



# Referrers' guide for CAP Debt Help in Rossendale

- CAP is a FREE, award-winning debt counselling charity with more than 290 debt centres across the UK helping over 9,000 each year
- CAP Rossendale provides debt help for those living in Ramsbottom and across the Rossendale Valley including Haslingden, Rawtenstall, Goodshaw, Crawshawbooth, Waterfoot, Water, Stacksteads, Bacup, Weir (BB0, BB4, OL13 postcode areas). *Please email debt centre manager directly for possible referrals in Shawforth and Whitworth (OL12) as this postcode area needs to be opened up before you call.*
- We visit people in their homes (*\*during COVID-19 our service is through telephone-based appointments at this time*)
- We communicate with creditors on behalf of the clients
- We support the client throughout their journey to becoming debt free
- We have volunteer befrienders who can get alongside - 'be a friend', help re-connect with community and local activities
- In the UK, in 2018, 2,575 people became debt-free through CAP
- CAP works with people of all faiths or of no faith providing a highly professional personal debt counselling service.

***\*we are not able to work with people who are currently self-employed or have business-related debts but can provide a self-help pack and refer to other free debt counselling charities.***

**REFERRERS:** Please read this with potential clients **before** referring them to our services.

It is really important that clients understand what is expected of them. Please help us by ensuring they are ready to address their financial difficulties and are able to commit to work with us throughout their case — otherwise they will not be able to become debt free.

**Please ask potential clients the following:**

**Are you prepared** to engage in 3 home visits\* with your local debt coach and volunteer befriender? (*\*during COVID-19 these will be telephone based appointments*)

**Are you prepared** to commit to the agreed appointments between you and your debt coach? (Any cancellations will delay your case).

**Are you prepared** to gather together all the necessary paperwork so that CAP has everything it needs to help you (we can help you with this)?

**Are you prepared** to respond to letters, calls and texts from your debt coach and CAP head office team who are supporting you on the road to becoming debt-free? (Communication and acting on advice from head office is crucial and key to the success of your case).

To book an appointment please call free on: **0800 328 0006**

(9.30am-5pm Monday-Thursday, 9.30am-3.30pm Fridays)

**As a referrer you can call, together, with the client but not on behalf of them.**

**REFERRERS PLEASE NOTE:**

Is the client capable of working with us? If not, could they perhaps consider if they have someone who could help them as third party i.e. a family member or a trusted friend?

Please call me with any queries. Thank you

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