

we believe
in your church

partner with us

Open a CAP Debt Centre



Lifting people out of debt and poverty



65%

of clients sacrificed meals due to debt before our help¹

48%

of clients lived in fear of losing their homes before they came to CAP²

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

1-2 | Statistics taken from CAP's Client report 2015.



Setting captives free

In Matthew 25:34-40, we are called to live out Jesus' mission to bring good news to the poor and serve them practically. As the 21st century Church, how do we practically reach the poor in our communities and tell them the good news?

You cannot escape the news reports about debt and poverty in the UK. Here in our country, thousands of people will not eat properly today. They will sit in cold homes because they can't afford to top up the meter. But since 1996, we have seen hundreds of churches rise up to offer people hope and a solution through CAP's professional debt counselling service. Your church could join them.

You will be there to put an arm around people in their darkest hour, showing God's love in action. This partnership of CAP's service and the Church's compassion is changing thousands of lives every year.

Will you join us so that, together, the local church can be the answer to one of the biggest problems our society faces? This is our time, our chance to make a difference.



- Neil and Fallon, CAP Debt Help clients, Sheffield

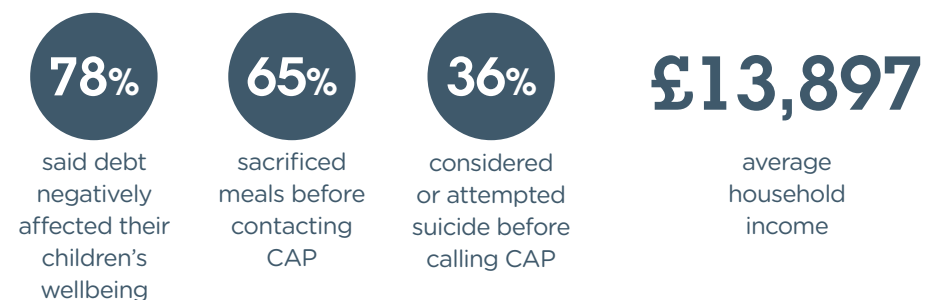
The problem of debt in the UK

The UK is the sixth largest economy in the world, but the reality is that over 8 million people in our country are trapped in serious debt.³ They will be fearful and alone, struggling to feed their families.

On average, people wait at least one year before seeking help with their debts and the primary reason is because they are ashamed. 40% thought there was nobody who could help them.⁴ Imagine if you were living like that - trapped without hope of your life ever improving. It is heart breaking to discover that 36% of those in debt think that ending their lives is the only choice.⁵

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

Our typical debt clients:



3 | Money Advice Service, *A Picture of Over-Indebtedness*, March 2016.
4-5 | Statistics taken from CAP's *Client report 2015*.

Why a CAP Debt Centre is the answer

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



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

- Simon Benham, Senior Pastor,
Kerith Community Church, Bracknell



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

- Sharon, CAP Debt Help client, Cookstown



What CAP provides

CAP provides your church with all the training and support you need to offer an award winning debt counselling service to help the most vulnerable in your community. **Last year we were named *Debt Advice Provider of the Year 2015* in the finance industry awards.**

We do all the debt counselling centrally, including insolvency options, allowing your Centre Manager to focus on supporting the clients spiritually and practically. This means your Centre Manager doesn't need in-depth financial and legal knowledge or to be skilled in negotiating with creditors as our highly trained caseworkers at head office will take care of all that for you.

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



Emma's story

'I split up with my partner and then I was sexually assaulted, so I hit the drink. I didn't care about anything so I just let my finances go.

My rent arrears were so bad, I was almost evicted. I was scared of people knocking and I wouldn't go anywhere. Then social services took the kids from me for a week because of the drinking - that's how I got hold of CAP's number.

When Dawn from CAP came, I just knew they were there to help me. Dawn came to court with me and was there for me constantly. Now I don't need to worry; I have a budget and I've become debt free! I don't drink anymore, I'm so happy.

If it wasn't for CAP coming into my life, I wouldn't be here today. CAP has changed my life and I want people to know!



