



christians
against
poverty

client report.

christians
against
poverty

CAP

Lifting people out of debt and poverty

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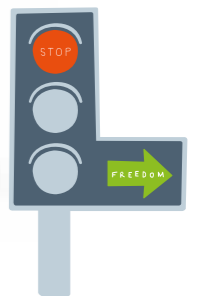
CAP Debt Help.



CAP Job Clubs.



CAP Money Course.



CAP Release Groups.

The statistics used in this report are drawn from CAP's *Annual report* and a database of all new CAP Debt Help, CAP Job Club and CAP Release Group clients in 2015, along with 1,672 responses to CAP's 2015 *Debt help client survey*, 157 to the 2015 *CAP Job Club quality survey* and 14 to the *CAP Release Groups member survey* in 2015.

executive summaries.



Matt Barlow
UK Chief Executive

an insight into debt & poverty.

Year after year, our research shows the dark reality of life in debt for millions of people across the UK. In this way, 2015 was no different. Two thirds of our clients sacrificed meals and just over a third report that they had thought about or attempted suicide as a way out before our help (p18).

The good news is that in 2015, we helped 12,812 clients find another way out of debt which prioritised essential living costs and helped them get in control of their finances and lives (p10). This is alongside the transformative impact that CAP Job Clubs (p28), CAP Release Groups (p30) and the CAP Money Course (p32) had as well.

With just over half of clients living below the poverty line, it is not surprising that low income remained the top reason for debt in 2015 (p16). Mental health, relationship breakdown, unemployment and addiction were also significant factors contributing for many in their spiral into financial difficulty (p16), and 85% had no savings to fall back on (p24). On average, debt help clients seeking help in 2015 owed 6% more than in 2014, with their total debt balances equivalent to 96% of average annual household income (p22). There was a 15% increase in the average priority arrears (p20) and overall two thirds of clients reported falling behind with at least one priority bill.

Half of our clients wait over two years before seeking help (p19), and during this time six in ten borrow money from friends and family and half use credit cards to meet existing debt repayments (p24).

These difficult circumstances interacted with additional vulnerability concerns for two fifths of new clients in 2015 that had a key support issue (p16). Eight in ten of these related to mental ill-health, most commonly depression and anxiety, and just under a third of new clients in 2015 were in receipt of Employment Support Allowance (ESA) (p22).

Despite this stark reality, our services have had a transformative impact in thousands of individual lives. During 2015, we heard story after story of lives turned around and clients finding hope that life could get better. More clients than any previous year became debt free with CAP's help (p10) and 29% of CAP Job Club members found work (p28) in 2015. The CAP Money Course also played an important role in this, equipping over 11,000 people to take control of their finances.

2015 was also the first full year of CAP Release Groups, the latest service added to our holistic package of services. During the 18 month pilot, these groups supported 308 people struggling with a range of dependencies, such as smoking, alcohol and gambling, and helped 28% achieve a self-set goal in 2015 (p30). For half of these members, these were dependencies they had struggled with for over fifteen years. Now in our 20th year, we have long seen the impact addictions have on those in financial difficulty and the unemployed, and we are thrilled to now be able to offer a more complete solution to clients affected by multiple difficulties.

Looking ahead, 2016 will be no different in that we plan on opening more services to extend our coverage, with a vision of 1,000 CAP services by 2021. We will also continue to provide our high quality services to see thousands more lives transformed across the UK.

It is clear from the statistics in this report that there is much more to do to make sure people are accessing the support and advice they need. But I also hope you will be encouraged that debt and poverty are not life sentences and each year thousands of people are finding freedom and hope from debt, poverty, unemployment and addictions.

Matt Barlow
UK Chief Executive

meeting the needs of the most vulnerable.



Dawn Stobart
Director of
External Affairs

Throughout 2015, momentum continued to grow around the importance of meeting the needs of vulnerable customers. This is something that we have been committed to since CAP visited its first client 20 years ago. It is encouraging to see a cultural change taking place across the industry to ensure that all customers get the support and protection they need.

Our independent funding model, and financial support of 27,000 individuals who want to see people lifted out of debt and poverty (p34), means that our service can go deeper. This has allowed us to develop a debt help service which offers comprehensive support, tailored to help the most vulnerable engage with debt advice and walk with clients throughout their journey out of debt (p10). This has also given us freedom to develop a range of other complementary services that together offer holistic solutions to the challenges our clients face (p6).

The common theme of all our services is building community. Too often debt, unemployment and addiction cause clients to become isolated, but working in partnership with local churches provides the unique ability to visit clients in their homes, link them with volunteers who want to get to know and support them and go the extra mile to care for our clients (p12). It is this support that makes the difference to many of our clients and helps them overcome the challenges they face.

As a result, our profile within and engagement with the credit, debt advice and utility industries, as well as government and referral agencies, continued to grow in 2015. We were honoured to be the first time winner of Debt Advice Provider of the Year at the Credit Today Collections & Customer Service Awards in November, and to be shortlisted for three other awards in the credit and utility industries, including Best Vulnerable Customer Support Initiative. Like our peers, we have also spent 2015 working towards Financial Conduct Authority (FCA) authorisation. Currently under interim permission, we submitted our full application at the beginning of 2016.

As well as working at the frontline, we are passionate about representing our clients, and the most vulnerable in our society, to ensure policy is inclusive of their needs. As well as our continued engagement and inputting into policy making, in 2015 we launched *The poor pay more: prepayment meters (PPM) and self-disconnection report*, to highlight the hardship two fifths of our clients face because they are on a PPM¹. Our briefing in parliament was attended by over 40 people; including 15 MPs and representatives from Ofgem, the Big Six energy suppliers and the Energy Ombudsman, and since then we have started to see more attention and progress made around this issue.

As we enter our 20th year, I want to invite you to consider how you can join with us to support the most vulnerable. Culture is changing but with hardship still so widespread, there is more to be done and we would welcome any engagement to achieve this.

Dawn Stobart
Director of External Affairs

CAP's External Affairs team.



Helen Webb



Rachel Gregory



Daniel Kelly

1 | For more information please see capuk.org/poorpaymore

our impact.

Together our four services have a wide reaching impact, offering holistic support to tackle debt and its causes. As well as practical help, our services offer relief from the emotional strain of debt, unemployment and addiction. Delivered face-to-face through over 6,000 volunteers and independently funded, we are also able to go the extra mile, build community and provide a sustainable solution for thousands of vulnerable people each year.

social isolation and relationship breakdown.

3 in 4 clients in a relationship said debt caused arguments between them and their partner.

36% thought about or attempted suicide due to debt. 42% didn't seek help due to shame.

financial difficulty and poverty.

56% living below the poverty line. 2/3 sacrificed meals before CAP's help.

When seeking help, on average clients owed £13,973.



unemployment and worklessness.

46% said unemployment contributed to their financial difficulty.

37% solely reliant on benefits. Average length of unemployment was four years.

financial capability and service exclusion.

87% had no savings when facing financial difficulty. 7 in 10 fell behind with at least one priority bill.

34% of CAP Debt Help clients said mental ill health was a contributing factor towards their financial difficulty.

with our help:



93%

93% describe CAP's Debt Help service as 'life transforming' or 'a great help'.

More clients debt free in 2015 than any previous year.

6,000

We have over 6,000 volunteers to support and spend time with clients.



9 in 10 clients with mental ill-health or a learning disability rate CAP's Debt Help service as 'very easy' or 'easy' to access.



1,000 clients attended a free CAP client break in 2015 to spend time as a family and meet new people.

99%

100% would recommend CAP Job Clubs to a friend.



Over 11,000 people attended a CAP Money Course in 2015.

29% of CAP Job Club members found work in 2015.

96%

96% of CAP Debt Help clients surveyed remained debt free after working with CAP.

CAP Debt Help.



93% of clients described CAP Debt Help as 'life transforming' or 'a great help'.



66% of clients had waited over a year before seeking help with their debts.



36% had thought about or attempted suicide as a way out of their debt problems.



Aprel, CAP Debt Help client

'I had no food in the house to feed my two kids. I'd lost my job through falling pregnant and the relationship I was in broke down, so I was on my own.

I'd had a history of using drugs, which had got me into a bad place. I had PTSD, and then I got post-natal depression too.

Once I'd bought baby milk, I was literally living on £3.20 a week. I was getting letters and phonecalls non-stop from 13 different companies, from 8am to 8pm every day. I phoned all the debt companies to say I couldn't afford to pay them, but they took my money anyway.

Ruth from CAP was just amazing. She helped me get some food in the house first, and she was there for me every step of the way. I could call CAP whenever I needed to. Within a week and a half all the calls from creditors stopped. I found it hard to understand why all these people were helping me: that they all wanted what's best for me.

I'm debt free now; my life is new. The way that I spend now is different: I save a bit, which I didn't used to. And I can afford things for my kids, like swimming lessons for my son, which he's wanted for such a long time. I wouldn't have realised how good life could be without CAP. I would still be putting my kids to bed and then getting high, if it wasn't for their help. But with CAP I always had the reassurance that someone was there to help me, no matter what.'

our service.

93% of clients describe our service as 'life transforming' or 'a great help'.

12,812

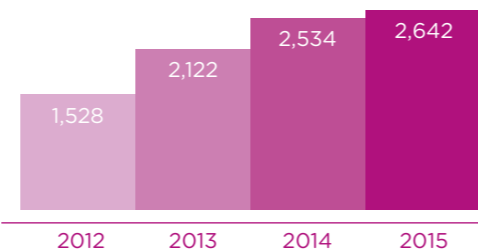
clients helped in total in 2015. This comprises of 7,250 new clients receiving a home visit and 5,562 existing clients supported.

