



christians  
against  
poverty

**CAP**

# Refer a client to CAP

Free services from an  
award-winning charity

CAP  
DEBT  
HELP

CAP  
JOB  
CLUBS

FRESH  
START

CAP  
LIFE  
SKILLS

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



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, 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. Last year 5,792 people benefitted from these courses, 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 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, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation - and will take appropriate measures to monitor this.

#### Refer by

Refer clients to a CAP service:  
[capuk.org/gethelp](https://capuk.org/gethelp)

### Contents

- 4 Abigail's story
- 5 What others say about CAP
- 6 Our national partnerships
- 7 Frequently asked questions
- 8 CAP Debt Help  
*Expert debt counselling and emotional support through community-based home visits.*
- 12 CAP Job Clubs  
*Equipping people with the tools they need to step confidently into employment.*
- 16 Fresh Start  
*Helping people find freedom from life-controlling habits in a supportive environment.*
- 20 CAP Life Skills  
*A group to equip people with practical skills to tackle life on a low income.*

## Abigail's story



*The day I became debt free was just amazing. Finally I felt free and like I could move forward with my life.*

Abigail, former Debt Help client

'Life before CAP was a very dark place. I'd just lost a baby and fled domestic violence from my ex-husband. I was living in a refuge with my three-year-old son, deeply depressed and having panic attacks. I had a mountain of debt from my ex-husband. With all the other stuff going on, it was just too much for me to cope with.

I found out about CAP Debt Help through a friend. Racheal, the local Debt Coach, came to visit me and I remember handing over this big bag of paperwork to her. Knowing CAP was dealing with it all was such a relief.

I started to see my finances change as I learned how to budget. I had money left over each month. It started to feel like there was hope. The day I became debt free was just amazing. Finally I felt free and like I could move forward with my life.'

## 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



'Argos Financial Services 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  
Head of Customer Services and Fraud  
Argos Financial Services

## 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.



'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.'

Gareth Parry  
Chief Executive  
Remploy



'CAP's unique debt support, job clubs and other services are, more than ever, a vital source of help for DWP customers across the UK – we remain committed to partnering with CAP to ensure more people are helped through their excellent services.'

Paul Foley  
National Partnerships Manager  
DWP



'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 crises. We're delighted to be formally linked with CAP to ensure these people get the invaluable support on offer. This partnership means it will be even easier for people with debt, who are unemployed, or have budgeting problems to find a more positive future.'

Samantha Stapley  
Chief Operating Officer  
The Trussell Trust

## Frequently asked questions



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.



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.



Search for CAP services in your area by visiting:

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

For CAP Debt Help, ask the client to call our New Enquiries team on:

**0800 328 0006**



CAP is authorised and regulated by the Financial Conduct Authority.



CAP holds the Advice Quality Standard, which demonstrates that we are easily

accessible, effectively managed and employ staff with the skills and knowledge to meet the needs of our clients.

## CAP DEBT HELP

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

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 who are financially and socially disadvantaged.

We help over 13,000 people find a solution to their debt every year, with **94% of our clients saying our service was either 'life transforming' or a 'great help'**.<sup>2</sup>

CAP has been recognised for excellence through 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. 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.

1 | The Money Charity Debt Statistics, May 2017.

2 | Statistics from CAP's Client report 2018.

## CAP Debt Help in numbers



# 287

CAP Debt Centres  
across the UK



# 2,450

CAP clients became  
debt free in 2019



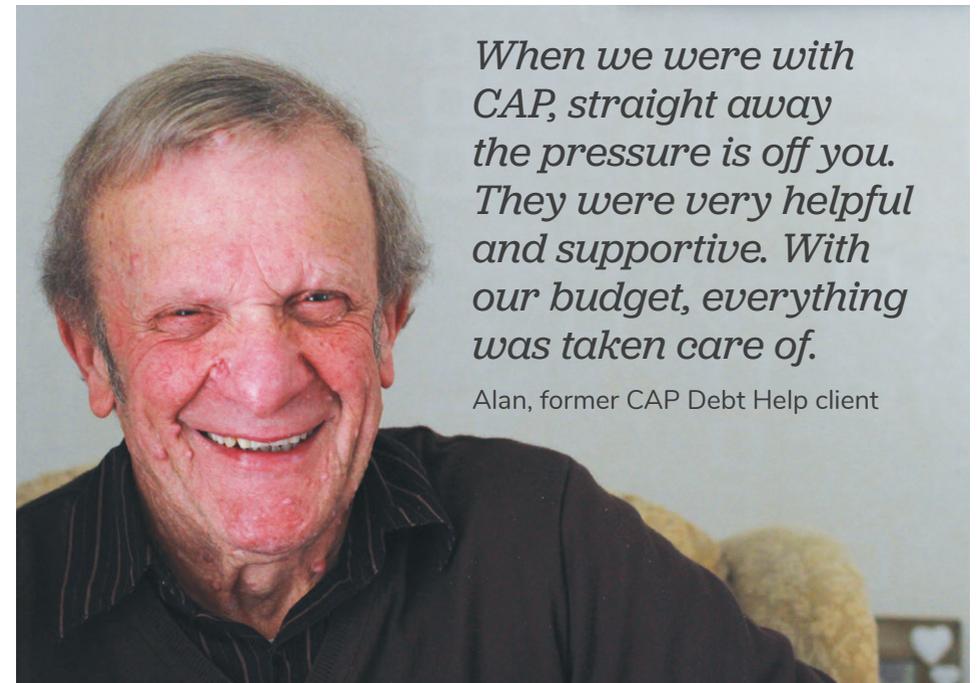
# 20,141

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, former CAP Debt Help client

# 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 Debt Advisors at our Bradford head office are available via phone, email and text, Monday to Friday.

