



Through CAP Life Skills I learned about budgeting and changed my habits. Because I'm spending differently now, I save so much money. Last year I was able to go on holiday with my kids.

Beverley | CAP Life Skills member



This has been the best thing I have ever done! I've made friends and have gained loads of confidence.

Jenny | CAP Life Skills member



CAP are serious, highly professional, deeply committed and, above all, they will treat you as a human being of infinite value, who just needs some help to find your own way forward.

Justin Welby, Archbishop of Canterbury and CAP's patron

New ways to live for a brighter future

Join our friendly community group and gain skills to lift the pressure of life on a low income



I'm a huge fan of CAP. Why not invest in learning how to budget and put in place a simple system? There's nothing better to start you on the path to having more money in your pocket.

Martin Lewis
Money Saving Expert

Book your free place by contacting

Carlton Andrews

Course info

On line, on Thursdays,
from 13th May to 1st July
10am - 12pm
Tel: 07305 460031 or
carltonandrews@capuk.org
to reserve your place

CAP
LIFE
SKILLS

New ways to live for a brighter future

Join our friendly community group and gain skills to lift the pressure of life on a low income

Find your nearest course
caplifekills.org



New ways to live for a brighter future

What is CAP Life Skills?

We know life can be challenging when living on a low income. It impacts what we can or can't afford, our relationships, what we eat, our health and wellbeing and much more. Your free local CAP Life Skills group is a friendly place where you'll gain practical skills and discover new ways to live for a brighter future.

How do I know CAP Life Skills is for me?

If you want to stay on top of your household bills, see your money go further, eat well on a budget, grow in self-confidence or improve your relationships, then CAP Life Skills is for you! Alongside like-minded people in a relaxed and fun environment, you'll discover real ways to save time, money and hassle in your day-to-day life and learn practical skills from our trained coaches.

Will it work?

CAP Life Skills was created by Christians Against Poverty (CAP), an award-winning national charity that helped 24,300 people in 2018 alone. Through CAP Life Skills, we're confident you'll take control of your spending, learn new ways to live well on a budget and build healthy habits in your relationships.

Is it just for Christians?

No. Our services are available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation. We take appropriate measures to monitor this.



Community

We know that when it comes to saving money and making lifestyle changes, there's so much we can learn from each other. Everyone finds dealing with the pressures of life a stressful and lonely challenge at times. That's why CAP Life Skills is designed to be a fun and relaxed place where you'll meet other people in similar situations, who understand you and can encourage you.



Course

CAP Life Skills is an eight session course to teach you practical money saving techniques, such as cooking on a budget, living healthily on less, and making your money go further. We will also give you top tips for dealing with life's pressures, and helping you take control of your future. These sessions will be set in a relaxed environment with a mixture of practical activities and informal discussions.



Coaching

Knowing exactly where your money is coming from and where it is going each month isn't easy. You will have the opportunity to benefit from informal one-to-one support from a trained CAP Life Skills Coach who will help you to think about your spending choices and create a simple budget that works for you. This will help you gain better control over your money and lighten the pressures money can bring.

CALL FREE ON 0800 328 0006

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

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.
Serafi, Bracknell

They are serious, highly professional, deeply committed and, above all, they will treat you as a human being of infinite value, who just needs some help to find your own way forward.
Justin Welby, Archbishop of Canterbury & CAP's patron

I couldn't have done it without you. I'm managing to do things I couldn't before. I've got a little money set aside for emergencies, and we always have food in the house now.
Media Chingarande, Leeds

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.

WINNER
Collections & Customer Service Awards 2015
Debt Advice Provider of the Year

christians against poverty
CAP
debt help

Product Code: 1009445

always hope.

Charity Registered No: 1047211 (England & Wales), SC235718 (Scotland)
CAP is authorized and approved by the Financial Conduct Authority.

CALL FREE ON 0800 328 0006

Weighed down by debt?

Free debt counselling in your community from an award winning charity

DEBT

christians against poverty
CAP
debt help

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.

- 1 Home visits**
After you call CAP, a Debt Coach from a local CAP Debt Centre will visit you in your own home.
- 2 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 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.
- 3 CAP Plan**
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 debts and also bills if appropriate. CAP will then distribute this on your behalf. You can also build up savings through your CAP Plan.
- 4 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.
- 5 Debt free**
You can use your CAP Plan to pay your bills and debt repayments until you are debt free.

DEBT

At my CAP Job Club, I was comfortable and came to realise that I wasn't actually in isolation; there are others in the same situation. I know my Job Coach will give me ongoing support. I definitely recommend CAP Job Clubs. – Audrey



I'd been out of work for six years and lost my confidence and motivation. CAP Job Clubs helped me with my CV and interview skills, and built my confidence back up. After the course, I went for an interview and got the job. I felt like I had reached Cloud Nine! – Craig



When you're unemployed, you feel worthless. You need someone to guide you to get back out there and start to live again. The Job Centre referred me to a CAP Job Club and they made me feel so warm and welcome. Everyone was so friendly and ready to help. – Christine



Step towards employment

What is a CAP Job Club?

Your local CAP Job Club is a friendly place where you will receive practical help as you seek employment. It's a relaxed environment with the chance to meet other jobseekers, get support and gain the tools you need to find work.

How do I know a CAP Job Club is for me?

Whether you've been unemployed for a short time, several years, or you are yet to enter employment, we will help you to create a plan that works.

Our unique mix of a practical course, one-to-one coaching and a supportive group mean that you will find the support you need at a CAP Job Club. Whoever you are, you'll be welcomed as part of your job club family.

How will a CAP Job Club be different from other things I've been to?

All of our CAP Job Clubs are run by trained volunteers who understand the challenges you are facing when looking for work and who really want you to succeed. You will not only have group support, but your CAP Job Club Coach will spend time helping you to achieve your personal goals.

Step towards employment

CAP are serious, highly professional, deeply committed and, above all, they will treat you as a human being of infinite value, who just needs some help to find your own way forward.

Justin Welby, Archbishop of Canterbury and CAP's patron



With your local CAP Job Club, you will join other jobseekers once a week and be supported by our trained coaches in taking practical steps towards employment.

Church:

ZEO, Bedford Road, HITCHIN

CAP Job Club Coach:

LEIGH SMITH

Email:

lsmith@capjobclubs.org

Telephone:

01931 833838



cap

always hope.

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Check the back of this leaflet to find out more about your local CAP Job Club

Step towards employment

Friendly, practical support to help you step confidently into employment



Christian Against Poverty



capjobclubs.org



Community

We know how hard it can be to stay motivated when you are searching for work, especially when you're on your own. That's why we've designed CAP Job Clubs to be a relaxed place where you'll meet other people in similar situations, who understand what you are going through and will support and encourage you along the way.



Course

We will also help to equip you with the practical tools you need to find work. Our eight-session course will walk you through each step of the job hunting process – from identifying your strengths and skills, right through to writing a great CV and learning how to succeed in an interview.



Coaching

You will have the opportunity to gain one-to-one informal support from a dedicated CAP Job Club Coach. They will spend time helping you to set goals, and to identify and tackle any areas you are struggling with.



Connecting

CAP Job Clubs can also provide you with valuable opportunities to connect with local employers who can offer advice and even work experience. Past members have said that they found it useful to hear first hand from employers to find out what they are looking for in a candidate. Some have even gone on to find work through these new contacts.



Congratulations!

Every week we are celebrating with people around the UK who are finding employment through our CAP Job Clubs – you could be one of them. Whatever stage you are up to along the process, why not see how CAP Job Clubs can help you maximise your potential and step into employment?