At CAP, we seek to offer the very best service to those with the least. Through our referral sources we seek out the poorest and most vulnerable, because we recognise that through our face-to-face and holistic service, we are uniquely placed to lift those with the toughest lives out of debt and poverty.

In 2015, we were able reach 4% more clients in need than in 2014, helping 12,812 clients to address their financial difficulties.² Despite the level of poverty and vulnerability amongst our clients, 93% describe our service as 'life transforming' or 'a great help'.

debt free.

Number of clients who went debt free by year.



'When I got the call to say I was debt free, I couldn't believe it. I thought "Is this a joke?" I was happy, thrilled, emotional. I never ever want to find myself in that situation again.'

Media, CAP Debt Help client

More clients than ever before also became debt free. In total, 2,642 CAP clients became debt free in 2015 and thousands more continued to work with CAP towards this into 2016. Previous research demonstrated that, despite an average income of just £14,511, this is a fresh start, with 96% staying debt free after working with CAP.^{3,4}

The success of CAP's service, despite the vulnerability and low average income of our client base, is down to the combination of face-to-face local support and ongoing debt management clients receive. This model is only possible because of over 3,000 frontline volunteers and 27,000 individuals who support CAP financially, to allow us to provide a high-quality service that meets the needs of the most vulnerable.⁵

debt free for between six months and six years. 96% of the 120 clients interviewed said that they had stayed debt free, with a further 15 choosing not to take part in the survey. If it is assumed that those that did not

2 | In 2014, CAP helped 12,295 people.

3 | See page 22 for more information about client income.

4 | Research was conducted in 2012 with 120 clients who have been

seeking help.

Almost half of clients delay seeking help with their debts because of fear or embarrassment.⁶ This means the first interaction prospective clients have with CAP is vitally important. Our New Enquiries team is trained to make this interaction as easy and reassuring as possible.

There was a 5% increase in calls to CAP's freephone number for CAP Debt Help enquiries in 2015.⁷ In total 18,316 calls were received and 82% of them were answered first time. From these enquiries, 8,605 people booked a home visit from their local CAP Debt Centre. Of the remaining calls, 5,873 were general enquiries and 3,658 were signposted to other services.



'From the minute I made that phone call everything started to change for me. They were really nice and helpful, they calmed me down on the phone and reassured me.'

Jonathan, CAP Debt Help client

Making the call to CAP is often the first time clients have spoken about their debts and is a daunting step to take. In recognition of this, time is taken to listen and offer comfort that CAP can help. Following the call, clients receive a welcome letter and a phone call from their local CAP Debt Coach to introduce themselves before their home visit. These aim to encourage clients to continue to engage with CAP and follow through their initial contact to receive the help they need.

In 2015, there were on average 11,348 unique visitors to the 'I want help' section of CAP's website each month. Some clients find it easier to seek help online, and to make seeking help less daunting, we have recently launched a web chat service. From May 2015, this has allowed prospective clients to make enquiries in relative anonymity.

respond were back in debt to accommodate for self-selection bias, the result is that 85% of clients stayed debt free after CAP's service.

5 | See page 34 for more information about CAP's funding.

6 | 47% delayed seeking help due to fear and/or embarrassment.

7 | In 2015, 18,316 calls were received compared to 17,355 in 2014.

at the frontline.

98%

of clients rate their CAP Debt Coach as 'friendly' or 'very friendly'.

Our network of CAP Debt Centres means that every client begins their journey out of debt with a home visit from a local CAP Debt Coach. This is a unique opportunity to meet with clients face-to-face, appreciate the challenges that they are facing and the impact debt is having on them.

There are currently 301 CAP Debt Centres operating in partnership with local churches throughout the UK. Together these centres offer a home visiting service covering 63% of the UK population. Home visits are an important part of our service and we are continually working to increase our coverage. Where clients fall outside of a CAP Debt Centre area, they are signposted to other free debt advice services or can access our service through CAP Money Plus.⁸

In 2015, our frontline workers visited 7,250 new clients in their homes. These visits allow CAP frontline workers to get alongside clients as they begin their journey out of debt and spot where extra support is needed. 42% of the time, this includes a food shop for clients who do not have any food in the house. This tides new clients over until they have been given debt advice and a budget that prioritises food and other essential living costs moving forward.



'The fact that CAP did home visits made a huge difference as I was suffering with depression and I'm hard of hearing so it's difficult talking over the telephone.'

Vanessa, CAP Debt Help client

Often, producing the information and paperwork needed to generate debt advice is a challenge for clients, and these home visits mean that a CAP Debt Coach can sort through bin bags full of paperwork clients have not felt able to open, or in other cases, make calls to request for new paperwork to be sent out. The relationships built in these initial visits also serve as an extra level of support that can be drawn on if clients struggle to engage with CAP's head office Caseworkers.

debt coach perspective.



'Visiting clients in their homes has been eye opening. It has given me more compassion and understanding of where people are coming from. I really enjoy being able to take the time to get to know my clients. Talking to people about their money opens up so many different things in their lives that they want to talk to you about. With CAP we take the time to understand how the financial situation they are in affects their whole lives. I also visit a lot of isolated people and I just think it's amazing to see the benefit to someone's mental health when they have someone to support them.'

Catherine, Debt Coach, Medway Rochester

8 | See page 33 for more information about CAP Money Plus.

As well as helping clients with their immediate financial situation, our network of centres go the extra mile in showing care and support to our clients. Here are a few highlights of centres going further to help clients in difficult situations.



Preston North CAP Debt Centre topped up a prepayment meter so the client could give her baby a warm bath for the first time in two weeks.



Wye Valley CAP Debt Centre has done several free car repairs for clients, as well as sourcing parts, as one of the team is a trained mechanic.



Mole Valley CAP Debt Centre spent two days doing a complete garden makeover for a client, including removing rubbish and laying a new lawn.



Preston CAP Debt Centre helped a client in a women's refuge by helping her move house and decorate; provided carpets, a bed, wardrobes and a washing machine.

£2,000

Merthyr Tydfil CAP Debt Centre raised £2,000 to repair a client's roof when water was getting into their electrics.



Hitchin CAP Debt Centre hired a van and mobilised a team of people to help a client who had no way of moving house.



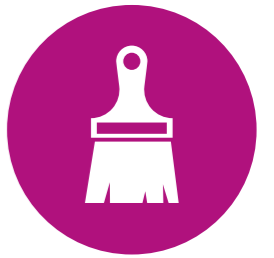
Leeds South and East CAP Debt Centre redecorated a client's kitchen following a fire and also renovated the garden.

18

Hemel Hempstead CAP Debt Centre cleaned a client's home, who had severe mental health issues and had not cleaned it in 18 years.



Leicester CAP Debt Centre arranged for clients to pick Christmas presents for loved ones from a local charity shop free of charge.



Swansea CAP Debt Centre decorated an elderly client's living room.



Manchester South CAP Debt Centre drove a client with four children to the supermarket every week for eight months, until they could afford to run a car again.

finding a debt solution.



'Until this year I'd felt the debt would never be paid, no way. I felt trapped. It's almost as if I couldn't see options. Now I can look at life and there are options.'

Pilar, CAP Debt Help client

As seven in ten clients have waited over a year before seeking help with their debt, finding a suitable debt solution for every client and helping them become debt free as quickly as possible is a priority.⁹

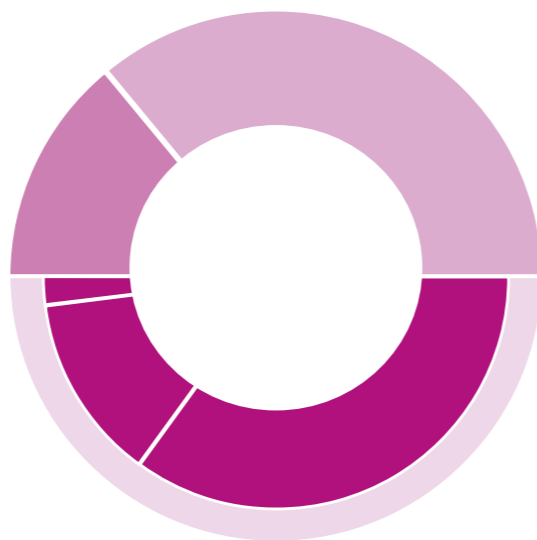
In 2015, 36% of CAP clients were initially in a position to begin repaying their debts. This was a 10% reduction on 2014 when 40% of clients entered a repayment route.¹⁰

In comparison to 13% in 2014, 14% of new clients in 2015 did not have an immediately clear debt solution. In these situations, CAP's Resolutions team continues to keep creditors informed and helps clients reach a position where their journey out of debt can begin.

However, as there is no minimum income threshold to access CAP's Debt Help service, and 85% of clients' income is below the national average, almost half require an insolvency option.¹¹ This was the case for 50% of clients in 2015, 6% higher than in 2014, with seven in ten of these eligible for a Debt Relief Order (DRO).¹²

routes out of debt.

Breakdown of routes out of debt taken by new clients in 2015.¹³



14% ● Hold route 50% ● Insolvency route
 36% ● Repayment route 70% ● Debt relief order (DRO)
 27% ● Bankruptcy
 3% ● Sequestration (Scotland)

Insolvency is a daunting and confusing process for many clients, yet without going through this process, these clients would take on average at least 41 years to repay.¹⁴ Therefore, CAP's head office Caseworkers reassure clients throughout the process and fill out the necessary forms.

Even with this support, the majority of clients struggle to access an insolvency route because they cannot afford the fees. Where this is the case, CAP sources grants to ensure that everyone can access a suitable debt solution. In 2015, 51% of clients that went through a bankruptcy or DRO received a bursary, which on average was £145 per client.

journeying out of debt together.



'The best thing was being able to unload all the pressure. Instead of getting these letters through the post and trying to deal with them all myself, I could just send them straight to CAP without opening them and they sorted them all. It took the pressure away.'

