

CAP
DEBT
HELP

We
believe
in your
church

Partner with us



capdebthelp.org

As your church reaches out to your community, you may well meet people who are facing problem debt. They need help to deal with creditors, to get back on track with their finances and to find a lasting solution.

Debt can be crushing. As well as taking control of a person's finances, it also damages their mental health and relationships. It's consuming. It drains the colour from people's lives.

By running a CAP Debt Centre, your church will offer hope and equip people with the tools to work their way out of debt and poverty. Partnering with local churches like yours means that together we can provide practical, emotional and spiritual support that completely changes lives.

Would you consider joining hundreds of churches that are bringing freedom and hope across the UK by running a CAP Debt Centre?

Rachel Arnold
Head of Church Engagement



Welcome

Included in this guide is everything you need to know about running a CAP Debt Centre in your church. With testimonies from real people whose lives have been transformed through the service, we hope it leaves you feeling both equipped and excited to open a CAP Debt Centre and start bringing freedom and hope in your community.

Contents

- 4 The need for debt help in the UK
- 5 Why CAP Debt Help is the answer
- 6 Susanna's story
- 7 Practicalities
- 8 Getting started
- 10 The CAP Debt Help process
- 12 Further details
- 14 Next steps
- 15 The CAP Money Course

The need for debt help in the UK

For years, low income has consistently been the primary cause of debt for CAP clients. 84% of new clients live on an income below the national average, and 50% live below the poverty line.¹

But debt is never just a maths problem: it impacts lives, relationships and emotions. This is seen in some of the most common reasons for waiting to seek help: embarrassment, shame, fear and guilt all play significant roles.

The emotional toll of being in debt sees many people become isolated from friends and family. It is heart-breaking to discover that 28% have considered or attempted suicide as a way out of debt.¹

At CAP, we have taken a stand against debt – enough is enough. And we are calling on the Church to rise up and join us in order to save lives and break the chains of shame and isolation.



56%

borrowed money in order to pay for food, clothing or other living costs.¹



50%

live below the poverty line.¹



37%

sacrificed meals due to debt.¹



28%

considered or attempted suicide as a way out of debt.¹

¹ | Figures taken from the CAP client report 2021

Why CAP Debt Help is the answer

A CAP Debt Centre is like a double-edged sword against debt, equipping your church to reach the poor in your community. Not only will you become a centre that delivers the most comprehensive debt help service out there, but you will also be able to take Jesus' love right into people's living rooms through our unique home-based appointments. From there, you will open their eyes to the loving community of God's Church and be able to share the good news of Jesus Christ.

I can honestly say CAP has transformed us as a church. We've helped hundreds of people out of debt and we've seen people come to church and become followers of Christ who would not have come otherwise.

Simon Benham, Senior Pastor,
Kerith Community Church, Bracknell

Your CAP Debt Centre will:

- Reach people in debt and despair in your community.
- Share God's love in a relevant way.
- Offer an award-winning debt counselling service.
- See people released from debt and poverty.
- See people saved and welcomed into your church community.

CAP has given me back my husband, my family, my life and my faith, which debt had taken hostage.

Sharon, CAP Debt Help client

Susanna's story



The love from Sheila and the church was everything.

Susanna – mum and grandma, now debt free

My finances were stable, but when I was diagnosed with cancer, everything collapsed. I couldn't physically work, and so I had no income and all the usual bills to pay. Then my partner left – he said he couldn't watch me die.

The debts built up. I thought I was going to lose my house. I felt sick every time the phone rang. It was all too much and in the end I tried to take my life.

Sheila from CAP was like my guardian angel. She walked through the door and straight away lifted the despair. The love from Sheila and the church was everything. They helped me prioritise and make sure all the essentials were paid for. I was able to pay back everything I owed. My kids have their smiley, happy mum back and I'm still here to watch my grandchildren grow up.

Practicalities



What CAP provides

CAP provides your church with all the training and support you need to offer an award-winning debt help service to help the most vulnerable in your community.

