

“Yes, speak up for the poor
and helpless,
and see that they get justice.”
NLT Proverbs 31:9



INTRODUCTION TO CAP

DARREN ARULVASAGAM – CENTRE MANAGER

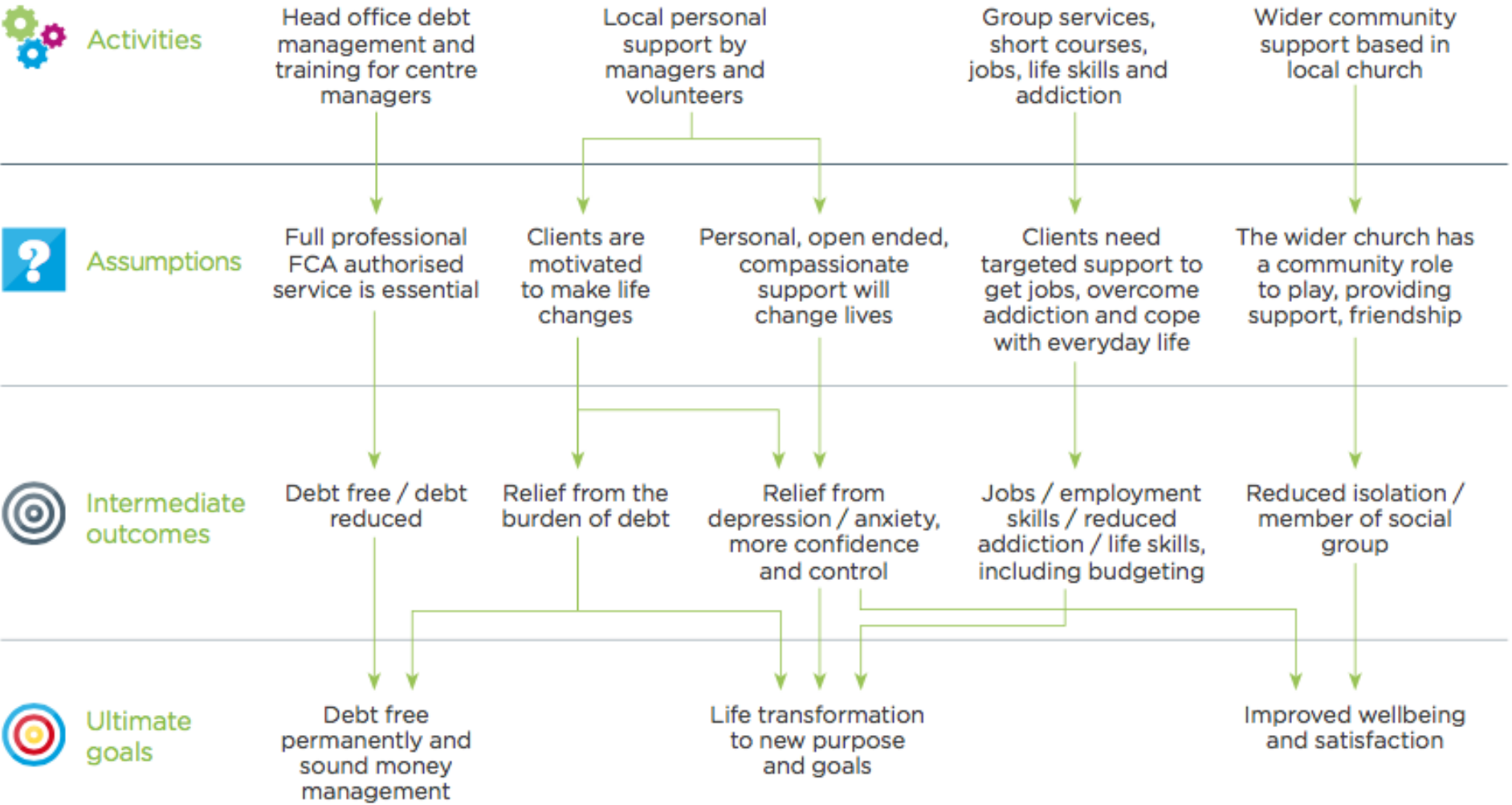
LISKEARD TOWN FORUM

13TH MARCH 2019

WHAT IS CAP?