Linda, CAP Debt Help client

While clients work their way out of debt with CAP's help, life often throws up challenges that make this a strenuous journey. Through the debt management service provided by CAP's head office, we support clients through these, until they are debt free.

In total there were 9,379 CAP Plans active in 2015 as these clients worked with us to journey out of debt. All creditor negotiations and debt repayments were handled for these clients by CAP's head office. Through CAP Plans £14.5m was repaid to creditors in 2015 – £8.3m for secondary debts and £6.2m for priority bills and arrears.

This level of support lifts the weight of debt and brings stability, allowing clients to get their lives back on track and make progress towards becoming debt free. Clients are able to send all post they receive in freepost envelopes and direct any calls to our head office. This is important because life is often chaotic for clients when we first visit and debt is commonly secondary to other difficult circumstances they are facing. Especially for the most vulnerable, this support ensures that they are able to complete their journey out of debt despite the challenges they might face along the way.

On average during 2015, CAP was managing over £50m worth of secondary debt at any one time. This involved processing around 15,000 pieces of correspondence, and over 800 phone calls each month. As well as producing over 16,500 new financial statements as clients' circumstances changed.

caseworker perspective.



'It is a privilege to walk with clients all the way through to the end of their journey out of debt. As a caseworker, I stand in between our clients and their creditors, negotiating affordable payment plans, and making debt repayments on their behalf. This helps to alleviate some of the overwhelming pressure felt by our clients due to their financial situation. Often debt has already had a negative impact on their health, and many of our clients are vulnerable when they come to us. We are there for them at the end of the phone, helping them through any changes in their circumstances or any challenges they face. It is a joy to be able to contribute to lifting the burden of debt from our clients' lives.'

Sarah, Client Services Caseworker



get involved.

Christmas can be a difficult time for families in financial difficulty. During the holiday season, we love to surprise clients with Christmas hampers to make things a bit more special. Last year several creditors joined in and made hampers for local CAP clients. Get in touch if you would like to get involved with our 2016 Christmas food aid appeal.



'This initiative strikes a real chord within our business as we provide support to those in similar situations on a daily basis. It is a great way to help a fantastic cause by doing that little bit extra to support those in need, with the hope that these hampers offer families some much needed relief and Christmas cheer over the festive period.'

John Davies, Head of Recoveries, Paragon

9 | See page 19 for more information about seeking help.

10 | 36% of new clients in 2015 selected a repayment route, a four percentage point decrease from 40% in 2014 or a 10% reduction.

11 | See page 22 for more information about clients' income.

12 | 50% of new clients in 2015 selected an insolvency route, a three percentage point increase from 47% in 2014 or a 6% increase. 70% of insolvency routes were a DRO.

13 | Less than 1% of new clients in 2015 entered into a DAS or IVA.

14 | Average repayment term calculated at the point of seeking debt advice if client was to enter a repayment plan instead of pursuing an insolvency option.

our clients.

91% of clients with a learning disability or mental ill-health rate CAP's service as 'very easy' or 'easy' to access.



'The best thing about CAP's service is always having contact. I've always got someone at the end of the phone. Everyone is so patient and compassionate. You don't have to ring up with anger - they talk and explain. They all have that tranquil way.'

Paula, CAP Debt Help client

For the estimated 2.9 million struggling with problem debt in the UK, living in debt is a dark place.¹⁵ Two thirds of our clients have struggled with debt for over a year before seeking help and the strain of debt takes its toll during this time.¹⁶

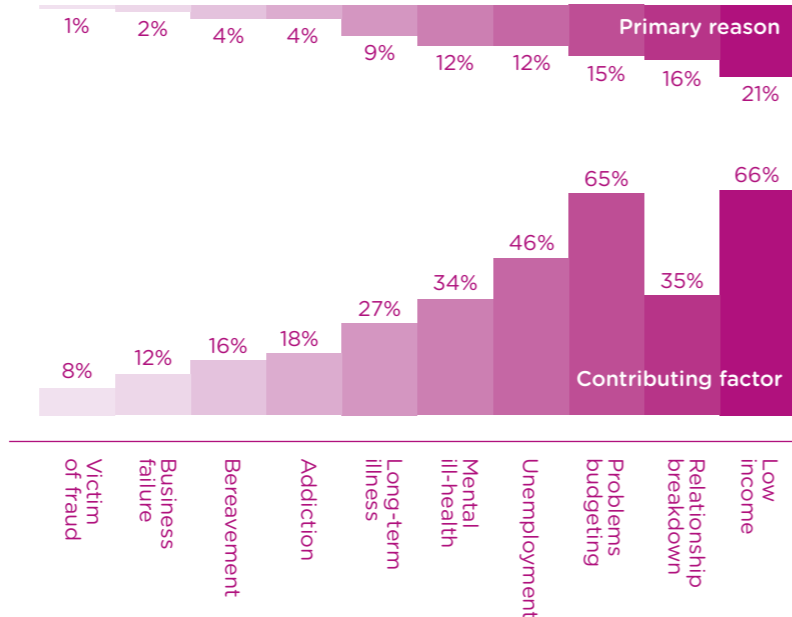
vulnerability.

Low income is the top reason given for their debt problem and this struggle is often intensified by other difficult circumstances. Almost four in ten have a key support issue, and for a third of clients, mental ill-health is a contributing factor to their financial difficulty.¹⁷

The primary reason for debt given by new clients in 2015 gives an indication of the variety of difficult situations our clients are facing. For many the personal and emotional consequences of these events, alongside the financial, mean debt escalates and becomes unmanageable.

reason for debt.

Primary reasons for debt given by new clients in 2015 and proportion of clients that reported these were also a contributing factor to their financial difficulty.



Low income remained the top primary reason for debt in 2015. This was followed by relationship breakdown at 16%, which increased from third place in 2014.

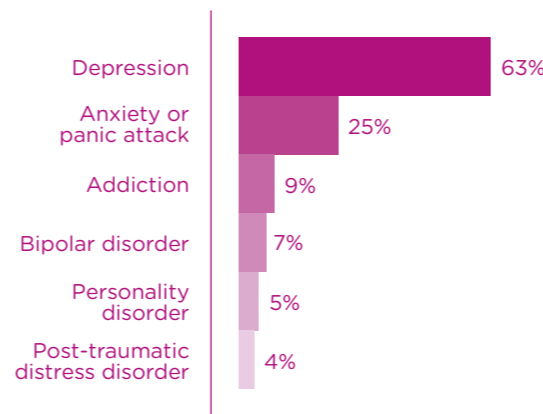
The biggest change in 2015, was that six times as many new clients reported mental ill-health as the primary reason for their debt compared to 2014.¹⁸ Despite this substantial increase, this still does not show the full extent that mental ill-health plays a role in causing financial difficulty. A third of clients reported that mental health was a contributing factor to their debt problems, despite many reporting another primary reason.¹⁹ The same is true for many of the other causes of debt, where the primary reason for debt masks the true extent other factors are at play. As the graph above shows, in reality it is a combination of factors that interplay to cause financial difficulty.

In addition to the vulnerability caused by being in financial difficulty, 38% of new clients in 2015 had an additional key support issue that impacted their ability to cope with their situation in some way. CAP Debt Help is designed to cater for those who need holistic support to deal with their debts and the extent of vulnerability amongst our client base demonstrates the importance of our frontline and ongoing support.

15 | Clifford, J. Ward, K. Coram, R. Ross, C. (2014) *StepChange Debt Charity: Social Impact Evaluation of certain projects using Social Return on Investment*, [Leeds], StepChange Debt Charity.
16 | See page 19 for more information about seeking help.
17 | 38% of new clients in 2015 had a key support issue. 34% of clients surveyed reported mental ill-health was a contributing factor in their financial difficulty.
18 | The primary reason for debt was mental ill-health for 12% of new clients in 2015, compared to 2% in 2014. This was a ten percentage point increase, or an increase of 600%.

mental ill-health.

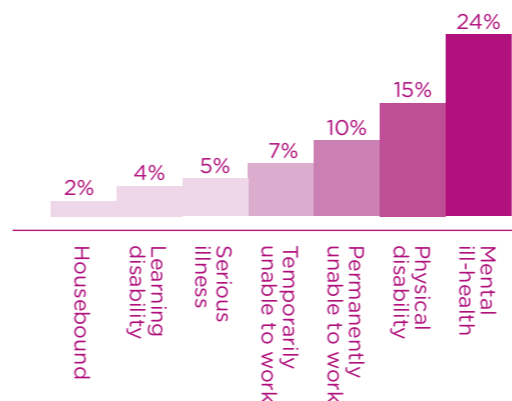
Proportion of key support issues that related to the following mental health issues.



Eight in ten of these key support issues related to mental ill-health, most commonly depression and anxiety.²⁰ In addition, 9% had difficulty interacting through written communications, due to visual impairment or dyslexia for instance, and 2% with spoken communications.

key support issues.

Proportion of clients who are affected by the following key support issues.

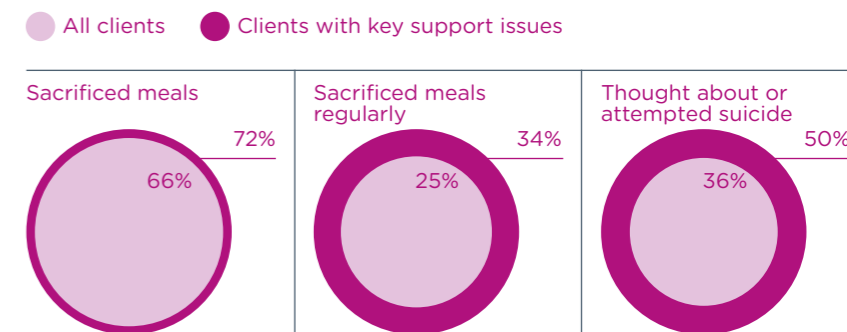


Overall, 24% of all clients report suffering with mental ill-health and 15% with a physical disability. For 10% this means they are permanently unable to work, with a further 7% temporarily unable to work.