While your Debt Centre team focuses on supporting your clients spiritually and emotionally, our experienced Debt Advisors at our head office take care of the practical debt advice. This means your Centre Manager doesn't need in-depth financial and legal knowledge or to be skilled in negotiating with creditors.

Debt advice is now highly regulated, requiring authorisation from the Financial Conduct Authority (FCA). CAP is authorised by the FCA and covered by our insurance. CAP's size and experience mean that we have all the necessary permissions and a compliance team to stay on top of the regulations – an almost impossible task for a church to do on their own. Clients can also book appointments and speak directly to a Debt Advisor Monday to Friday, 9:30am to 5pm.



Your church will need to:

- Recruit a CAP Debt Centre Manager (also acts as a Debt Coach) to work a minimum of 16 hours a week either voluntarily or employed by your church.
- Recruit a team of volunteers who are willing to support clients.
- Have access to a laptop and mobile phone.
- Book a CAP Speaker for a Sunday service, which includes a regular giving ask.

You can also choose to have the following:

- The same training for additional Debt Coaches as for your Centre Manager, to enable them to work together and see more clients.
- A Community Links Coordinator who will be trained by CAP to take care of publicity through the press and referral agencies, helping to ensure a steady stream of clients for your Debt Centre.

Please note that having your own church building isn't essential, because CAP Debt Help is delivered through appointments based in clients' homes.



Recruiting your team

In-depth financial knowledge is not essential for a Centre Manager or Debt Coach because CAP's central teams take care of that. This means your team can focus on sharing Jesus' love and allowing people to respond.

CAP will interview all candidates and have final approval on their suitability because they will be representing CAP to communicate debt advice. We will always have the best interests of all parties at heart during this process. Your church can then employ your Debt Centre staff or they can be volunteers. They would need to commit to work at least 16 hours per week as a Centre Manager or eight hours as a Debt Coach.

Centre Managers and Debt Coaches will need to:

- Have a heart for UK poverty issues and a desire to get involved on the frontline to help tackle the problem.
- Be comfortable and confident working with a wide variety of people.
- Be able to show previous evidence of evangelistic work, be comfortable sharing their own faith, and be able to lead and pioneer a new ministry in your community.

A Community Links Coordinator will need to be:

- A great communicator or effective 'sales person'.
- Confident communicating on the phone and face-to-face to the press and referral agencies (e.g. doctor's surgery and social services).



Launch talk

Hosting a launch talk is vital to the success of the CAP Debt Centre in your church. A CAP Speaker will visit your church to inspire your congregation about the CAP Debt Centre, and motivate people to engage and get involved. The launch talk will also inspire your congregation about the wider work of CAP, giving them an opportunity to pray and offer financial support.



How much does it cost?

Opening a new CAP Debt Centre incurs a significant cost to CAP but we exist to invest in local churches that want to bring freedom and hope in their communities. However, we do ask that churches make a minimum contribution of £600 a month for a Debt Centre seeing four clients per month. We offer fundraising training and consultancy to help you raise funds. There may also be some flexibility in the contribution for churches who are in deprived areas or for smaller churches already engaged in a lot of social outreach.


With CAP, straight away the pressure is off you. They were very helpful and supportive. With our budget, everything was taken care of.


Alan, now debt free




The CAP Debt Help process

Key

 If you see this icon it means **we** will do something.

 If you see this icon it means the **client** will do something.

 If you see this icon it means **you** will do something.

1 

The client calls our Freephone number to speak to our New Enquiries team and book their first appointment.

2  

Your Debt Coach meets with the client to introduce our service, before giving them time to gather all the necessary paperwork.

3  

At the next appointment, your Debt Coach goes through all the client's financial details and sends the paperwork to CAP's head office team.

4 

Our fully trained Debt Advisors put together a budget and contact priority creditors centrally.

5  

The Debt Coach has a third and final appointment with the client to explain the budget and set up a CAP Plan.⁶

6 

Our Debt Advisors negotiate with the secondary creditors.

