

# Struggling with Debt?

## Need Help?



Christians Against Poverty (CAP), the award-winning national debt counselling charity, opened a specialist debt counselling centre in Newbury in partnership with the Kennet Christian Centre (KCC) and will be helping anyone in the local community struggling with personal debt.

With the economic slowdown, the credit crunch and the falling housing market, there has never been a more important time for those in trouble to seek help and CAP's heart is to provide sustainable debt relief through its **award-winning debt counselling model**. Those who are often marginalised and overlooked are given world-class financial advice and support, along with the support network of a local church to help them as they become debt free.

Along with winning multiple awards for the quality of its debt counselling, CAP has won the Sunday Times 'Best Small Company to Work for 2008', and now also in 2009, meaning that amongst 500 small companies it was voted the best workplace across the country, two years in a row.

**A Free CAP Debt Counselling Centre**, meaning that people in Newbury will be able to access this award-winning, free service. Centre Manager, Marius Olivier and his team of 16 support workers will be on hand to help anyone in the community struggling to repay their debt. **Phone: 0800 328 0006**

Marius will also be supported by the charity's National Operations Centre in Bradford, so that he is also able to offer clients a CAP Account, Creditor negotiations and insolvency services should they need. The CAP Account acts as a simple bank account to help people pay their priority debts and the Insolvency Service provides a solution to those, who even with careful budgeting would be facing a life sentence of debt repayments.

KCC ran 3 comprehensive yet astonishingly simple **Free Money Management Courses** during 2008, helping over 60 people with their budgets. As a result of this success and recognition of excellence by the charity's National Operations Centre in Bradford, 4 daytime courses and 4 evening course are planned for 2009. Teaching good money management skills, budgeting tips and overall guidance on how to curtail expenditure, the course is run over three weeks, is free to attend and open to anybody in the local community.

To view the promotional DVD & online Applications please visit <http://www.thekcc.co.uk/CAPMoney> or contact us.

### Day Time Course Dates & Times

**11, 18, 25 February 2009 at 12.00 noon**  
15, 22, 29 April 2009 at 12.00 noon  
1, 8, 15 July 2009 at 12.00 noon  
9, 16, 23 September 2009 at 12.00 noon

### Evening Course Dates & Times

**11, 18, 25 February 2009 at 19.00pm**  
15, 22, 29 April 2009 at 19.00pm  
1, 8, 15 July 2009 at 19.00pm  
9, 16, 23 September 2009 at 19.00pm

Debt is an increasing problem in our society but individuals can receive the help and support they need through Christians Against Poverty's work. Being in debt is nothing to be ashamed of and I know we can work together to provide a lasting solution. The worst thing someone in debt can do is stay silent, or don't take up CAP's free services, so we would urge anyone in financial difficulty in the area to contact us.

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