

[www.capdebthelp.org](http://www.capdebthelp.org)

Mole Valley and Cobham Centre: 07392511901

## Simon goes debt free

'I still count meals as one a day, but now I think I can buy chocolate or ice cream, there is light at the end of the tunnel,' says Simon, a client of Mole Valley CAP, who recently became free of debt for the first time. CAP is determined to reduce hardship in the UK, through the local church. It does this through 605 poverty fighting services, which include debt centres, job clubs and life skills courses. All the services are given freely regardless of age, faith or gender.

Simon spent much of his working life abroad. However, the 57-year-old saved little and his father's illness prompted a return home to the Mole Valley. He struggled to get work and look after his father. 'I was going to be made homeless when my dad needed to go into a care home,' he says. 'I also had a mental condition.'

Fortunately, for Simon, he did not become homeless, but debt was a real issue. He says, 'There were days when I didn't want to come out of my bedroom. I surrounded myself with escapism in films, dreaded the postman coming and rarely went out. There were nights when I thought it would not be a bad thing if I didn't wake up in the morning.'

Simon continued juggling his debt problems until his GP commented that he didn't appear to be eating properly and his worries about debt were harming his mental and physical health. She suggested he ring CAP. Fran Pyatt, CAP Mole Valley Centre manager, and Rob, a CAP volunteer, brought Simon a food package on their first visit. He comments, 'After that first appointment I felt six feet tall. Their encouragement made me feel human.'

From a first appointment in December last year, Simon was officially declared free of debt in March this year. He says, 'The support and kindness from CAP is fantastic and the process is so simple. They go off with a bagful of all your rubbish and deal with it. It is like magic.'

CAP makes no secret of its Christian ethos and volunteers, from local churches, will ask if they can pray with clients at the end of a session. Simon comments, 'I am not religious, never have been, but it has made me think a lot more.'

He concludes, 'At the moment I want to be able to put a bit of money away each week. Without CAP doing what they have done I don't know how I would have coped.'

## The reality of debt in our locality

Did you know that consumer debt has soared in the last year by almost 10% with unsecured consumer credit topping £200 billion in June 2017? The average consumer debt per person stands at £603. In Mole Valley and Cobham it stands significantly higher. In RH postcodes its £717 and in KT postcodes £686 per person. \*

If you are struggling, there is help available. In October 2017 Christians Against Poverty was named Personal Debt Provider of the year for the high quality service it provides. Across the UK, CAP saw 2598 people become debt free in 2016.

Here in Mole Valley and Cobham CAP works in partnership with 8 churches. We visit clients in their own home and keep supporting them until they are debt free.

\*The Guardian "What is the average debt where you live?" 18/09/2017

## 2018 Christmas celebrations with our clients



Hello, I'm **Fran Pyatt** your local CAP Debt Centre Manager.

Imagine the smiles when I arrived on a client's doorstep with this beautiful hamper last Christmas!

This December we are inviting all our local CAP clients to a Christmas lunch and each guest will go home with a hamper. If you'd like to donate to the financing or making of these hampers please get in touch with me on

**07392511901 or [franpyatt@capuk.org](mailto:franpyatt@capuk.org)**

**Book an  
appointment on  
0800 328 006**