19 | 34% reported mental ill-health was a contributing factor to their financial difficulty.
20 | 79% of key support issues related to mental ill-health. Clients could have more than one and therefore this is not 79% of clients with key support issues.

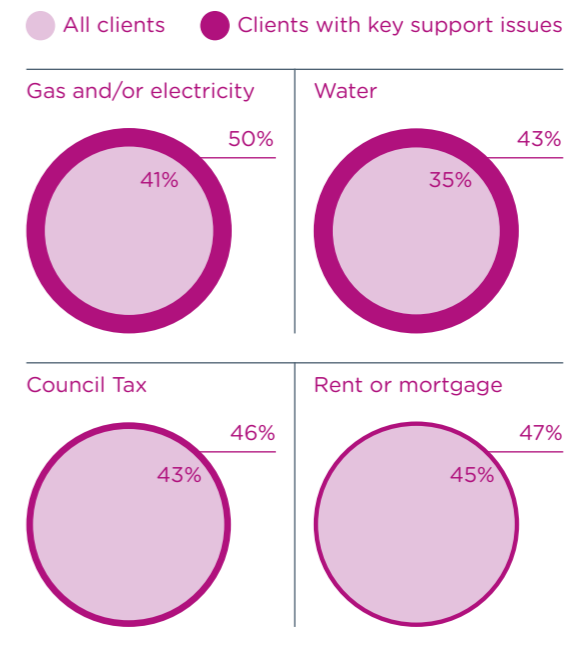
impacts of debt.

Proportion of clients with key support issues who reported the following impacts of debt before CAP's help compared with proportion of all clients.



falling behind with priority bills.

Proportion of clients with key support issues that fell behind with priority bills due to debt compared with proportion of all clients.



Where there is an additional key support issue, a greater proportion of clients report facing severe hardship as a result of debt. 73% of clients with key support issues had fallen behind with essential bills, 7% more than for all clients, and half had thought about or attempted suicide.^{21, 22}

21 | 68% of all clients surveyed said they fell behind with at least one essential bill, five percentage points less than only clients with key support issues or 7% less.
22 | 50% of clients with a key support issue surveyed reported that they had thought about or attempted suicide as a way out of debt.

life in debt.

In 2015, we surveyed 1,672 clients about their experience of financial difficulty before seeking help. The results paint a stark picture of the impact debt had on their emotional and physical wellbeing, as well as their families and relationships.

36% thought about or attempted suicide as a way out of debt.



'I used to shut myself away in the house and not go out or want to talk to anyone. I took a few overdoses and I've been in the mental health unit twice. It was a struggle, but I got through it with CAP. I wouldn't be here if it wasn't for CAP because I didn't want to go on living, but now I'm so happy to be alive.'

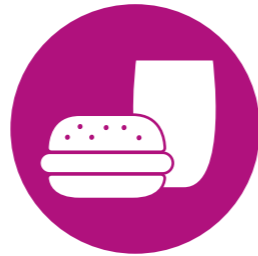
David, CAP Debt Help client



76% said debt affected their health negatively in some way. 59% visited their GP due to the effects of debt.



37% were prescribed medication for debt related illness.



2 in 3 sacrificed meals due to debt. 25% did so regularly.



74% of those in a relationship said debt caused arguments between them and their partner. For 23% this had caused complete relationship breakdown.



40% of parents said debt affected the emotional wellbeing of their children. 39% meant they couldn't buy adequate clothing for their children.



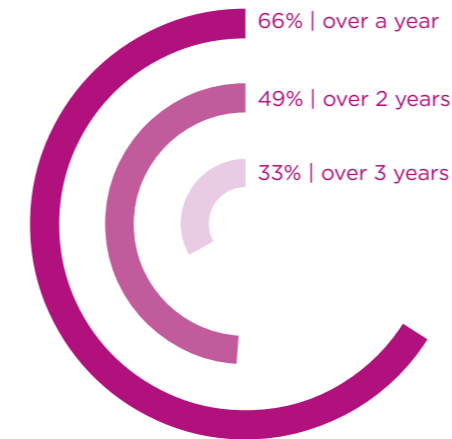
61% were fearful of losing their home, of which 13% were threatened with eviction and then 3% were evicted.

hard to reach.

Despite the toll debt was taking on them, two thirds delayed seeking help for over a year, with half of these clients struggling for over three years before seeking help. More than half initially attempted to sort their finances out themselves before seeking further help.²³ Shame, fear and not knowing anyone could help were also frequent reasons given for not seeking help sooner.

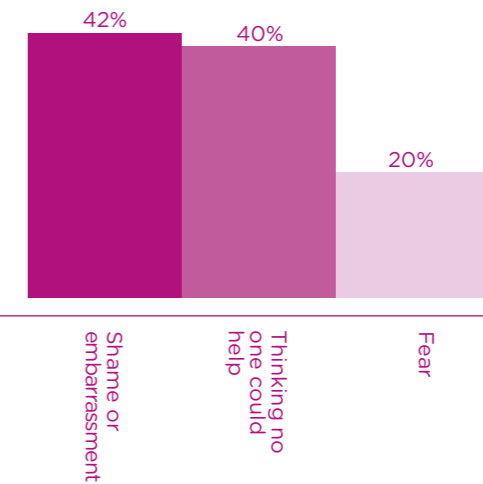
delay in seeking help.

Proportion of clients who waited before seeking help for over:



why wait?²⁴

Proportion of clients who waited due to:



We attempt to reach those struggling with debt through a variety of referral sources. We find that the most effective recommendations, overcoming the barriers to seeking help, come from trusted people or organisations that clients are already engaging with, and in particular we seek referrals from those working with the most vulnerable that need a face-to-face service.

In 2015, 35% of new clients heard about CAP through external organisations that uncovered the client's need for debt advice through their work with them. This included GPs and health workers, social services, housing associations, local councils, Citizens Advice Bureaus, the Jobcentre Plus, food banks, other charities and the credit industry. A further 36% were through word of mouth or a recommendation from an existing client, local church or another CAP service. Just 12% came from press, leaflets and our website.

²³ | 55% of clients surveyed reported a reason they did not seek help sooner was because they were trying to sort their finances out themselves.

²⁴ | Please note that more than one option could be selected for this question so results add to more than 100%.

extent of debt.

15% increase in priority arrears in 2015.

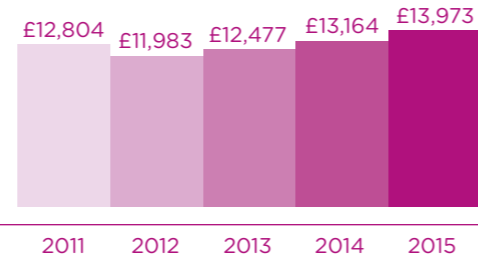
£13,973 average total debt balance when seeking help

By the time clients did seek help, average debt balances were equivalent to 96% of average annual household income.²⁵ In addition, two thirds had fallen behind with at least one priority bill because of their debt, and on average just under a third of clients' outstanding debt was owed to priority creditors.²⁶

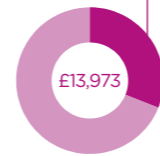
In 2015, new clients owed on average £13,973 at the point they sought debt advice. This was a 6% increase on the previous year, and three quarters of this increase was in priority arrears.²⁷ On average new clients owed £4,383 to priority creditors, which was 31% of new clients' total debt balances and a 15% increase on 2014, when new clients on average owed £3,796 to priority creditors when seeking help, 29% of the total average debt balance.

average debt.

Average debt balances of new clients when seeking help by year.



£4,383 Primary debt
£9,590 Secondary debt



Comparing clients' debt to income indicates that new clients in 2015 were on average more indebted than those seeking help in the previous year. This comparison implies that, on average, it would take clients a minimum of 31 years to repay their debts if they were not able to access an insolvency option where appropriate. This is a slight increase on 2014, when new clients would have needed at least 30 years.

25 | Average annual household income was £14,511 in 2015.

26 | On average, £4,383 out of £13,973, the total outstanding debt when seeking help, was owed to priority creditors. This accounts for 31% of the average total outstanding debt. See page 24 for more information about clients' spiral into debt.

