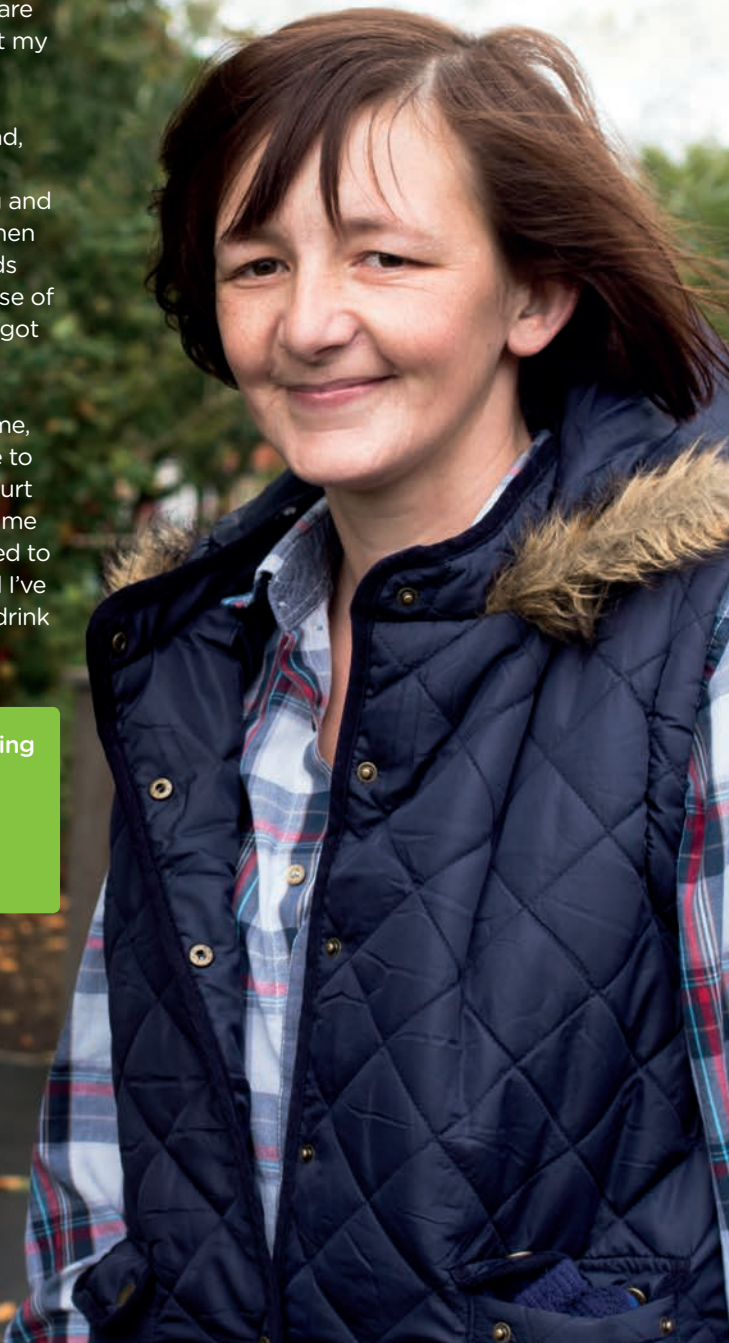
## Emma's story

'I split up with my partner and then I was sexually assaulted, so I hit the drink. I didn't care about anything so I just let my finances go.

My rent arrears were so bad, I was almost evicted. I was scared of people knocking and I wouldn't go anywhere. Then social services took the kids from me for a week because of the drinking - that's how I got hold of CAP's number.

When Dawn from CAP came, I just knew they were there to help me. Dawn came to court with me and was there for me constantly. Now I don't need to worry; I have a budget and I've become debt free! I don't drink anymore, I'm so happy.'

**If it wasn't for CAP coming into my life, I wouldn't be here today. CAP has changed my life and I want people to know!**







## What CAP Debt Help provides



### Face-to-face and accessible

Local CAP Debt Coaches visit clients in their own homes, giving them a friendly face to connect with. Home visits mean our service can be accessed by anyone. Our service is completely free, which means there are no financial barriers to receiving our help. There are no minimum repayment requirements, or limits on amount of debt or income. We will also aim to assist clients in opening a basic bank account if needed.



### Looking at the whole person

Debt is so 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 caseworkers at our Bradford head office are available via phone, email and text, Monday to Friday.

