

Information about Christians Against Poverty (CAP) Debt Centre at St Andrew's, Haughton le Skerne.

What the centre will do and what services it will provide.

Our Christians Against Poverty Debt Centre is based out of St Andrew's Church in Haughton Le Skerne, Darlington, but has the support of many of the other Darlington churches. It is a free debt counselling service, available to everyone – no matter how bad you may feel your situation is. It doesn't matter how little your income is or whether that income comes from employment or benefits, we will work with you to devise a manageable plan for you to use to become debt free. We also work directly with creditors, so you don't have to – which hopefully reduces some of the stress associated with your debt. Your plan is monitored closely and there will always be someone at the end of the phone who can talk you through what needs to be done if you find your situation changes. We are here for the long haul – our support is available to clients until they become debt free.

Why people may seek our help.

We appreciate that especially with the effects of Covid 19 many people will be struggling financially, there is nothing to feel ashamed about, no judgement, we acknowledge that times are hard. It doesn't matter how large your debt is, we will be able to help in some way. Debt is often a symptom or cause of wider issues, so in addition to debt counselling there will also be a team of supporters or befrienders who can help in more practical or emotional ways – we also have funds to assist with emergency essentials.

Our Day to Day workings

Usually one of the unique aspects of our work is that we would visit clients in their homes offering but obviously due to current restrictions, we have had to adapt to a telephone service at present. Clients are able to call our freephone number – 0800 328 0006 and our team at Head Office in Bradford will take some details from you and then arrange an appointment for someone in your local area to speak to you. In this area if you are from the Darlington area, it would be myself, but we also have Julie in Eaglescliffe and Violet who is in Hartlepool. Over the course of several phone calls over a period of a few weeks, we work with clients to gather financial information together, send this off to a specialist team at our Head office. They will devise a budget which will help you start to pay off your debts. We have a plan whereby you make one easy payment each month and then Christians Against Poverty distributes this to creditors.

What success stories do we hope to see?

We hope, and pray, that people start to feel that they have control over their finances again and subsequently feel better about themselves and their situation. A startling statistic is that 34% of people who have made contact with the organisation said that they have considered or attempted suicide because of their debt issues. Many of them said they didn't know if anyone could help or that they were unaware of where to get help. So, in addition to the obvious goal of helping people to raise themselves out of debt, we want to restore a sense of self worth and hope to people's life. Christians Against Poverty's website, www.capuk.org has some great video clips of clients talking about how CAP has made such a difference to their lives.

Why has this become an important issue to St Andrew's Church?

Our church foodbank at St Andrew's is seeing the growing need for their service. We hear from lots of the folk who come regularly to food bank that debt is a real concern. Obviously with the current financial climate we know that people will be doing all they can to feed and care for families and themselves, but unfortunately when resources are stretched, situations can begin to unravel. As a church we are always looking for ways to carry out Jesus' 2nd command of loving our neighbour and by partnering with Christians Against Poverty to help people overcome their financial difficulties and restore their pride, we are hopefully demonstrating this love in action.

How can people get in touch or find out more?

Christians Against Poverty has a freephone number for you to call 0800 328 0006

Website www.capuk.org