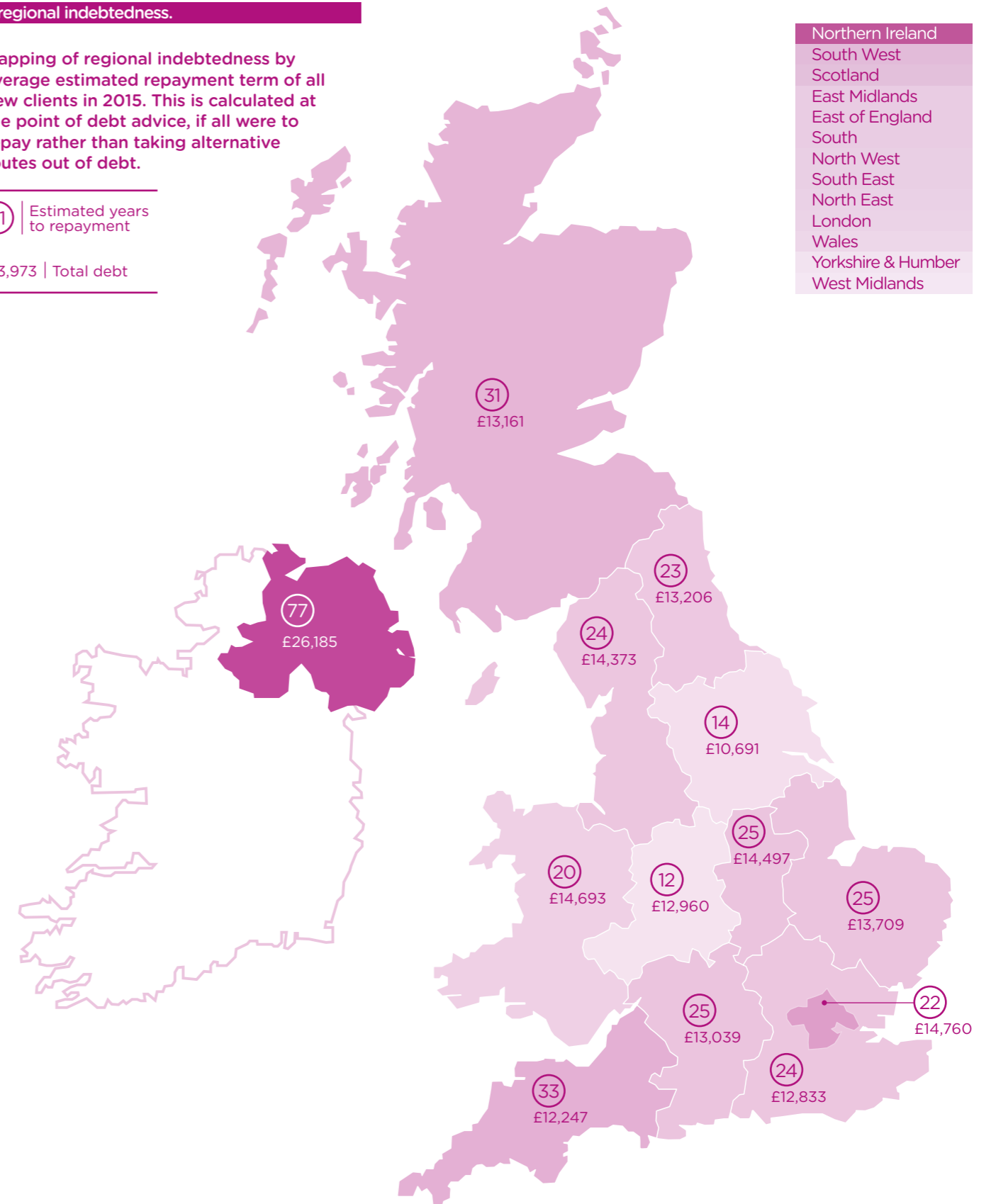
27 | On average new clients in 2014 owed £13,164 when seeking help. This is £809 less than in 2015. Average priority arrears had increased by £587 in 2015 (15% increase from £3,796 in 2014), compared to 2014, and average secondary debt had increased by £192 (2% increase from £9,368 in 2014). Therefore, 72% of the increase in the total debt owed by new clients in 2015 was due to higher priority arrears.

regional indebtedness.

Mapping of regional indebtedness by average estimated repayment term of all new clients in 2015. This is calculated at the point of debt advice, if all were to repay rather than taking alternative routes out of debt.

31 Estimated years to repayment

£13,973 Total debt



income and poverty.

56%

of clients are living below the poverty line.

37%

of clients are living solely on benefits.

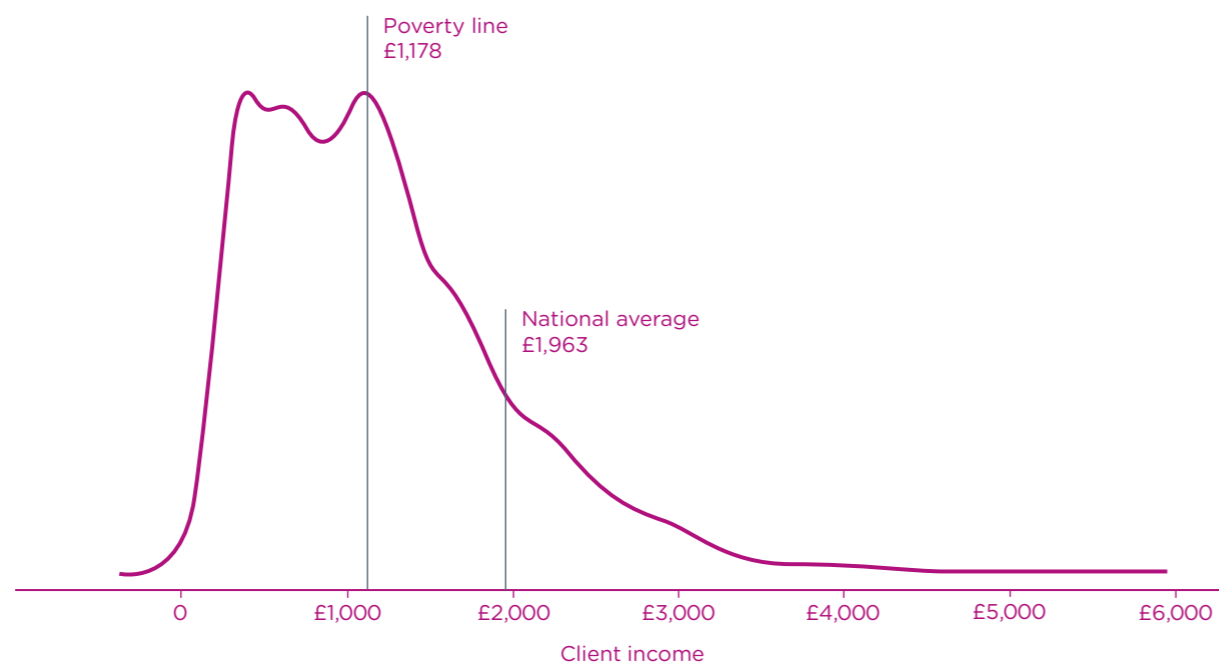
Low income and debt are closely related and many of our clients face a daily struggle to make ends meet. On average our clients' income is just three fifths of the national average and 56% live below the poverty line.²⁸ For just under a fourth of clients, benefits are their only income source.²⁹

In 2015, the average annual income of new clients was just £14,511. While this is a real terms increase of 4% on the average income of new clients in 2014, it remains substantially lower than the national median household income of £23,556.³⁰

This means that clients on average had just £1,209 a month to meet their living costs and debt repayments, 38% lower than the national average. Overall, 85% of new clients in 2015 had income below the national household median income, and 56% were living below the poverty line.³¹

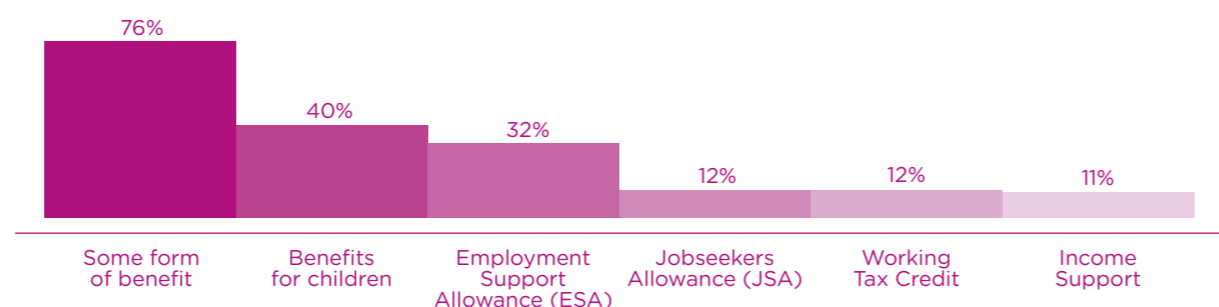
income distribution.

Distribution of clients' monthly household income.



benefit income.

Proportion of new clients in 2015 receiving benefits.



Part of the reason the average income of clients was so low is that 76% of new clients in 2015 were receiving some form of benefits and about half of these clients were solely reliant on their benefit income.³² Most commonly this was Employment Support Allowance (ESA), which just under a third of new clients in 2015 were receiving.

As well as low income, reliance on benefits can also contribute to financial difficulty in other ways. For instance, 23% of our clients report a benefit overpayment was a contributing factor to their financial difficulty.

jobseekers allowance.

29 yrs

Average number of years needed to repay without an alternative debt solution.

£10,480

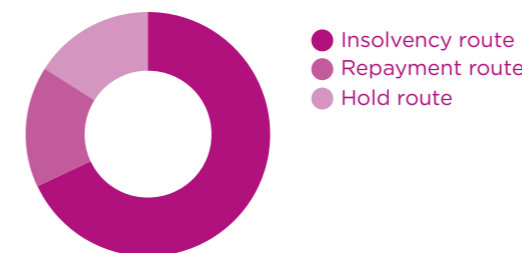
Average debt: £3,686 priority and £6,794 secondary.



'After an injury at work, I had to go to the Jobcentre and sign on for JSA. I ended up with depression, trying to stretch £1 into £5. We were in a deep hole, in the dark. Now, thanks to CAP, we're back out in the sunshine.'

Chris, CAP Debt Help client

Routes out of debt taken by clients on JSA



12% 2.3%

12% receive JSA compared to an average claimant count of 2.3% in 2015 for the UK.³³

employment support allowance.

47 yrs

Average number of years needed to repay without an alternative debt solution.

£12,306

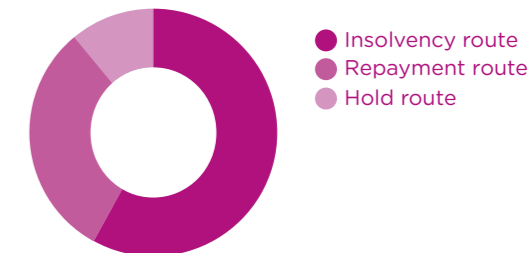
Average debt: £4,045 priority and £8,261 secondary.