## Our typical debt clients:



are single parents



live solely on benefits



considered or attempted suicide before contacting CAP

£14,693

average household income

Download our latest *Client Report* for detailed statistics about our client base: [capuk.org/clientreport](http://capuk.org/clientreport)



Refer by  
calling our New Enquiries team on:  
**0800 328 0006**



or by going to **capdebthelp.org**

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### 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 their casework 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 Adviser for means of initial application and future variations to payment.

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 are debt free.

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### 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.

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### 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.



Friendly, practical support to help people step confidently into employment.

## CAP Job Clubs

Unemployment plays a huge part in UK poverty, with 1.54 million people out of work<sup>3</sup>. As rejection letters pile up, many people are left feeling hopeless as their confidence is eroded.

CAP Job Clubs help jobseekers gain the tools, skills and confidence to step back into employment. Our combined practical and emotional support is why the Department of Work and Pensions highly recommends our service, and why we see so many of our members getting back into employment. In 2016, 38% of our members found work as a result of joining their local job club<sup>4</sup>.



### CAP Job Clubs in numbers

162

job clubs open across the UK

1,843

people attended a job club in 2016

38%

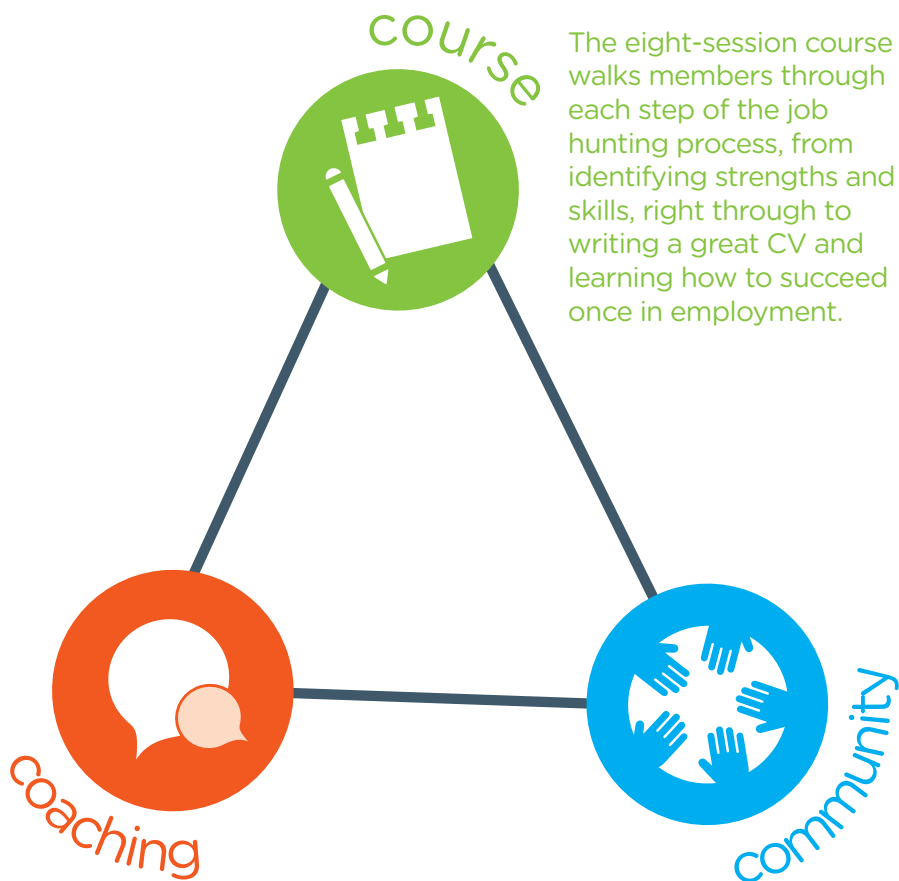
of members found work in 2016

4 years, 10 months

average time out of work for members who are now in employment



## What CAP Job Clubs provide



The eight-session course walks members through each step of the job hunting process, from identifying strengths and skills, right through to writing a great CV and learning how to succeed once in employment.

One-to-one informal support from a dedicated CAP Job Club Coach. They will spend time helping members to set goals and identify and tackle any areas they are struggling with.

A relaxed place where members meet others in similar situations, who will support and encourage them along the way.

## Christine's story

'I was made redundant after 14 years of working for the same company, which was quite a shock! I had no idea what to do or where to go.

