



I stopped eating, didn't want to see or talk to anyone, and I wasn't sleeping. Now I feel brilliant! My health is a lot better – it's like I'm a new person with no more depression, thanks to CAP.

- Angela, Edinburgh



I was living on £20 a week to feed my family and pay all the bills. You see yourself as that much of a failure that you can see only one way out: you think your family is better off without you. CAP saved my life, no exaggeration.

- Brian, Glasgow

CAP took a lot of the pressure and worries from me – life changed there and then. They just cared, and that's what helped me the most. I'm budgeting better through CAP; I feel as if there is a future for me and I will eventually be debt free.

- Kay, Edinburgh



CALL FREE ON **0800 328 0006**

# 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.



CAPuk capuk\_org

**always hope.**

Christians Against Poverty, Central Hall, 2 West Tollcross, Edinburgh, EH3 9BP. Charity Registered in Scotland No. SC038776.

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# Weighed down by debt?

Free debt counselling in Scotland from an award winning charity



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

CALL FREE ON **0800 328 0006**

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 practical solution to your debts.

Since we started helping people out of debt in 1996, we've helped thousands in situations like yours through our professional service offered by over 300 CAP Debt Centres. **So why don't you ring us today and begin your journey to becoming debt free?**



#### 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 we 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.

#### Is CAP just for Christians?

**No.** CAP will help anyone regardless of their religious beliefs. We are committed to our service being available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation - and will take appropriate measures to monitor this.

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 from a local CAP Debt Centre will **visit you in your own home.**



#### An effective budget – negotiating with creditors

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



#### CAP Plan – payment distribution

In most cases, a CAP Plan is set up for you. **You will need to make one monthly payment into your CAP Plan to cover your bills and debts. CAP will then distribute this on your behalf.** You can also build up savings through your CAP Plan.



#### Debt solutions – DAS, sequestration, Trust Deeds

With our expertise, we can help you with a range of debt solutions, such as **repayment plans, Debt Arrangement Schemes and insolvency options like sequestration (bankruptcy) or Trust Deeds.**



#### Debt free

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

