



christians  
against  
poverty

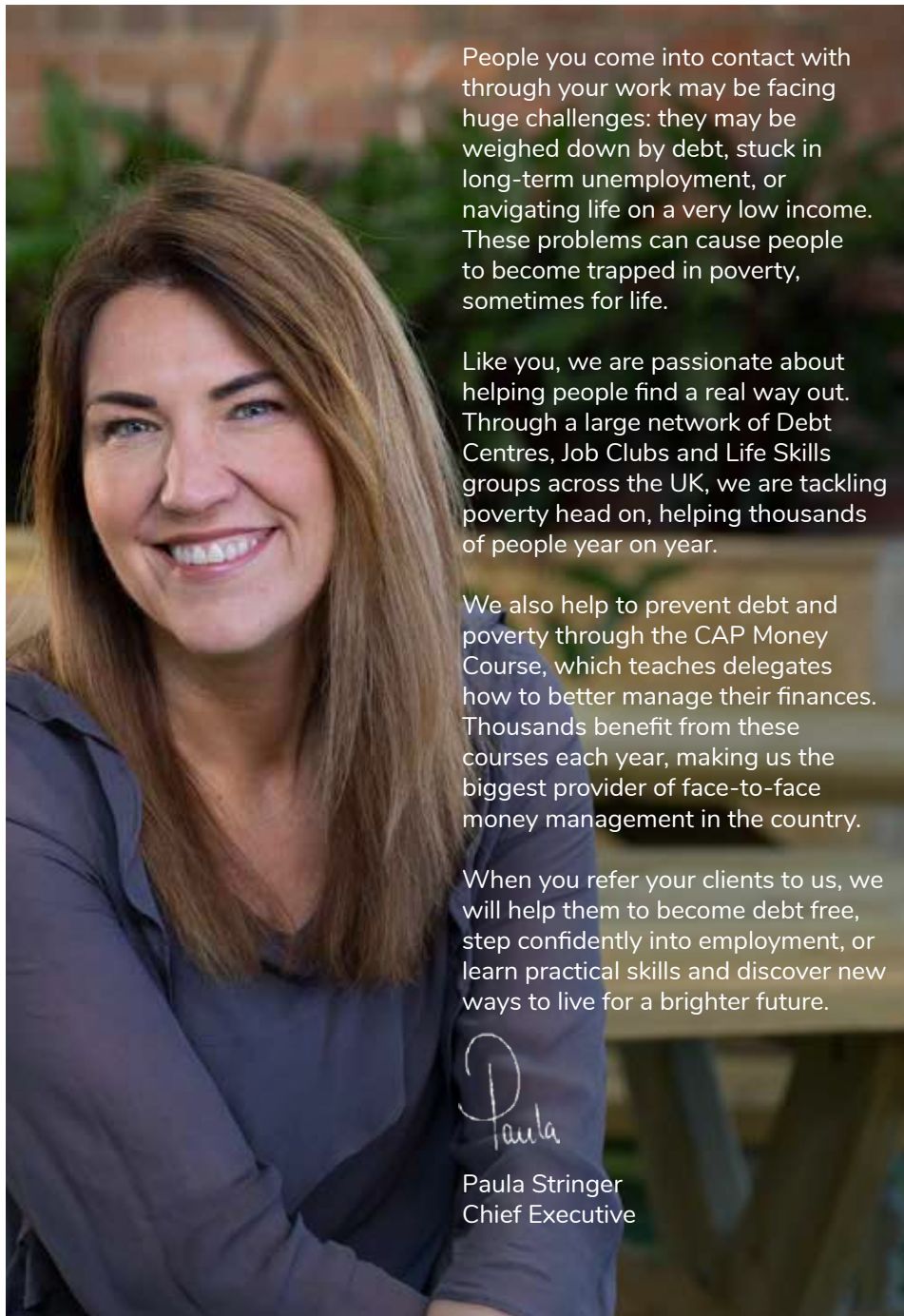
**CAP**

# Refer a client to CAP

Free award-winning debt  
help and community  
groups, bringing hope  
to those in need in  
your area.

CAP Debt Help  
CAP Job Clubs  
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, or navigating life on a very low income. These problems can cause people to become trapped in poverty, sometimes for life.