'I was seriously ill with cancer. We were in debt not because we had not been sensible with our money; my husband's salary only went so far - it paid bills and what was left was for food.'

Vicky, CAP Debt Help client

Routes out of debt taken by clients on ESA



32% 7%

32% receive ESA compared to 7% of the UK working age population.³⁴

28 | Average annual household income for new clients in 2014 was £14,511, this is 62% of the national median household income of £23,556.

29 | 37% of new clients in 2015 only received income from benefits.

30 | Based on average household income of new clients in 2014 of £13,897 and ONS data that CPI inflation for the year to December 2014 was 0.5%. Average

(median) real household income before housing costs for 2013/14 according to DWP's June 2015 Households Below Average Income (HBAI) analysis was £23,556.

31 | Based on poverty line of £14,134, 60% of the average (median) real household income before housing costs for 2013/14 according to DWP June 2015 Households Below Average Income (HBAI) analysis.

32 | This includes benefits for children, Child Tax Credit, DLA Care, DLA Mobility, ESA, Housing Benefit, Incapacity Benefit, Income Support, JSA, Working Tax Credit and Other Benefits. Benefits was the sole source of income for 37% of all new clients in 2015, which is 49% of clients that were receiving some form of benefit income.

33 | <https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/outofworkbenefits/datasets/claimantcountcla01>

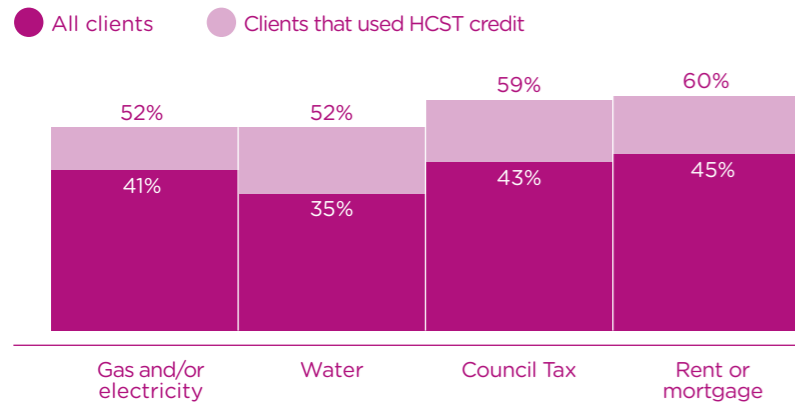
34 | According to DWP Quarterly Benefits Summary May 2015 there are 2.7m people in receipt of ESA (<http://bit.ly/1SmAbVP>). This is 6.75% of the ONS's mi-2014 working age population estimate of 40m (<http://bit.ly/1paMpGk>).

spiral of debt.

As financial difficulty sets in, debt balances often spiral out of control as clients fall behind with household bills and take out further credit in an attempt to keep up with debt repayments. Nine in ten clients report borrowing to try and keep up with existing debts, and seven in ten fell behind with at least one priority bill due to their debts.³⁵

falling behind with priority bills.

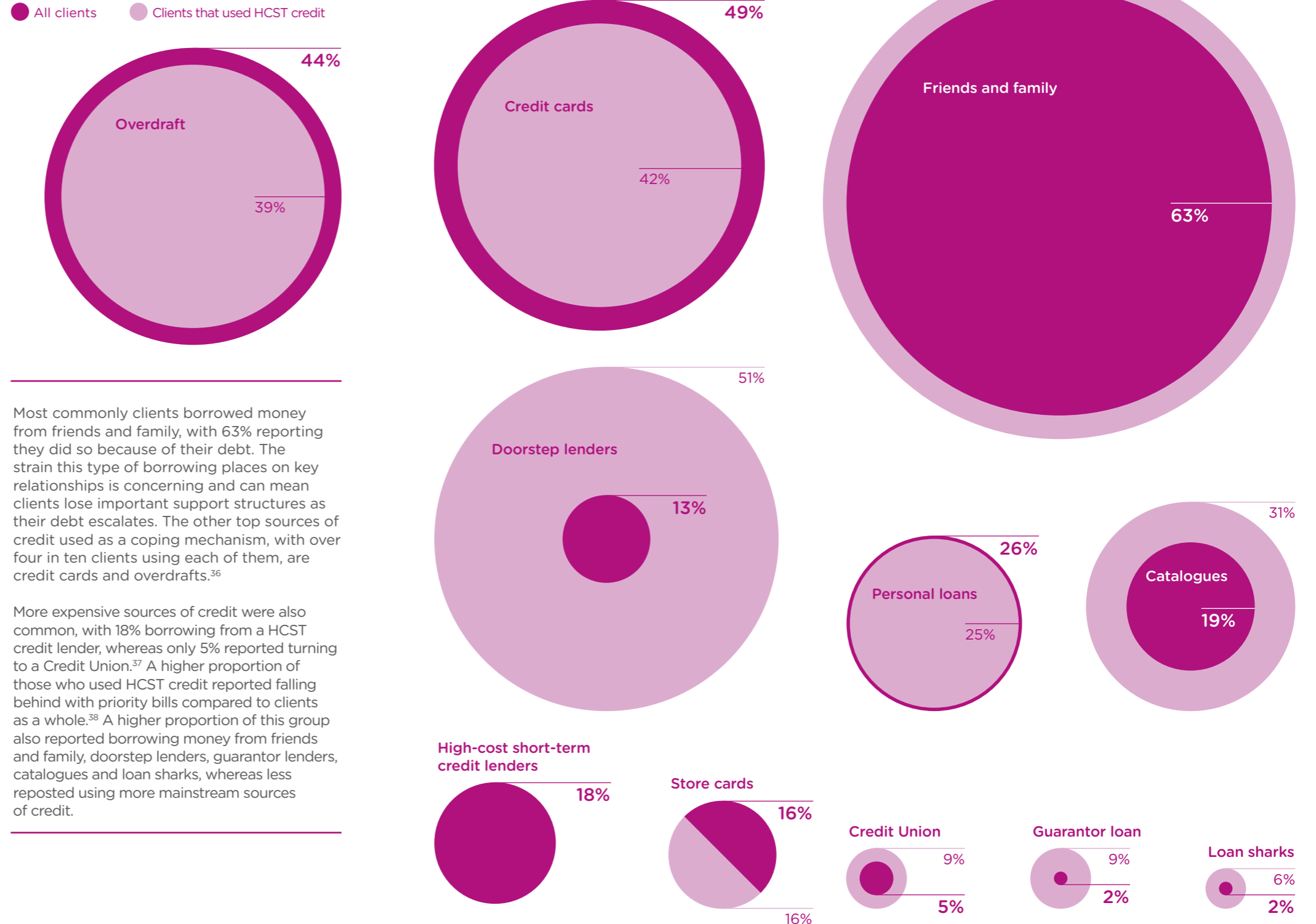
Proportion of clients, and specifically those that had used high cost short term (HCST) to cope with debt, who also fell behind with their priority bills.



87% of clients did not have access to any savings to fall back on when they entered financial difficulty, and a further 8% had less than £1,000. As a result, clients turn to other coping strategies, such as using credit as a safety net or cutting back on household expenses. For instance, 68% of clients reported falling behind with at least one priority bill as a result of debt. The top area in which payments were missed was rent or mortgage payments, followed by Council Tax.

borrowing to stay afloat.

Comparison of the proportion of clients turning to various sources of credit in an attempt to keep up with debt repayments. This shows how frequently each source is used for this purpose and also how widespread its use is by those who had also taken out HCST credit to cope with debt.



Most commonly clients borrowed money from friends and family, with 63% reporting they did so because of their debt. The strain this type of borrowing places on key relationships is concerning and can mean clients lose important support structures as their debt escalates. The other top sources of credit used as a coping mechanism, with over four in ten clients using each of them, are credit cards and overdrafts.³⁶

More expensive sources of credit were also common, with 18% borrowing from a HCST credit lender, whereas only 5% reported turning to a Credit Union.³⁷ A higher proportion of those who used HCST credit reported falling behind with priority bills compared to clients as a whole.³⁸ A higher proportion of this group also reported borrowing money from friends and family, doorstep lenders, guarantor lenders, catalogues and loan sharks, whereas less reported using more mainstream sources of credit.

35 | 91% of clients surveyed reported debt meant borrowed money from a source of consumer credit, friends/family or loan shark and 68% said they fell behind with at least one essential bill.

36 | 49% of clients surveyed reported that debt meant that they had borrowed money on a credit card and 44% on an overdraft.

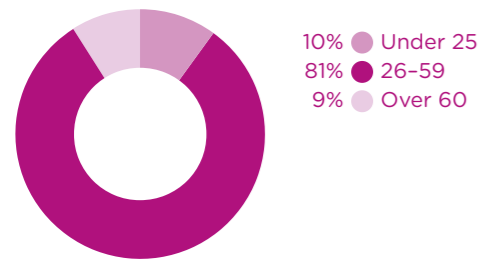
37 | It is not known whether clients borrowed money from a HCST credit lender, or any other credit source, before or after the introduction of the FCA's cap on the cost of HCST credit.

38 | 85% of those who reported using a HCST credit lender also reported falling behind with at least one priority bill, compared to 68% of all clients.

client demographics.

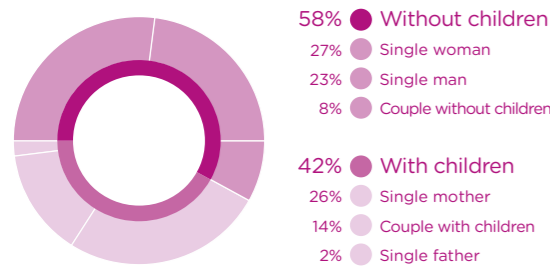
age.