- Started in 1996 by John Kirkby in Bradford
- Now >300 Centres
- Sacrificed his finance career & use knowledge to help & save the poor
- Helps anyone, so those who:
 - Are crippled by debt
 - Can't feed their children or themselves
 - Are facing eviction
 - Are desperate, living in fear, without hope
- We take control - negotiate with creditors; set up budgeting systems, educate & offer a lifeline

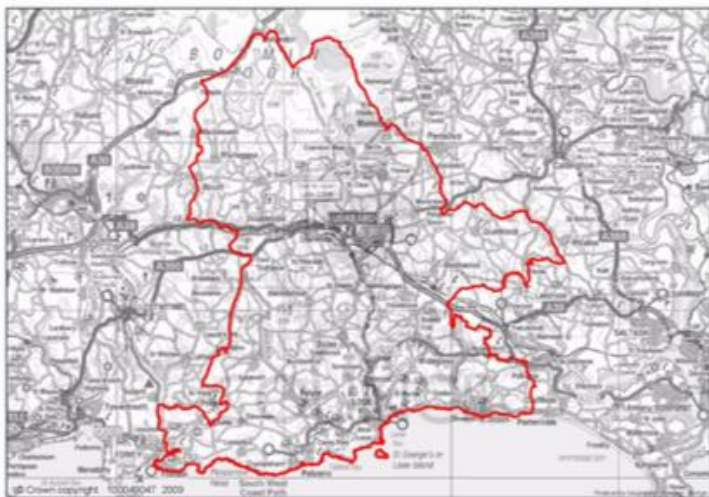
CAP's theory of change diagram - how CAP's activities acheive its aims according to LSE.





Liskeard & Looe - Introduction

2017



The Liskeard and Looe Community Network Area (CNA) is made up of eighteen parishes; Deviock, Dobwells and Trewidland, Duloe, Lanreath, Lansallos, Lanteglos, Liskeard, Looe, Menheniot, Morvah, Pelynt, Quethiock, St Cleer, St Keyne, St Martinby-Looe, St Neot, St Pinnock, and Warleggan. The CNA extends from Bodmin Moor in the north to Looe on the south coast. Popular tourist destinations of Looe and Polperro see a seasonal influx of visitors.

This profile gives a picture of people's health across the Liskeard and Looe Community Network Area and complements the wider socio-economic profiles which can be accessed at <http://cornwall.communityinsight.org/>. It is designed to help build an understanding of the community's needs, and in doing so help identify where resources could be targeted to improve health and wellbeing and reduce health inequalities.

Electoral Divisions¹

Liskeard East

Liskeard North

Liskeard West Dobwalls

Looe East

Looe West Lansallos Lanteglos

Menheniot

St Cleer

Trelawny

CCG Localities²

East Cornwall

Key Statistics:



Current population is 31,456; 6% of Cornwall's total population and projected to increase to 34,420 by 2025



1 in 6 residents live in the 20% most deprived neighbourhoods in England which are known to have the poorest health outcomes



30% of children measured in the National Child Measurement Programme were found to be overweight or obese



37% of the over 65s live alone



Ranks 2 out of 19 for under 18 conceptions in Cornwall

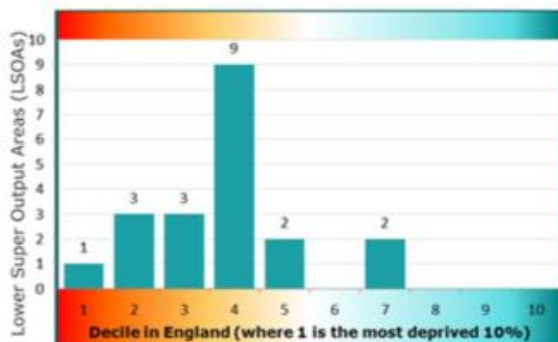


Liskeard & Looe - Inequalities

2017

Deprivation¹

Overall, Cornwall is ranked the 143rd most deprived area out of 326 local authorities in England (where 1 is the most deprived), using the Index of Multiple Deprivation 2015.