Like you, we are passionate about helping people find a real way out. Through a large network of Debt Centres, Job Clubs 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. Thousands benefit from these courses each year, 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, or learn practical skills and discover new ways to live for a brighter future.

*Paula*

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, pregnancy and maternity, race, religion or belief, gender identity, sex or sexual orientation. We take appropriate measures to monitor this.



#### How to refer

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 appointments.*
- 12 CAP Job Clubs  
*Equipping people with the tools they need to step confidently into employment.*
- 16 CAP Life Skills  
*A group to equip people with practical skills to tackle life on a low income.*

## Abigail's story

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

Abigail – mum, now debt free

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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, booked me in for an appointment 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

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'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



## 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 because they take particular steps to make their service 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



### How does your Christian ethos affect your service?

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



### How are you funded?

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



### How do I refer someone to CAP?



### How to refer

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 helpline on:

**0800 328 0006**



### Who regulates you?

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.



### Are you still open in light of the COVID-19 pandemic?

Yes, we're working hard to continue providing our expert debt help service in line with current Government regulations. Client appointments are taking place over the phone or with social distancing in place where possible. The safety of our clients and staff is paramount, and we're monitoring the situation carefully and adapting as necessary.

CAP Debt Help provides support through community-based appointments to lift people out of debt and poverty.

Every one hour and 48 minutes, a property is repossessed.<sup>1</sup> Debt devastates lives. It leaves parents struggling to feed their children. People feel suicidal, depressed and alone.

CAP provides 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 living on a low income or who are financially and socially disadvantaged.

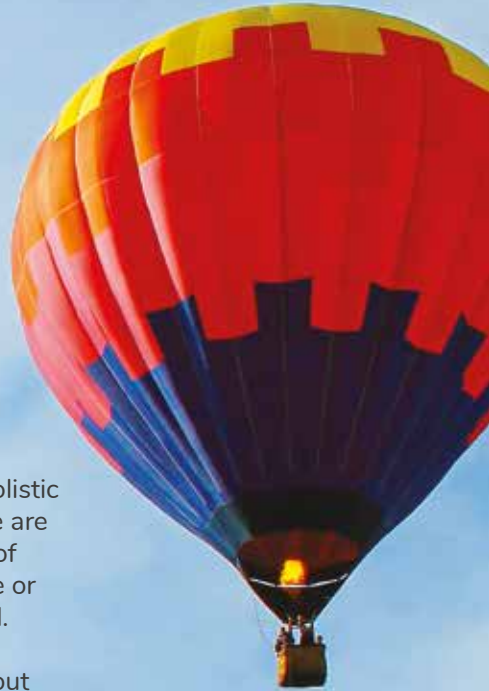
We help over 12,000 people on their journey out of debt every year<sup>2</sup>, **with our clients rating their overall satisfaction at nine out of ten.**<sup>3</sup>

Martin Lewis (Money Saving Expert) has praised our service, saying, 'CAP are unsurpassed when it comes to the debt help they give people across the country. There's nothing better to start you on the path to having more money in your pocket.'

1 | The Money Charity Debt Statistics, December 2020.

2 | 12,536 adult debt clients had an active CAP Plan at some point in 2019, according to official CAP statistics..

3 | Statistics from CAP's Client report 2019.