Breakdown of new clients in 2015 by age group.



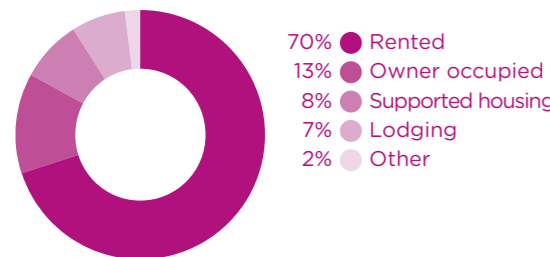
household composition.

Breakdown of new clients in 2015 by household type.



tenure.

Breakdown of new clients in 2015 by tenure type.



under 25s.



'I was 25, living on my own and didn't know how to budget or save. I had run up quite a bit of debt simply because I didn't understand the things I was supposed to do.'

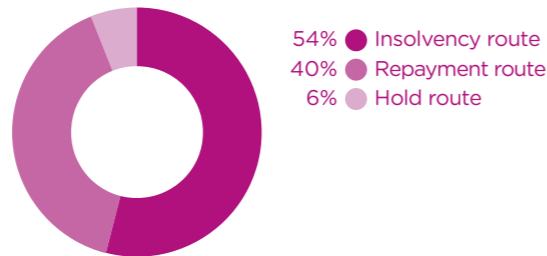
Kirsten, CAP Debt Help client

21

Average number of years needed to repay without an alternative debt solution.

routes out of debt.

Breakdown of routes out of debt taken by new clients under the age of 25 in 2015.

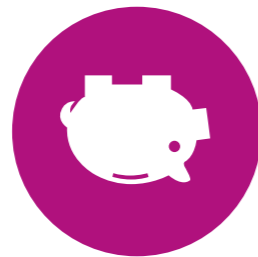


£3,556

Average priority debt.

£7,734

Average secondary debt.



94% had no access to savings when they got into financial difficulty.



65% borrowed money from a HCST credit lender due to debt.



57% have children.



27% are lone parents.

over 60s.



'I am of a generation which kept financial problems to themselves. I was made redundant and I couldn't meet my commitments, so my debts grew and grew. I had a nervous breakdown and tried to commit suicide, twice. I was in despair.'

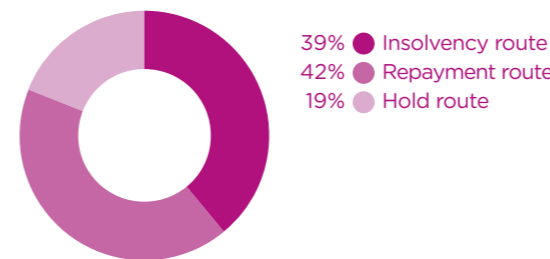
John, CAP Debt Help client

26

Average number of years needed to repay without an alternative debt solution.

routes out of debt taken by clients over 60.

Breakdown of routes out of debt taken by new clients over the age of 60 in 2015.



£4,077

Average priority debt.

£12,584

Average secondary debt.



83% had no access to savings when they got into financial difficulty.³⁹



38% borrowed money from a friend or family member, compared to 67% of under 60s.



28% have a physical disability, compared to 13% of under 60s.

³⁹ | 9.4% of over 60s surveyed reported having over £1,000 in savings when entering financial difficulty, compared with 4.7% of under 60s. This is a 4.7 percentage point increase or a 100% increase.

CAP Job Clubs.

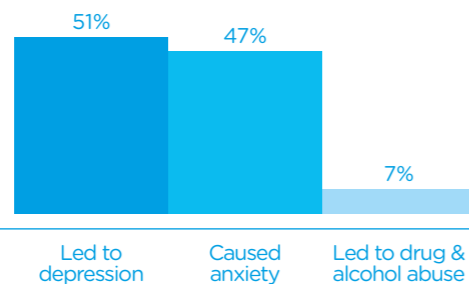


Now in its third year, CAP Job Clubs has supported thousands of jobseekers across the UK on their journey to employment. Despite the majority of members being long-term unemployed, CAP Job Clubs have had an even higher success rate than expected due to the mix of community support, one-to-one coaching and employability skills that they provide to members.

There are 145 CAP Job Clubs running across the UK, which in 2015 supported 1,475 members. 86% of these members were long term unemployed, having spent over one year out of work, two thirds of these were unemployed for over two years.⁴⁰

impact of unemployment.

Proportion of CAP Job Club members that reported unemployment.



As a result, members typically lack confidence in their ability to find work and are at a considerable distance from the labour market. Unemployment and debt are also closely related, and for many, unemployment is coupled with financial stresses that further impinge on their ability to step confidently into employment.



'I'd been out of work since 1997. I was sick for a long time after I was attacked by a neighbor and left with a head injury and mental health issues. Then my marriage broke down a few years ago. Things just kept going downhill.

I was looking for help, and a friend mentioned CAP Job Clubs to me. I remember going to the first session, how I wouldn't speak to anyone. I was quiet because my defences were up about my past. But as the weeks went on, going to the club became one of the best things that had ever happened in my life.

I was treated like a human being there, not as a number. Everyone in the club was helping each other. The job club helped me with my CV, letter writing, and how to present myself at interviews.

A few weeks ago I started a new job! It's going great and I'm enjoying it. Going to the job club was like coming out of my shell. Now I can look forward to my future.'

Andrew, CAP Job Club member

in 2015.



99% would recommend CAP Job Clubs to a friend.



29% of members found work in 2015.



87% of members described CAP Job Clubs as 'life transforming' or 'a great help'.

CAP Job Clubs have three elements that run in parallel and are designed to offer comprehensive support for those at a considerable distance from employment. These are: an eight-week *Steps to employment* employability and job search training course, regular one-to-one coaching from a trained CAP Job Club Coach and time spent building community with other members. Members can also be signposted to CAP's other services for help with budgeting, debt and dependencies where this is identified as a barrier to employment. In 2015, 87% of members described the impact CAP Job Clubs had on their lives as 'life transforming' or 'a great help'.

steps towards employment.

It can take time to overcome significant barriers to employment and rebuild members' self-confidence after on average four years of unemployment and setbacks. All three elements of CAP Job Clubs support members on this journey, however long it takes. Many members struggle to find paid employment straight away, but with the support of a CAP Job Club 82% of members who had not found work yet considered themselves to have taken steps towards employment during their coaching reflections. For many, volunteering is an important milestone on this journey.

finding employment.

In 2015, 29% of members found work with the support of CAP Job Clubs. This success rate is more than twice the rate we had predicted based on member demographics. It is a testament to the significant support and encouragement members receive to overcome the discouragement and barriers that build up over long periods of unemployment.



get involved.

Use your skills and expertise to help someone step into employment. One of the most helpful and practical ways that we are able to help members find work is through connecting them with employers or people within the industry they are interested in.

If you would like to support your local CAP Job Club by offering members CV advice, interview practice, work experience opportunities or greater insight into your industry, please get in touch.

Visit capjobclubs.org for more information.



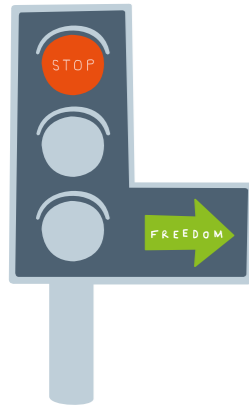
'Unemployment remains one of the most common reasons for debt, and has serious personal impacts for both individuals and families. I think CAP Job Clubs is not only a useful initiative, but essential, and I am proud to have attended a CAP Job Club to offer support and recruitment guidance.'

I think CAP Job Clubs is not only a useful initiative, but essential, and I am proud to have attended a CAP Job Club to offer support and recruitment guidance.'

Bob Kingdon, Compliance Director, 1st Credit

40 | 56% of all members in 2015 had been unemployed for over two years, which was 65% of all members that had been unemployed over one year.

CAP Release Groups.



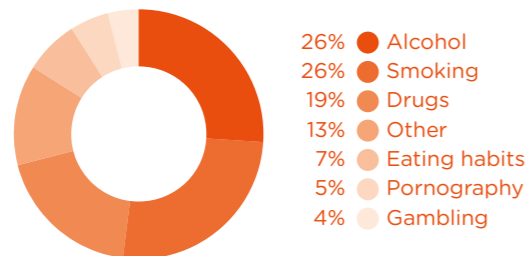
CAP's latest service, CAP Release Groups, is another step towards a comprehensive set of services tackling the causes of debt and poverty. CAP Release Groups help members find freedom from life controlling dependencies that are often intertwined with unemployment and financial difficulty, such as smoking, gambling or drinking.

Following an 18 month pilot, there are now 58 CAP Release Groups running across the UK. In 2015, these groups supported 308 members with a wide range of life controlling dependencies, which half have struggled with for over 15 years.

The impact of dependencies on clients' lives has long been evident. 18% of CAP Debt Help clients report that struggling with an addiction contributed to their financial difficulty, and often this acts as a persistent obstacle on clients' journeys to becoming debt free. As a result, CAP Release Groups are a clear complement to CAP's debt help service, and to help others gain control of their dependency before financial difficulty results.

member dependencies.

Breakdown of dependencies CAP Release Group members sought help for.



As well as prominently acknowledged addictions to narcotics and alcohol, clients also struggle with dependencies that less provision exists for, such as shopping or online gambling. CAP Release Groups can be attended in conjunction with a medical detox.



'My 20s were a blur of partying and living beyond my means; I had an overdraft of £100 and kept being given more. I also

had an addiction to alcohol and could never seem to hold down a job, which didn't help. I just seemed to drift through life and I wasn't really sure where I was going or why I was here - but thanks to CAP now I can see.

