



A Sustainable Solution

by Kevin Hodges

Australia, along with most countries in the world today, is struggling under a mountain of debt. Debt affects all levels of our society, Government, Business and individual families.

Some 15 years ago John Kirkby started a new and free service to the community in the UK called Christians Against Poverty (CAP). Since that time, thousands of families have become debt free and found new freedom in their lives.

"CAP made a realistic budget - one that we could stick to and now we're debt free!"

CAP is an award winning charity striving to help Australian families out of the oppression of debt and poverty through professional debt counselling, practical services and financial education. Since opening in April 2000 in Australia, with national headquarters in Newcastle NSW, over 5000 people have benefited from the CAP solution and have shared their journey toward complete financial freedom!

With the current economic climate placing increasing numbers of Australians under financial pressure, CAP is striving to expand its network of centres and reaching those overwhelmed by debt induced poverty.

"The CAP Budget Account really worked! I'm debt free and have no hesitation in recommending CAP. Really - anyone can do it!"

Yvonne is one of many individuals who have found this financial freedom through the support and services offered by CAP. She says: *The combination of a difficult marriage as well as a severe car accident, left me in the midst of severe debt. I had debt collectors knocking on my doorstep and simply no money to give them. I found my solution in Christians Against Poverty to begin my journey towards financial freedom.*

CAP provides a long term, sustainable solution through its unique debt management system which empowers people to manage their debts and priority bills, helping them work towards becoming completely debt free. This helps to alleviate poverty and the socio-economic hardship that many CAP clients experience. It also helps clients regain control of their lives and breaks the destructive cycle of generational poverty.

All of this is achieved through an ever increasing network of community based Centres in partnership with local churches, all supported by specialized central services at National Headquarters in Newcastle.

"From looking poverty in the face to relieved, lighter, brighter, happier and debt free!"

CAP services are offered completely free of charge and are open to all people, without prejudice. All clients who commit to working with CAP become debt free within a 3-5 year period.

Hope Central, a church located in Elizabeth, South Australia became the second CAP Centre in Adelaide and commenced services to the community in May of 2010. Since then over 30 families have become clients and many are well on the way to living completely debt-free lives.

"I was angry and unhappy about being in debt - now I'm debt free. WOW, what an amazing feeling!"

People are not only getting out of crushing debt, but are also saving for their future. One family was able to save for a family holiday which they enjoyed on the Gold Coast last Christmas. Their first real holiday in many years!

In addition to the debt freedom services, CAP also offers a three-session money management course called "CAP Money". This course trains people on how to manage their money wisely and plan for the future. If you are struggling with debt, Christians Against Poverty can help. Call 1300 227 000.

Kevin Hodges is a Debt Coach with the Elizabeth CAP Centre. Together with CAP Manager David Washington, they are able to offer CAP services including the CAP Money Course to their community free of charge.

