



# Know someone whose finances are in a tangle?

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

Expert debt help that understands you.  
Personal. Trusted. Free.

christians  
against  
poverty

**CAP**

# Expert debt help in your community

Debt devastates lives. It leaves people unable to heat their homes, and 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. Our service is particularly suited to those living on a low income or who are financially and socially disadvantaged.

Our debt help service supports people to find a solution for their debts and become debt free. Run in partnership with local churches, it centres around community-based appointments that provide the opportunity to access a vital community of support.



**‘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.’**

Martin Lewis  
(Money Saving Expert)



**We help over 9,000 people on their journey out of debt every year.<sup>1</sup>**



**Our clients rate their overall satisfaction of our service at nine out of ten.<sup>2</sup>**

1 | 9,168 adult debt clients had an active HOPE account at some point in 2022, according to official CAP statistics.

2 | Statistics from CAP's Client report 2024.

# Support with a debt solution, no matter how many twists or turns.

Life is complicated, and those of us experiencing debt and poverty may be facing huge challenges. Often, debt is a result of other events or situations, such as ill health, unpredictable or low income, caring responsibilities, abuse or insecure housing. These problems can cause us to become trapped in poverty with no way out.

We're here to help people out from under the rubble of debt. Through a large network of debt centres, as well as job clubs, life skills groups and money coaching sessions across the UK, we're helping thousands of people to find practical support and learn skills that equip them for life.





## **Personal**

Our service is delivered face-to-face, usually in the privacy of a person's own home, by trained experts from their local area. We understand that everyone's situation is different, and that's why we work with local churches to provide our service. It means people get to meet someone who can really understand the things they might be facing alongside their debts.



## **Trusted**

We've been around since 1996, and thousands of people have trusted us to find a solution to their debt problem and support them to reach it. We've worked with more than one thousand companies in the finance industry and are well respected. Organisations like councils, utility and mortgage providers want to work with us because they've seen the results of our involvement.



## **Free**

We won't charge people anything, ever. We're a charity funded by donations from churches and individuals, so our service is completely free. We're here for anyone who needs us - it doesn't matter who they are or how they've found themselves in difficulty. We're committed to making our service available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation, and we monitor this appropriately.



**‘I felt for the first time that someone understood how I felt. When the advice came, CAP’s process meant I was fully prepared.’**

Jim, now debt free

**Make a referral by contacting your local centre manager.**

Local Centre manager:

Call:

Email:

# Key benefits of our service

## Face-to-face and accessible

Each person will have an appointment with a local Debt Coach (face-to-face wherever possible), who will offer emotional and practical support. 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 someone has, or how much they're able to repay, we work hard to support every person through their individual situation with the same level of care.

## Looking at the wider circumstances

Debt is often a symptom or cause of a wider issue for people. Each debt centre has a team of local volunteers whose role is to befriend people, supporting them practically and emotionally. In addition, our professionally trained Debt Advisors at our head office are available via phone, email and text, Monday to Friday.

## A snapshot of the people CAP serves<sup>1</sup>



29% are lone parents.



£14,766 average household income after housing costs<sup>2</sup>



54% rely solely on social security for their income.



46% considered or attempted suicide before contacting CAP.

1 | All statistics taken from Under the rubble of debt and poverty, CAP report, May 2024

2 | The national median annual household income (after housing costs) for 2023 is £28,500, taken from the Department for Work and Pensions (March 2024) Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2023 release.

# What we offer



## Tailored debt solutions

After gathering all the relevant information, our Debt Advisors will prepare a budget that prioritises living costs first. This clear picture of a person's financial situation is then used to prepare advice on all routes out of debt that are available to them. We'll support them to pursue the route they choose.



## Repayment solutions

For people who are repaying their debts, CAP negotiates with creditors to form repayment plans based on what they can afford. Any letters they receive from their creditors are simply sent to the team at CAP's head office. Scottish clients also have the option to be referred to the Debt Arrangement Scheme (DAS), with CAP acting as Approved Money Advisor. We support people on repayment plans until they become debt free. Many stay connected with their debt centre's team and church community, accessing valuable support and friendship long after they've finished working with CAP.



## The CAP Plan

For some clients, a CAP Plan is provided as part of the support we offer. This simplifies finances significantly, as people make one regular payment into their plan that covers their bills and debt repayments. We distribute this on their behalf. Where it's possible for them, people can also choose to build up a savings pot to help them prepare for unexpected costs or regular events, like Christmas.



## Insolvency options

We provide a full insolvency advice service, and will ensure anyone needing to access an insolvency service understands their options and is supported in pursuing their route forwards. This might be a bankruptcy, a Debt Relief Order, an Individual Voluntary Arrangement or, in Scotland, Trust Deeds and sequestration. Depending on a person's route, we might refer them to a partner organisation to complete their insolvency and become debt free. Specialist advice is also available for complex cases.



**Refer someone to us:  
[capuk.org/debthelp](https://capuk.org/debthelp)**

**Other ways to contact us:  
01274 760720  
[info@capuk.org](mailto:info@capuk.org)**