The Job Centre referred me to my local CAP Job Club. As soon as I arrived, they made me feel so warm and welcome; it really built my confidence up again. When you're unemployed, your confidence goes

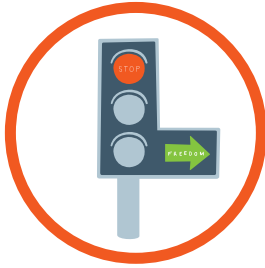
and you feel totally worthless. I'd lost all of my sense of being.

The confidence I gained through the CAP Job Club definitely helped me through the whole process. It was brilliant to find a job as a cleaner again. I was so relieved that at last I had been offered a job! I feel like I've been given another chance and a fresh start.'



Refer by  
going to [capjobclubs.org](https://capjobclubs.org)





# CAP Release Groups

In the UK, one child in every seven under the age of one lives with a substance abusing parent<sup>5</sup>. Life controlling habits can wreck lives and cause financial and relational poverty – it's likely that you have seen proof of this in your daily work.

Group support to help people find freedom from life controlling habits like smoking, gambling or drinking.

CAP Release Groups exists to support people who want to stop their habits, such as smoking, drinking, gambling, or internet addictions. Inspired by the *Twelve Steps of Recovery* principles, the groups provide supportive communities where people can meet regularly and work through a course designed to help them break free from these dependencies.



## CAP Release Groups in numbers

**78**

release groups open across the UK

**567**

people attended a release group in 2016

**37%**

of members met a self-set goal or milestone in 2016

**2 years +**

average time members have battled their dependencies before CAP's help

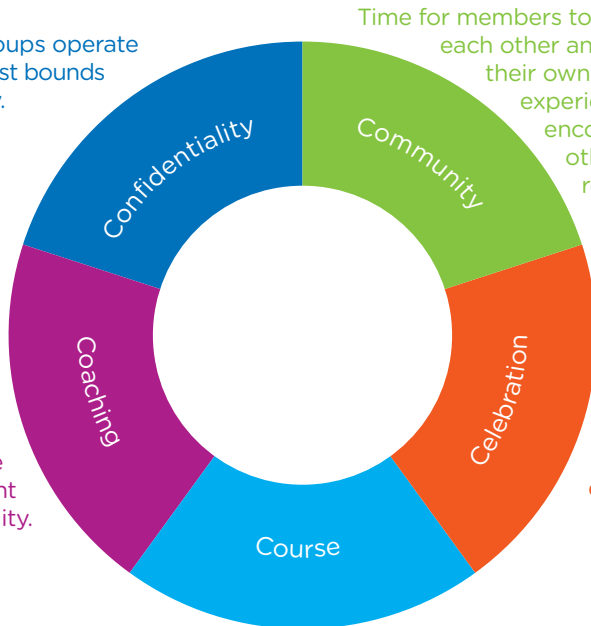




## What CAP Release Groups provide

CAP Release Groups operate within the strictest bounds of confidentiality.

Dedicated individual time with group members to provide encouragement and accountability.



Time for members to bond with each other and allow their own personal experiences to encourage each other into release.

Goal setting and achievement recognition in a positive environment.

Inspired by the principles of the Twelve Steps to help people overcome their dependency.



Find your local group  
by entering your postcode at  
[capreleasegroups.org](http://capreleasegroups.org)



## James' story

'When I stepped into the first session, I wasn't sure what to expect. I was nervous and daunted, but it's been worth every minute!

Smoking has felt like an inescapable part of my life - I've smoked for the last 14 years and never been able to quit. It's been frustrating, demoralising and expensive!

Joining a CAP Release Group has been great! A key thing for me has been the air of total trust; we can share

with one another and know that it's confidential to the group. Talking with others has been really liberating, especially with the added structure of each session.

For me, the greatest benefit has been getting to know others who wrestle with things internally just as I do. Sharing with people who can empathise with me has been amazing. We're genuinely becoming a group of friends combating our dependencies together.'





A friendly group where you'll discover the life skills you need to survive on a low income

## CAP Life Skills

89% of new CAP clients have incomes lower than the national average, and 63% are living below the poverty line<sup>6</sup>. Year on year we find that low income is the most common reason our clients fall into debt. That's why it's so important for those living on a very tight budget to be the best at budgeting and keeping track of their resources, but we know there's more to managing money than just understanding a budget.

Money worries can impact every area of life: relationships, diet, health, wellbeing and much more, whilst lack of confidence and skills can result in poor decision making abilities. This can keep people trapped in financial hardship for years, causing generational poverty as well.

CAP Life Skills is a friendly group that gives people the confidence and decision making skills they need to survive life on a low income. Members learn practical money saving techniques, such as cooking on a budget, living healthily on less, and making their money go further. It's all about discovering new ways to live for a brighter future.