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

## 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.

## Our typical debt clients



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.

## 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.

 *Refer by*

asking the client to call our New Enquiries team on:  
**0800 328 0006**  
or by going to:  
**capdebthelp.org**

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](http://capuk.org/clientreport)

## CAP JOB CLUBS

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

Unemployment plays a huge part in UK poverty. From October to December 2019, an estimated 1.29 million people were unemployed.<sup>4</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 2018, 25% of our members found work as a result of joining their local job club.

## CAP Job Clubs in numbers



**111**

CAP Job Clubs  
across the UK



**1,286**

people attended at  
least one Job Club  
session in 2019



**86%**

would recommend the  
service to a friend



**411**

job vacancies were  
filled by CAP Job Club  
members in 2019



*The Job Club made me realise I'm not worthless and I do deserve to be here. It gave me the confidence to get back out there and be strong for my family.*

Clare, former CAP Job Club member

## Alfie's story

*I'd love to start my own business one day. I've got confidence now that I didn't have before.*

Alfie, former CAP Job Club member

'I was out of work and my confidence was in bits. I have a learning disability – I can't read and write well. I didn't have the confidence to go for anything new. Practically it was difficult because I'm a single parent with two boys, so the only time I can work is when they're at school.

I found out about the Job Club from my church. I was actually surprised how nice the people were. They helped me to write out my CV, and there were sessions on interviews and what I needed to do to get back into work. As my confidence grew, I thought I'd nip up to the local football ground and see if they had any jobs going. I got a job there as a steward. I never thought I'd actually be doing something like that.

Since then I've been able to go back to the Job Club and talk to other groups about my experience. I'm looking for different jobs and doing lots of application forms. I'd love to start my own business one day. I've got confidence now that I didn't have before.



## What CAP Job Clubs provides

### Course

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.

### Coaching

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

### Community

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

 *Find your local group*

by entering your postcode at:  
[capjobclubs.org](https://capjobclubs.org)

# FRESH START

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

Britain has a serious problem with dependency and it's getting worse. 2.6 million children live with parents who drink hazardously. 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.

Fresh Start exists to support people who want to change 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.



## Fresh Start in numbers



**55**

Fresh Start groups across the UK



**360**

people attended at least one Fresh Start session in 2019



**297**

members attended a Fresh Start session for the first time in 2019



**136**

members reported meeting a self-set goal in 2019



*Through Fresh Start you feel loved, respected, not judged. They supported me whatever I achieved.*

Aida, former Fresh Start member

## James's story

*Joining a Fresh Start group has been great!  
A key thing for me has been the air of total trust.*

James, former Fresh Start member

'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 Fresh Start 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.'



## What Fresh Start provides

### Course

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

### Coaching

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

### Community

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

### Confidential

Fresh Start operates within the strictest bounds of confidentiality.

### Celebration

Goal setting and achievement recognition in a positive environment.

### Find your local group

by entering your postcode at:  
**[capfreshstart.org](https://capfreshstart.org)**

# CAP LIFE SKILLS

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

81% of CAP clients are on incomes lower than the national average and 48% 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



# 135

CAP Life Skills groups across the UK



# 23%

of CAP Debt Help clients said low income was the primary reason for their debt crisis



# 991

people attended at least one CAP Life Skills session in 2019



# 34

new CAP Life Skills groups were launched in 2019

*CAP Life Skills was ideal. I'd been isolated for so long. I bonded with the other group members and I've ended up with some good friends.*

Jenny, former CAP Life Skills member



## Beverley's story

*Because I'm spending differently now, I save so much money. I've actually been able to go on holiday with my kids.*

Beverley, former CAP Life Skills member

Before CAP, I had a really rough life. I was a single mum-of-two, but I'd go out drinking and socialising all the time. I'd go into the shops and buy anything with no budget or plan, so I was in a lot of debt.

My mum was in the CAP Life Skills group and she kept asking me to go along. I thought it would be boring and full of old people! It turned out there were all kinds of different people mixing together. It felt like a big family.

The group helped me change my spending habits. I learnt to look at something and think, 'Do I need it?' and think about my budget. Because I'm spending differently now, I save so much money. I've actually been able to go on holiday with my kids.

My relationships are better too. I learnt through the group to forgive and not get so angry. Now I always make sure I take time with my children before I get angry with them.



## What CAP Life Skills provides

### Course

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.

### Coaching

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

### Community

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

christians  
against  
poverty

**CAP**

To refer your clients to a CAP service:  
**[capuk.org/gethelp](http://capuk.org/gethelp)**



CAPuk

**01274 760720** **[info@capuk.org](mailto:info@capuk.org)** **[capuk.org](http://capuk.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 printing ([Month] [Year]).

Product code: 101134v5