

CAP support team

General guide



Signing up to the CAP support team

Introduction

Thank you for getting involved in your local CAP Debt Centre! We rely on volunteers just like you to provide vital support to centre staff and clients. Without you, we could not be effective in the work that we do to free people from debt and ultimately to introduce them to a life with Christ.

To get started on the support team, you will need to read through this information as well as the guide for the specific team you have chosen. You will then need to fill in the support team agreement form at the end of this guide, along with the confidentiality agreement and return them both to your Centre Manager. You may want to keep a copy of both for your records. In addition, your Centre Manager may need to apply for an enhanced DBS Disclosure (or equivalent) for you, if the role you undertake is eligible for a disclosure. The disclosure may include a barred list check for vulnerable adults and/or children if the role includes a regulated activity as defined by the Disclosure and Barring Service. In Scotland and Northern Ireland, this will be the Enhanced Scotland Disclosure or Enhanced Access Northern Ireland with barred list checks, which is equivalent to the DBS Disclosure in England and Wales. Your Centre Manager will explain what you need to do.

CAP's core values

Serve the poor
Save the lost
With the Church
Across the nation

CAP's cultural values

We are Christ-centred and generous
We are passionate and united
We are compassionate and fun
We are professional and risk-taking

CAP's statement of faith

We believe in one God who is eternal and created all things. We believe in the Trinity of God the Father, God the Son and God the Holy Spirit. He is totally loving and completely holy.

We believe that sin has separated each of us from God and his purpose for our lives and that Jesus Christ is the only one who can reconcile us to God. Jesus lived a sinless and exemplary life, died on the cross in our place, and rose again to prove his victory and empower us for life.

We believe that in order to receive forgiveness we must repent of our sins, believe in Jesus Christ, and commit to live by God's will for our lives. Through that process, we will gain eternal life with God.

We believe that the Bible is God's word and that it is applicable to our every day lives. We believe that God has equipped us through the power and gifts of the Holy Spirit so we can achieve his purpose for our lives. That purpose is to worship him, fulfil our role in the Church and serve the community in which we live.

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We believe that God wants to transform us so that we can live generous lives in order to help others. We believe that the Lord Jesus Christ will one day return in power and glory.

Personal safety

Prayer covers our work and we trust God for protection in all we do. However a measure of wisdom is appropriate as some of our clients are experiencing high levels of stress from their financial situation etc.

The following advice is to help you when visiting clients.

General

- Do not visit or give a lift to someone of the opposite sex alone.
- Tell someone where you are going and when you are returning.
- Tell the client when to expect you.
- Keep personal belongings to a minimum, but have a mobile phone with you.

Threatening behaviour

- Never stay in a situation when you feel at risk.
- Take all threats seriously, even if only implied and speak to your CAP Centre Manager as soon as you can.
- If a person is drunk or acting aggressively, do not enter the house or give a lift to them.
- Try to stay calm if someone is starting to get angry. Your body language, voice and response can help to defuse a situation.
- Pray! Take a deep breath and keep your voice calm.
- Do not be enticed into an argument.
- Do not turn your back on someone who is behaving aggressively.
- Never try to touch someone who is angry – this may worsen the situation.
- Do not intervene in a situation where there is domestic conflict or violence. Remove yourself from the situation as soon as possible and call the police if appropriate.
- If animals present personal safety issues, be assertive and ask for the client's cooperation (e.g. keeping dogs in another room or chained outside).

Travel

- When parking, consider what the area will be like in darkness if appropriate. Can you see your car from the home you are visiting? Is the area well lit?
- Put bags and valuables out of sight – lock them in the boot.
- Familiarise yourself with the procedures you would follow if your car broke down or had a flat tyre.

Glossary

Here are some common terms you may hear from your CAP worker or clients.