### CAP Life Skills in numbers

**72**

life skills groups open across the UK

**250**

people learnt key life skills in 2016

**#1**

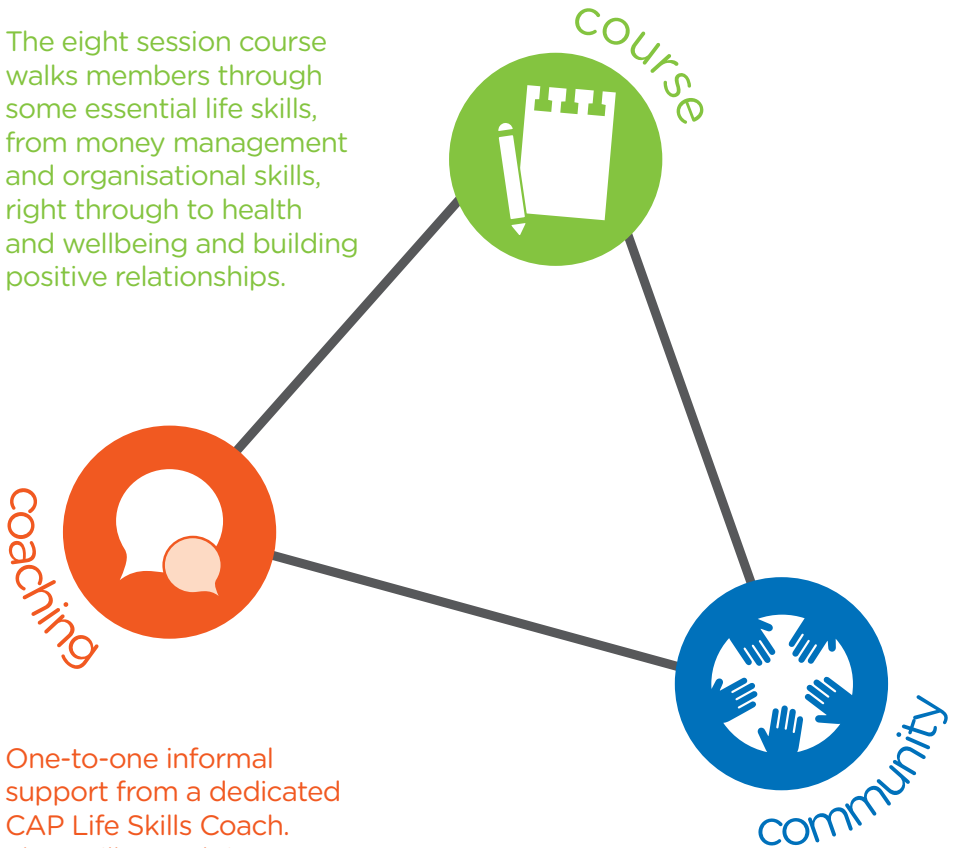
primary cause of debt for our clients is low income





## What CAP Life Skills provides

The eight session course walks members through some essential life skills, from money management and organisational skills, right through to health and wellbeing and building positive relationships.



One-to-one informal support from a dedicated CAP Life Skills Coach. They will spend time helping members to set goals and identify and tackle any areas they are struggling with.

A relaxed place where members meet others in similar situations, who will support and encourage them along the way.



Find your local group  
by entering your postcode at  
[caplifeskills.org](http://caplifeskills.org)



## Sarah and Simon's story

'We had no focus when it came to spending money, we would just brush the problems under the carpet. We wanted to budget and save for important things, so we joined a CAP Life Skills group.

We learnt a lot from the sessions. One of the best was about cooking on a budget - they asked us to bring in whatever was leftover in our fridge, and we were shown how to make a meal from it! It showed us it's possible to live well on a budget.

Since working with CAP, we've been going to church every Sunday and we're really enjoying it! We've been made to feel so welcome.

We used to be really silly with money; now we have a motto of "Do we need it or do we want it?" If we don't need it, we don't get it. We write down what we spend so we can see exactly where the money has gone. We're not as stressed anymore. Things might look impossible, but it's easy when you have someone to talk to about it.'



# To refer your clients to a CAP service:

 [capuk.org/gethelp](https://capuk.org/gethelp)



[capuk.org](https://capuk.org)



[facebook.com/CAPuk](https://facebook.com/CAPuk)



[@CAPuk](https://twitter.com/CAPuk)

t 01274 760720 e [info@capuk.org](mailto:info@capuk.org)

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Product code: 100067v4