## CAP Debt Help in numbers



287

CAP Debt Centres  
across the UK



2,450

CAP clients became  
debt free in 2019



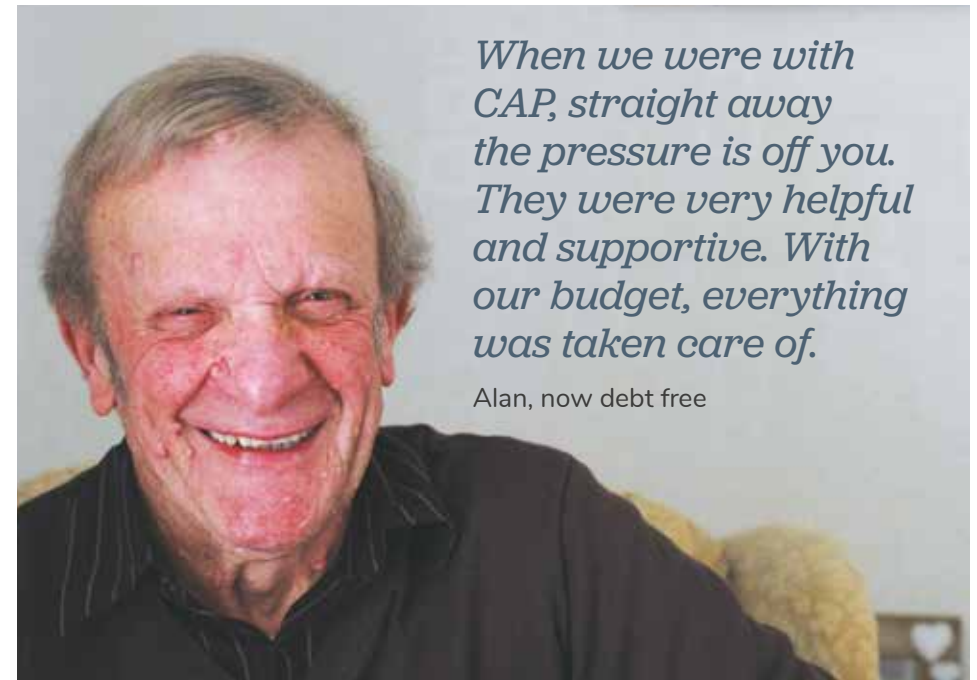
20,141

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, now debt free

# What CAP Debt Help provides

## Face-to-face and accessible

Each client will have an appointment with a local Debt Coach (face-to-face where possible), who will offer emotional support as well as practical. We've designed our service to be accessible to everyone, which is why face-to-face appointments and holistic support are key. Plus, it's completely free. No matter how much debt or income the client has, or how much they're able to repay, we work hard to support every person through their individual circumstances.

## Looking at the wider circumstances

Debt is very 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 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 Advisor.

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 become debt free. Many stay connected with their Debt Centre's team and church and continue to get valuable support and friendship long after they've finished working with CAP.

## 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



# 29%

are single parents



# 46%

rely solely on benefits as their income



# 34%

considered or attempted suicide before contacting CAP



# £12,579

average household income after housing costs<sup>3</sup>

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

## How to refer

Ask the client to call our helpline on:

**0800 328 0006**

or ask them to visit:

**[capdebthelp.org](https://capdebthelp.org)**

## Friendly, practical support to help people on their jobseeking journey

Unemployment plays a huge part in UK poverty. From October to December 2019, an estimated 1.29 million people were unemployed.<sup>4</sup> In light of the COVID-19 crisis, these numbers have risen significantly and are expected to continue to grow over the coming years. As rejection letters pile up, many people are left feeling hopeless as their confidence is eroded.

Unemployment accounts for one in ten CAP Debt Help clients having found themselves in a debt crisis. Households struggle on a low income and jobseekers feel increasingly powerless to change their situation. CAP Job Clubs is all about empowering members to persevere and find that job they've been searching for.

At a CAP Job Club, 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 finding work or volunteering and training opportunities.

## 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, charity shop manager



## 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, found work through CAP Job Clubs

'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 CAP 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 provide



### 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.



### Online or in person

In light of the COVID-19 pandemic, many of our CAP Job Clubs are currently running online or with social distancing in place. The safety of our members and staff is paramount and we're working hard to continue providing top-notch job clubs while following Government regulations.



### Find your local group

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



**A friendly group where you'll discover the life skills you need to live well 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 know how to manage their money well and keep track of their spending, but we know there's more to this 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 live well on a low income. Members learn practical money-saving techniques, such as cooking on a budget, living healthily for 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, thriving despite a low income



## 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, managing family life on a tight budget

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.



### Online or in person

In light of the COVID-19 pandemic, many of our Life Skills groups are currently running online or with social distancing in place. The safety of our members and staff is paramount and we're working hard to continue providing top-notch groups while following Government regulations.



### Find your local group

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



To refer your clients to a CAP service:

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

**01274 760720**

**[info@capuk.org](mailto:info@capuk.org)**

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

  CAPuk  CAPuk\_org  CAPukorg  [christians-against-poverty](https://www.christians-against-poverty.org)

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**always hope.**