7 

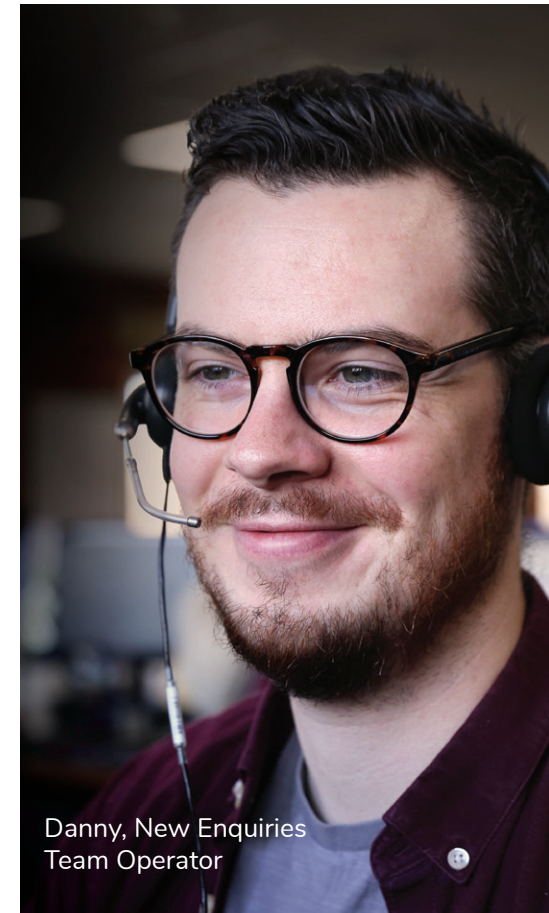
The necessary bills and debts are paid through the client's CAP Plan.

8  

If the client is in severe debt, our Debt Advisors will discuss insolvency options with them, such as bankruptcy or a Debt Relief Order (DRO).

9  

The client's case is passed on to a dedicated head office team, who support them until they become debt free. Meanwhile, your Debt Coach and Befrienders are on hand to provide any emotional and spiritual support the client needs.



Danny, New Enquiries Team Operator

Further details

Life Changers

At your launch service, the visiting CAP Speaker will inspire your congregation about all that God is doing through CAP.

They will also encourage people to join us by becoming a Life Changer with a regular financial gift to CAP, to enable more lives to be transformed.

As an evangelistic charity, we rely on Life Changers – their support means we don't have to compromise our beliefs to obtain funding.

Working with another church

We're open to partnering with a group of churches to open a Debt Centre in your community. Please contact the team to discuss this if it's relevant to you.

One's not enough!

There are many towns and cities all over the UK where we already have a CAP Debt Centre. However, that doesn't mean the debt and poverty problems in that area are 'all sorted'. In many places, particularly major cities, we need several Debt Centres to meet the demand.

If you're already aware of a church in your location that has opened a CAP Debt Centre, please still get in touch with us.



My journey as a Centre Manager has drawn me closer to God.

Christina – CAP Debt Centre Manager, Barnet

My journey as a Centre Manager has drawn me closer to God. I see, taste and feel his love and goodness every minute! As much as poverty destroys lives, I see opportunities for reconciliation, healing, breakthrough, joy and miracles. I love that I have the privilege to bridge the gap between the poor and God!

Next steps

Contact our Church Partnership team to talk through your church's options:

01274 760580 | churchpartnership@capuk.org



A free, short course that makes managing your money simple

This is an ideal resource to teach people inside or outside your church basic budgeting and money management skills. It will help them to save, give more and prevent problem debt.

CAP provides training, course materials (including workbooks and session films), access to our online budgeting tools and support for coaches. If delegates require debt help, they can also access our CAP Money Plus service which provides more in-depth support from head office.

Get in touch with the Church Engagement team to find out more.



One-off online training

For a £15 one-off fee, CAP will train one volunteer from your church to be a CAP Money Coach (£15 per additional person trained) through a half-day online training course. Resources can be purchased through the CAP Money online shop.

Gold bundle

For £20 a month your church can train three coaches each year, with a resource allowance of up to £70 a year and free student, youth and kids bolt-on packs (total bolt-ons value: £100).

budget. save. spend.

christians
against
poverty

CAP

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01274 760580 | churchpartnership@capuk.org



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