

CALL FREE ON **0800 328 0006**  
Calls from mobiles may be cheaper on 01274 760839

If you are feeling weighed down by debt, then we can help. You may think your situation is impossible, but there is hope. Our friendly team will give you a listening ear in the privacy of your own home and provide a real solution to your debts.

Since we started helping people out of debt in 1996, we've helped thousands of people in situations like yours through our professional service offered by over 200 CAP Debt Centres.

So why don't you ring us today and begin your journey to becoming debt free?

### Is CAP just for Christians?

No. CAP will help anyone regardless of their religious beliefs. We monitor our services to ensure that everybody receives the same caring service regardless of race, nationality, religion, age, gender, marital status, sexual orientation or disability.

### Does it cost anything?

No. Our service is completely free. We are able to provide a totally free service because CAP is a charity and receives donations from churches and individuals who want to help people.

### Will my creditors cooperate with you?

Yes. We have worked with over 1,000 companies within the finance industry and are well respected. This means that councils, utilities and mortgage companies work with us because they have seen the results of our involvement. They know we offer fair repayments based on what you can afford.

**Making the first call can be hard but the sooner you ring, the sooner you will have peace of mind.**



#### Home visits

After you call CAP, a Debt Coach and Support Worker from a local CAP Debt Centre will visit you in your own home.



#### An effective budget

Our trained debt counsellors will work out a realistic budget that prioritises your essential bills. We will negotiate affordable payments with each creditor and stop unfair interest and charges where possible. Your local Debt Coach will then visit you again to explain the budget and the payments you will need to make.



#### CAP Account

In most cases, a CAP Account is set up for you. This acts like a simple bank account. You will need to make one weekly or monthly payment into your account to cover your bills and debts. CAP will then distribute this on your behalf. You can also build up savings in your CAP Account.



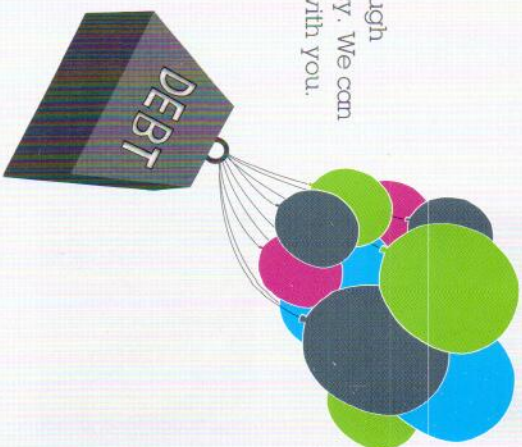
#### Severe debt

If you are in severe debt then we can walk you through insolvency options, such as petitioning for bankruptcy. We can help you to fill out the forms and even attend court with you.



#### Debt free

You can use your CAP Account to pay your bills and debt repayments until you are debt free.





'I had six jobs but all I was doing was paying off the interest on my debts. When I called CAP, the burden just lifted – I knew I was going to get the support I needed.'

Maxine, Birmingham



'Debt caused our relationship to break down. CAP was like a ray of light and life has gone from strength to strength since we contacted them.'

Steve & Tessa, York



'Debt was like an illness with no cure. We were robbing Peter to pay Paul but it just wasn't working. CAP have lifted the load from our shoulders and we are now free of debt.'

Kevin, Halifax



'From the moment CAP got involved, everything changed. We were given a budget, which meant I could suddenly do all the things that a parent is meant to do for their child.'

Sarah, Bracknell

CALL FREE ON 0800 328 0006

Calls from mobiles may be cheaper on 01274 760839

# Weighed down by debt?

**'CAP are unsurpassed when it comes to the debt help they give people across the country.'**

**Martin Lewis, Money Saving Expert**

Whatever the situation you are facing, there is hope. As a charity, we offer a completely free service to help you lift the burden of debt. So give us a call today and start your journey towards debt freedom.

[capdebthelp.org](http://capdebthelp.org)



[facebook.com/CAPuk](https://www.facebook.com/CAPuk)



@CAPuk

**Registered Office:** Jubilee Mill, North Street, Bradford, BD1 4EW  
**e** [info@capuk.org](mailto:info@capuk.org) **t** 01274 760780. Registered Charity No: 1097217  
 Charity Registered in Scotland No: SC038776. Company Limited by Guarantee. Registered in England and Wales No: 4655175



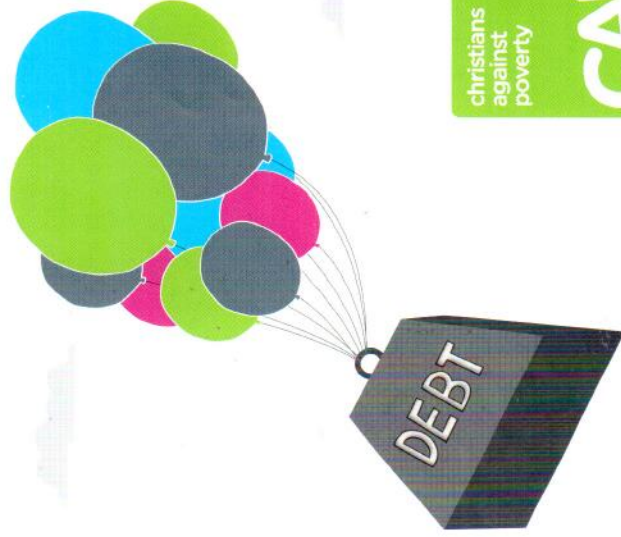
CALL FREE ON 0800 328 0006

Calls from mobiles may be cheaper on 01274 760839

# Weighed down by debt?

Free debt counselling in your home from an award winning charity

[capdebthelp.org](http://capdebthelp.org)



Lifting people out of debt and poverty