

How CAP Works

Anyone in debt can phone CAP's national helpline 0800 328 0006. If the person lives within the area covered by a Debt Centre then an appointment will be arranged with a local Debt Coach. Over a series of meetings the client's situation will be evaluated and the team in Bradford will renegotiate the debt with the creditors and create a budget and a simple account through which the client can pay off their debts, or where this is not possible support the client through insolvency.

Michael and Samantha

were afraid they would lose their house, argued about money, and felt embarrassed about getting help. The budget CAP set for them was challenging, and being asked to cut up their credit card felt like losing a lifeline. Yet, they persevered and in just 16 months became debt free.



Always Hope

Christians Against Poverty is a Christian charity founded in Bradford, West Yorkshire by John Kirkby in 1996. It is a national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency.

CAP works with the **Local Church** to support people through their journey of debt and seeks to offer them emotional and spiritual support along the way, through linking them into local church communities where appropriate.

In **Malvern** we are establishing a new Debt Centre supported by Churches and Individuals to help those in debt in our area. We expect to see our first clients in April.

To let us know how you would like to help, please contact our Centre Manager:
Chris Mesley
07444 481854
chrimesley@capuk.org
www.capmalvern.org.uk

christians
against
poverty

CAP

MALVERN DEBT CENTRE

Opening April
2019

You can help

bring hope
to people suffering
under a burden of debt

Helping

Could you help us as we launch CAP Malvern?

- Praying
- Giving
- Fundraising & Publicity
- Supporting Events or Drop-Ins
- Church Liaison
- Back Office & Administration
- Befriending*

To find out more please drop in to Main Hall at the Lyttlelton Well:

**CAP Malvern Open Morning
Saturday Feb 9th :10am - 12.30pm.**

* "Befrienders" are a key part of what makes CAP different. A Befriender accompanies the Debt Coach on the visits to the client's home. They are not involved in the debt counselling, but can provide an on-going local connection for the client once their plan is in place and a link to a local church. Many clients find this support really valuable when they are facing many challenges.

Giving

Thank you for your gift towards the work of CAP Malvern.

You can give in four ways:

- By Cash or Cheque,
- By Bank Transfer,
- By Standing Order, or
- Stewardship

By making a Gift Aid Declaration you will allow CAP Malvern to reclaim tax on your donation. This means that for every £1 you donate we will receive £1.25.

Please complete this form and either email a scanned or photographed copy of it, or send the form to:

Andy Lymer, CAP Malvern,
C/O St Andrews Church Centre,
Churchdown Road,
Malvern,
Worcs WR14 3JX

If you have any queries about giving to CAP Malvern please contact Andy on 07970 405977 or treasurer@standrewsmalvern.uk

Your Details

Full Name: _____

Your Address: _____

Post Code: _____

Email: _____

Phone: _____

One-Off Gift: _____ (amount)

Regular Gift: I am setting up a Standing Order to "CAP Malvern"
Start Date: _____ £ _____ (amount)

Frequency: _____

Repeating Amount (if different) £ _____

Pay to: Lloyds Bank, Sort Code 30-95-41
Account Number: 35329360
Account Name: CAP Malvern

Gift Aid: Please treat as Gift Aid donations all qualifying gifts of money made from the date of this declaration and in the past four years. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference

Please tick if Gift Aid applicable

Your Signature: _____

Date: _____

By signing this form you grant consent that CAP Malvern may contact you regarding the processing of your donation by

Email Letter Phone

I would like to receive further updates on CAP Malvern by email

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