

CAP and Mustard Seed Edinburgh

Working in Partnership

Free help with debt, life skills and unemployment

Christians Against Poverty (CAP) is on a mission to release thousands of families from grinding poverty through award-winning debt counselling and community groups. These services are available through Mustard Seed Edinburgh, are free and available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

CAP specialises in working alongside different agencies to support the most vulnerable and those on low incomes. Eight in ten CAP clients (81%) receive some form of benefit income and just over a third (34%) have previously considered or attempted suicide as a way out of debt. These services will be invaluable for some claimants to overcome major barriers to employment.

Edinburgh North Debt Centre

An in-depth and personal face-to-face service to help people deal with their debts

CAP's debt help service is specifically tailored to help financially and socially disadvantaged people. Geared to accommodate those with complex needs, the combination of face-to-face home visits, a befriending service and in-depth counselling empowers individuals to work their way out of debt. 91% of people who used CAP's debt help service described it as 'life-transforming' or 'a great help'. The service includes budgeting, specialist advice, creditor negotiation, a full insolvency service and Debt Management Plans. Claimants make one monthly payment into their plan to cover their debt repayments, which CAP then distributes to their creditors. This support is ongoing until the claimant is debt free.

■ **How to describe CAP Debt Help to prospective clients**

If you are struggling with debt, Christians Against Poverty can give you free and non-judgmental support. A local CAP Debt Coach will visit you in your own home and spend time understanding your situation. He/she will gather any paperwork you have so that CAP's trained Debt Advisors at head office can work out a realistic budget for you that prioritises your essential bills.

Your Debt Coach will then visit you twice more to explain your budget, your options for dealing with your debts, and the monthly payments you need to make. CAP's Debt Advisors will then negotiate affordable payments with each of your creditors and distribute payments on your behalf until you are debt free. If you are in significant debt CAP can also walk you through insolvency options.

CAP Life Skills

A friendly group to help members gain skills to lift the pressure of low-income life

CAP Life Skills is designed to help those living on a low income. As well as practical money-saving advice, the course looks at other areas of life that may be affected, including relationships, health and wellbeing, and confidence. The programme runs for eight sessions once a week and includes one-to-one coaching and a supportive community setting.

■ **How to describe CAP Life Skills to prospective clients**

CAP Life Skills groups are safe, welcoming places where you can discover new ways to lift the pressure of life on a low income. The eight-week programme includes sessions on budgeting, shopping on a budget, eating healthily, maintaining healthy relationships during stressful times and taking care of your emotional wellbeing. As well as a supportive community, the groups provide one-to-one coaching to help you reach whichever goals you choose to set for yourself.

CAP Job Clubs

Friendly, practical support to help job-seekers step confidently into employment

CAP Job Clubs help job-seekers gain the tools, skills and confidence to step into employment. Based around an eight-week course, a supportive peer-to-peer community and one-to-one coaching, CAP Job Clubs see one in four members (25%) find work, despite an average unemployment length of over two years.

■ **How to describe CAP Job Clubs to prospective clients**

CAP Job Clubs are friendly places where you will get practical help as you seek employment. It's a relaxed environment, which gives the chance to meet other people in similar situations, get support and encouragement as an individual, and gain the tools you need to find work. The clubs meet once a week and are run by trained CAP Job Club coaches.

How to refer

- Check coverage and find details of local services at capuk.org/gethelp
- Claimants can book CAP Debt Help appointments by calling our New Enquiries Team on Freephone 0800 328 0006 (Lines open Monday to Thursday, 9:30am to 5pm; Friday, 9:30am to 3:30pm)
- For Life Skills and Job Club referrals or for more information contact:
 - Mark Harris: E: markharris@capuk.org; M: 07519 268800
 - David Strang: E: davidstrang@capuk.org; M: 07735 513536

For more information about CAP, please visit capuk.org/scotland