

The Integrate funded **Christians Against Poverty (CAP) debt centre** in Aberdeen (covering Aberdeen & Aberdeenshire) offers **free debt counselling** and **long term support** for **anyone** in debt*. The CAP centre is not reliant on government funding cycles and can therefore guarantee long-term support from a local CAP befriender from City Church Aberdeen, the debt-centre manager in Aberdeen and from the Scotland team at CAP head-office until the clients are debt free.

The **service is completely free**, even the phone call to get an appointment is free **0800 328 0006**. The debt counselling offers **face-to-face, accessible support** in the client's home by the debt centre manager and a befriender (minimum of 3 home visits). This means there are no costs for the client to get to the meetings and the client is more comfortable and relaxed in their home surroundings. On the second visit all of their debt information is collected and sent to CAP head office who then develop a **bespoke budget**. CAP work with the creditors to create an affordable budget (prioritising housing, heating and food) and repayment plan, and to stop unfair interest and charges. On the last visit the budget is explained to the client. Budgets are reviewed annually or as required.

Once the client decides to work with CAP, CAP will **negotiate with creditors** on their behalf. CAP have good standing with creditors because creditors know the CAP system works. Clients make one simple payment into their **CAP plan** (weekly, fortnightly or monthly) which covers bills and debt repayments. The **payment is distributed by CAP** from the CAP plan to both priority and secondary creditors. Clients no longer have to deal with the stress of working directly with creditors. There is also a **savings element** built into the CAP plan so each client can save for (un)expected expenses or events.

As social isolation can be one of the many negative effects of debt the CAP befriender from City Church Aberdeen will support the client until they are debt free, offering social support and inviting them to the **CAP social events run for clients and bendifenders**.

Integrate also offers the CAP money course which is a free budgeting skills course, run over 2 afternoons/evenings.

*excluding self-employed

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