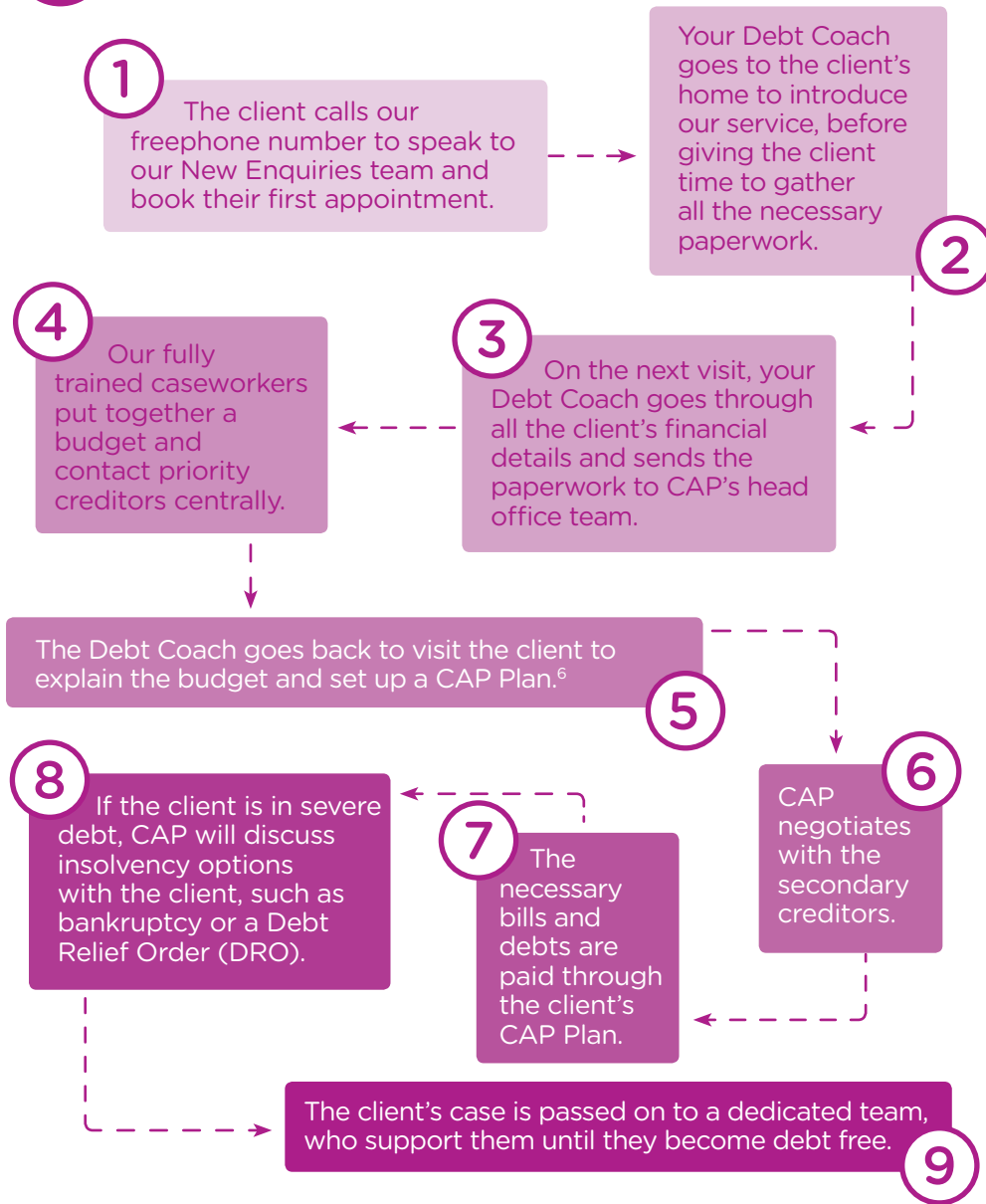
Your CAP Debt Centre will:

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

- Emma, CAP Debt Help client, Newcastle



The CAP Debt Help process



⁶ | A CAP Plan simplifies each client's finances. They simply make one weekly or monthly payment into their plan to cover all their bills and debts, which we then distribute on their behalf. This simplicity means that clients are able to stick to their budgets, and obstacles to physically paying their debts are removed.



What your church needs

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

You can also choose to have the following:

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

Please note that having your own church building isn't essential, because CAP Debt Help is delivered through home visits.



CAP Debt Help in numbers

301

debt centres open across the UK

16,656

adults helped in 2015

2,642

clients went debt free in 2015

94%

of our clients say our help is 'life transforming' or 'a great help'



Launch talk

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



How much does it cost?

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



Recruiting your team

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

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

Centre Managers and Debt Coaches will need to:

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

A Community Links Coordinator will need to:

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



'At the first visit I was dead nervous but Lisa, my Debt Coach, made me feel at ease. She came to court and kept reassuring me. We still keep in touch and we're good friends now.'

- Kev, CAP Debt Help client, Tameside



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

- Christina, Centre Manager, Barnet



'Before working for CAP, I didn't know how UK poverty was affecting people or what actually lies behind the closed doors on the streets. When I go into people's homes and offer help, I see God at work as their lives are gradually transformed from hanging their heads in shame to walking in freedom. This has transformed my heart as well.'

- Racheal, Centre Manager, Peckham



'Since partnering with CAP, our church is much more community focused than before. We have volunteers from six churches and agencies in the area are being impacted by a Christian charity. The biggest impact though is on our clients. Only God has the power to transform a life in such a way - what a privilege it is to be working alongside him!'

- Julian, Centre Manager, Whitehaven



Life Changers

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

They will also ask people to join us to achieve our goal of having a CAP Debt Centre in every town and city across the UK by supporting the charity with a monthly gift through our Life Changer programme.

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



of our regular income comes from Life Changers⁷



Working with another church

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

One's not enough!

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

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



? What to do next

Interested and want to chat through your church's options?



Drop our Church Partnership team a line on **01274 760580**

Email churchpartnership@capuk.org

CAP Debt Centres



Book onto a Church Partnership Day at capdebthelp.org/partner

CAP Job Clubs



Fill in an online enquiry form at capjobclubs.org/partner

CAP Release Groups



Fill in an online enquiry form at capreleasegroups.org/partner

CAP Life Skills



Fill in an online enquiry form at caplifefskills.org/partner

Want to book a CAP speaker for your church now?

Call our CAP Speaker team on 01274 760814



A free, short course that makes managing your money simple

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

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



Basic bundle

For a £45 one-off fee CAP will train one volunteer from your church to be a CAP Money Coach (£45 per additional person trained). Resources can be purchased through the CAP Money online shop.

Gold bundle

For £20 a month your church can train three coaches each year, with a resource allowance of up to £70 a year and free student, youth and kids bolt-on packs (total bolt-ons value: £110).

Find out more: capmoneycourse.org

budget. save. spend.



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