Amazing Exchange	An evangelistic booklet from CAP, which can be given to any client.
Befriender	A term previously used to describe anyone who supported clients. This term may still be used in your church.
CAP Money	A simple money management course that teaches people how to handle their finances.
CAP worker	Either a Centre Manager, Debt Coach, or debt adviser.
Centre Manager	The person who has overall responsibility for the centre. The Centre Manager will also carry out the same responsibilities as the Debt Coach / debt adviser.
Client aid / emergency aid	When we provide our clients with something they need, like a week's shop.
Client blessing	When we bless clients with a gift like flowers, chocolates or something they would see as a treat.
Client event	Events organised by the centre or church where clients are invited to socialise with each other and people from the church.
Creditor	Term used to describe a person or company to whom money is owed.
Debt Coach	Person from the local centre who visits clients for the initial visits, gathering information about their finances and delivering the advice put together by CAP to the client.
Caseworker	A team of people responsible for the client's case at CAP head office.
Priority debt	The most important debts to be paid as there are serious consequences when they are not paid. Examples include rent, mortgage, utilities and council tax / rates.
Secondary debt	Debts owed to any creditor that is not a priority payment. Examples include credit cards, store cards, bank loans, catalogues and overdrafts.
Support worker	A term used to describe anyone who supported clients. This term may still be used in your church.
Why Jesus?	An evangelistic resource put together by Alpha, which can be given to any client.

CAP support team agreement form

Please read, sign and return to your Centre Manager

Accompanied visits. To guard against wrongful accusations it is imperative that when visiting any member of the opposite sex, you must be accompanied by someone of the same sex as the client.

Confidentiality. You will be in a unique position of trust and confidentiality and will have details of people's financial and personal situation made known to yourself. This information is confidential and must not be discussed or transmitted in any way to another person other than the Centre Manager/Debt Coach or head office client services team assigned to the case. Please read the confidentiality agreement for more information.

Financial advice. It is imperative that any questions regarding individual financial situations are simply referred back to the Head Office Caseworkers assigned to the case. Do not give any financial advice or suggest any course of action other than to refer the matter to the Head Office Casework Team. It is imperative that no financial assistance is given and any request for financial help or advice is directed to your Centre Manager/Debt Coach.

Financial products and services. You should not give advice to clients about financial products or services - even if you are qualified to do this - and you should not recommend any financial firm or institution to a client. Financial products include (but is not limited to) mortgages, insurances, secured loans, second mortgages and pensions.

Reporting back to your Centre Manager. It is very important that you liaise on a regular basis with your Centre Manager and if you become aware of any underlying problems or difficulties then it is imperative that you let the Centre Manager know.

Safety. In order to protect our clients and our staff we strongly recommend the following: 1. A mobile phone to be taken on all visits. 2. To inform someone of where you are going, who you are visiting and when you expect to return. Please read the Personal Safety guidance provided.

DBS disclosure. Where eligible, the CAP support team members should obtain an enhanced DBS Disclosure (or equivalent in Scotland and Northern Ireland with barred list check, as appropriate) through their church for their CAP role. If the role includes regulated activity for either vulnerable adults and/or children then a barred list check should also be requested as part of the disclosure check. Advice from your church's Safeguarding Officer or DBS Recruiter should be sought on the eligibility for a disclosure and any barred list checks applicable for the role and any regulated activity. You must adhere to the guidance given in your church's Child Protection and Vulnerable Adults Policy.

The Christian gospel. Whilst we desire to demonstrate God's love and compassion, it is not a prerequisite of any help or advice we give. It is imperative that we place no pressure on individuals and that we respect people's personal views regarding Christianity. This is however a valuable opportunity to share your faith and your motivation behind being a part of CAP's support team.



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Overall. The objective of the support team is first and foremost to provide unconditional Christian love and compassion, general support and encouragement to families and individuals in need.

I agree to abide by the support team agreement.

Signed _____

Name _____

Date ____/____/____

We have included an example reference form (overleaf) for a support team volunteer. This is for your centre record only (for example: if the volunteer is from an associate church).

Step 1: Church / personal reference form (for support team volunteers)

Candidate details

Full name:

Address:

Telephone:

Email:

Team applied for:

Church name:

Church denomination:

Referee details

Reference type: Church leader Personal (please tick)

How long have you known this person?

Please read the relevant support team guide and comment on all the following areas:

Main strengths: Please give brief details as to what you perceive the candidate's main strengths will be in this role.

Experience: Please give any examples of character / skills / experience relevant to this role.

Christian faith / evangelism: Please give recent examples of their Christian witness / church involvement.

Other relevant info:

Disclosure

Are you aware of any convictions that the candidate has? Yes No (please tick)

Are there any child protection issues that we should be aware of? Yes No (please tick)

Please return to your CAP Debt Centre Manager

Registered Office: Jubilee Mill, North Street, Bradford, BD1 4EW. e info@capuk.org. t 01274 760720.

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This document is intended for use in CAP Debt Centres where the debt counselling is done in the local centre.