The CAP Release Group course was based around the 'Twelve Steps'. You cover anger, resentment, trust issues - because a lot of people avoid those issues, and they turn to something else instead, they decide to have a drink rather than face it. There was a whole load of different topics we covered, based on the steps.

Initially I went on the course for alcohol, and in those eight weeks of the course I didn't drink a single drop, and I quit smoking too!

My family was pushed away by my addiction. But when you get clean, you can build bridges and get in touch again.

My future looks more positive now than a year ago. I was negative and hopeless and now I can see a future.'

Tony, CAP Release Group member

in 2015.



100% would recommend a CAP Release Group to a friend.



28% of members met a goal in 2015.



64% of members reported a positive change in their health.

In 2015, 28% of members met at least one self-set goal. Many more have also made progress towards their goals, with 79% of members surveyed from the selected pilot groups, describing CAP Release Groups as 'life transforming' or 'a great help'. This progress also translated into notable improvements in members' lives, with 64% of these reporting a positive change in their health and 42% of those who had problems with their finances finding them more manageable.⁴¹

steps to release course.

There are three elements to CAP Release Groups, which together create in-depth support. The core of this is the *Steps to release* course, which enables members to understand and tackle some of the root issues that may be causing their dependency. The course runs for eight weeks and is inspired by the *Twelve steps of recovery*. It works through these steps alongside the CAP Release Group exercises and additional content on identity, anger, anxiety and self-worth.

one-to-one coaching.

As well as the groups being a safe and confidential space to share challenges and successes, all members are offered one-to-one support to go into more depth. During this time, members are listened to and encouraged on their journey to freedom by a trained CAP Release Group Coach.

supportive community.

Dealing with dependencies is never easy, but joining a CAP Release Group means members are part of a community that face these challenges together. The community element of CAP Release Groups has proved to be vital in taking control of previously life controlling dependencies and staying motivated. Time is taken each week to build this community and create a welcoming and supportive environment. For instance, this is often achieved through providing a meal as part of the CAP Release Group, and in Preston, for example, an additional drop-in is held each week for members to socialise.



get involved.

It's likely that many of your clients could benefit from a CAP Release Group.

Get in touch or visit capreleasegroups.org to find a CAP Release Group near you and more about how they can help your clients find freedom from life controlling dependencies.

⁴¹ | Please note this initial survey was of 14 CAP Release Group members from several pilot groups in 2015.

CAP Money Course.



Managing money well is vital for financial wellbeing and to prevent debt. Over the last six years, the CAP Money Course has empowered tens of thousands of people throughout the UK to take back control of their finances, by teaching simple money management skills and techniques.

CAP is the largest provider of free face-to-face adult financial education in the UK, with over 11,000 people attending a CAP Money Course each year. This is possible through partnership with 849 CAP Money Churches, running the course for their local communities. Collectively in 2015, these churches ran 1,918 courses, with 11,508 people attending.

'Problems budgeting' is one of the top three reasons for debt reported by CAP's debt help clients. The CAP Money Course helps people balance their income and expenditure to prevent debt building up, as well as promoting the importance of saving for large, regular and unexpected expenses instead of relying on credit. Delegates also have access to a bespoke online budget worksheet to amend their budget as their circumstances change and make sure they remain on top of their finances. Courses are typically run over three sessions and because they are run face-to-face, where extra support is needed to create or balance a budget, this can be provided.

In many locations, CAP Money Courses are run in conjunction with organisations working with groups known to be at high risk of facing financial difficulty, for example ex-offenders, children's centres and housing associations. In Chester for instance, the Jobcentre Plus has invited the local CAP Money Coaches to run the course on a regular basis for jobseekers, especially in the wake of Universal Credit.



f *'Before the CAP Money Course, my head was buried in the sand. It was my wife, Asha, who made me go on the course, which I did reluctantly. I knew that we were in debt but didn't realise the extent of it. I had kept most of it hidden from Asha, the unpaid bills, the car insurance, the credit cards... there was so much she didn't know.'*

Admitting it was difficult, but the CAP Money Course created an open community where I felt I could begin to talk about it. An enormous weight was lifted from my shoulders.

Using the cash system, I was taught how to budget and save for the future. It was a giant leap towards helping us get our finances sorted.

After completing the CAP Money Course, we were referred to CAP Money Plus to help us clear our debts. We are now debt free and enjoying life!

Every month, Asha and I now sit down to review our budget together and discuss our finances. Thanks to CAP's help, we now have more money pots than ever, and have already saved up for next year's car insurance. On top of this, we have saved enough to go on our first ever family holiday!

Peter, CAP Money delegate

in 2015.



849 churches partnered with CAP to run the CAP Money Course.



1,918 CAP Money Courses took place.



11,508 delegates attended a course.

CAP Money Plus.

Through attempting to get back in control through the CAP Money Course, some delegates uncover an unmanageable debt situation. Extra support is offered to these delegates through CAP Money Plus, a gateway into CAP's Debt Help service for those who fall outside of CAP Debt Centre coverage. In 2015, this service was used by 137 people to resolve their financial difficulty.

CAP Money Kids.

CAP also provides financial education courses for children, young people and students. In 2015, 89 CAP Money Student Courses were run and there are currently 579 CAP Money Churches equipped to run CAP Money Kids and Youth. These courses set a foundation of the importance of good money management in later life and help young people appreciate the value of money and financial pressures that may be facing their families.



get involved.

Try out a CAP Money Course for yourself!

Before recommending the CAP Money Course, why not attend to see the benefits for your clients firsthand? Visit capmoneycourse.org to find local courses or get in touch.



f *'I would recommend the CAP Money Course to everyone; you'll be surprised what you will learn and how it could change your spending habits. The course was easy to understand and we were given help completing our own budget and lots of practical tips on how we could manage our money better and save for larger expenses and future treats. The CAP Money Coaches were also very welcoming and non-judgmental, they put me at ease straight away with a cup of tea and a biscuit.'*

Christine, Independent Living Manager, Aspire

Christine, Independent Living Manager, Aspire

funding.

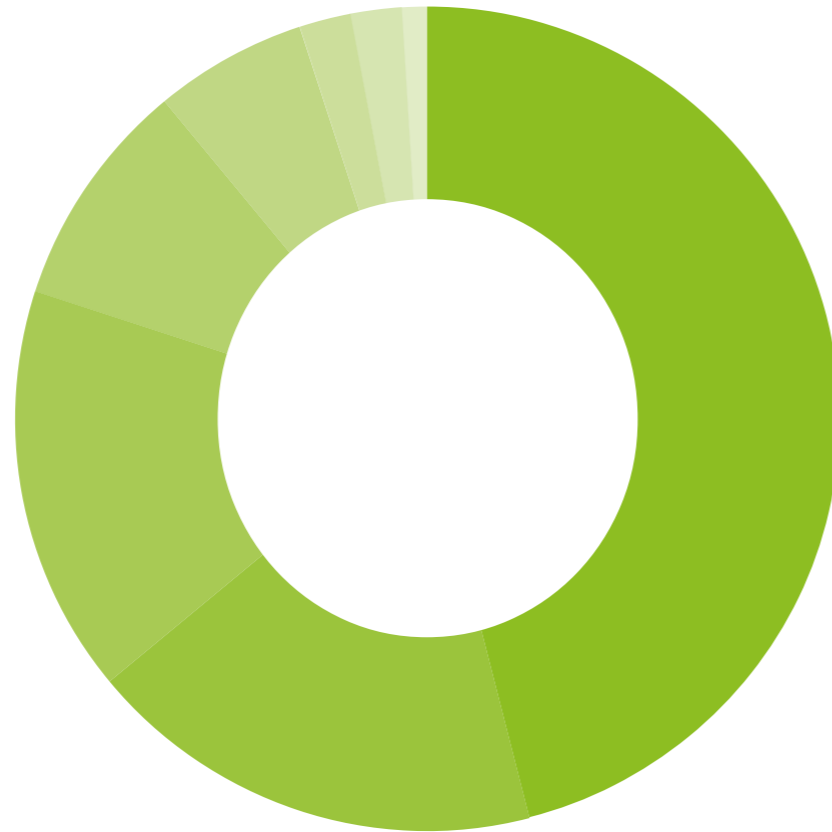
Reflecting CAP's growth in coverage and services, the charity's income exceeded £10m for the first time in 2015. Total income for the year was £10,035,000, 6% higher than in 2014.

CAP is independently funded, receiving no government money, and while Fairshare is an important contribution from the credit industry, this only makes up a small share of total charity income. This is due to the low income status of CAP's client base and the high cost of providing a holistic service. In 2015 Fairshare accounted for just 6% of CAP's total income, down from 7% in 2014.

The largest income source was individuals that support CAP through a regular monthly donation. These Life Changers accounted for 46% of CAP's total income in 2015 and are a vital source of stability and resilience of funding. Life Changers, along with regular contributions from CAP's partner churches to the cost of running a CAP service, Fairshare and other regular income, mean that 71% of CAP's income is regularly funded. In 2015, CAP also received £2.9m in one-off income from individuals, churches and charitable trusts.

It is this unique funding mix that allows CAP to offer high quality, face-to-face services for free, that go the extra mile to meet the needs of the poorest and most vulnerable.

2015 income breakdown.



- 46% ● Life Changers
- 18% ● Regular church gifts
- 16% ● Individual one-off donations
- 9% ● Grants from charitable trusts
- 6% ● Fairshare
- 2% ● Church one-off donations
- 2% ● Other one-off donations
- 1% ● Other regular income

Author: Rachel Gregory, External Affairs Analyst
Statistics: Daniel Furlong, National Grants Manager

For more information about CAP or data used within
this report, please contact:

Rachel Gregory
Christians Against Poverty (CAP)
Jubilee Mill
North Street
Bradford
BD1 4EW

01274 760589

externalaffairs@capuk.org

capuk.org/policy

 @CAPuk

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