

CAP - Christians Against Poverty

At our next Together on Zoom service on Sunday 15th November we will be focussing on the work of CAP (Christians Against Poverty), a debt counselling charity that works through local churches to help those trapped in debt and poverty. This is particularly appropriate at a time when many more people are experiencing financial hardship because of the pandemic.

How it all started

With a small donation and big faith, John Kirkby started Christians Against Poverty in 1996. He believed God was calling him to sacrifice his career in finance and use his knowledge of the industry to help the poor.

In his hometown of Bradford, John set off on the incredible journey of CAP. His faith adventure led him to people crippled by debt; parents who couldn't feed their children, families facing eviction and desperate people living in fear and without hope. He used his expertise to negotiate with creditors, set up budgeting systems and offer a lifeline to those trapped in debt.

John knew that people all over the country were struggling in the same way and he began looking to replicate the work across the UK. With the vital ingredients of a church to partner with, a passionate person to be trained as a debt counsellor and the faith that God would provide, four new CAP centres were opened at the end of 1998.

Growth of CAP services

Since then, CAP has rapidly grown its debt centre network and expanded its services to tackle the causes of debt and poverty too. As well as CAP Debt Help, we now help people step into employment through CAP Job Clubs, help people get control of their habitual dependencies through Fresh Start and a brand new service, CAP Life Skills, to equip people to live well on a low income. Our vision is to bring freedom and good news to the poor in every community through local churches running a nationwide network of 645 CAP projects.

CAP also gets involved at a national level. Throughout 2020, CAP has been championing change at government and regulatory level to prevent problem debt and make sure support is there for everyone who needs it. Since January CAP has been part of achieving 18 different policy changes! These span consumer credit, justice policies, welfare and utilities, and include some major wins such as a new Simple Payment Plan that halves the upfront cost of a new TV Licence for people on low incomes and the first increases to benefits for over four years.

COVID-19 has brought new priorities, and CAP has been working hard to help policy makers understand who has been hardest-hit and what support they need. Council Tax is one of the biggest types of debt seen at CAP, so the charity has worked with others in the debt advice sector and MPs to press the Government on how they would support people to repay rather than pursuing enforcement as normal. Local Authorities have since been allowed to budget Council Tax deficits over the next three years to allow for more flexible payment plans.

How to get involved

For more information you can access the CAP website at capuk.org. Donations to CAP's work can be made through the website or by sending a cheque payable to CAP at

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