Population in the 20% Most Deprived Areas	No. of LSOAs	No. of People	%
Cornwall	44	68,179	15%
Liskeard & Looe	4	5,493	17%

Overall, 4 of Liskeard & Looe's Lower Super Output Areas (LSOAs) are in the most deprived 20% of LSOAs nationally, which equates to 5493 people or 17% of the total Liskeard & Looe population. Although there is no official cut-off point for 'deprived areas', 20% is commonly used nationally and locally.



4 Areas in 20% most deprived



17% of population live in the most deprived 20% of LSOAs nationally



13.8% in fuel poverty



Average 16.8% Children in low income families

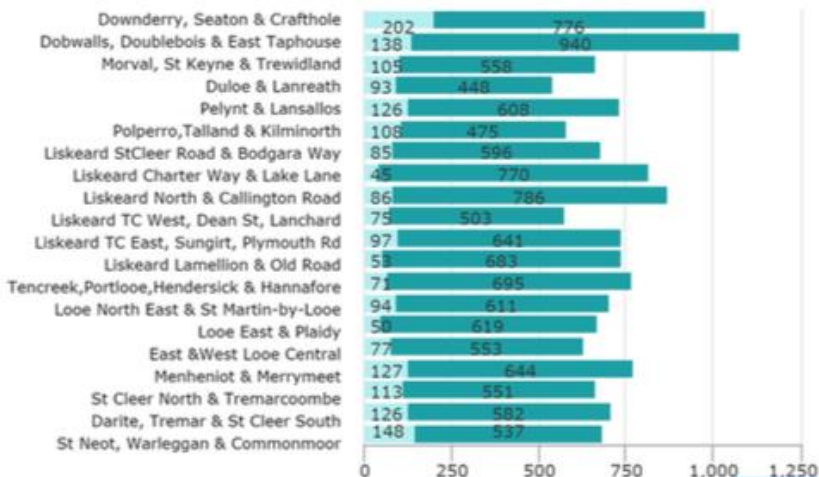
Fuel poverty is defined by a combination of 3 factors: household income; fuel prices; and household energy requirements. The rate of fuel poverty in Cornwall in 2014 was 14.9% (36,217 households). Overall, Liskeard & Looe accounts for 13.8% of fuel poor households in Cornwall, though this varies by area.

% of under 16s in low income families continue to decrease in England. However, Liskeard & Looe levels have become worse than national average in the last 2 years reported. Growing up in poverty adversely affects children's health & wellbeing and is associated with poor health and life chances in adulthood.

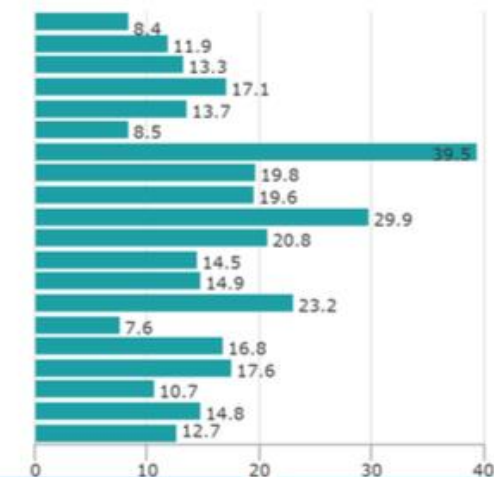
In November 2016 there were a total of 25,640 Disability Living Allowance (DLA) claimants in Cornwall.

6% (1,515) of those Claimants reside in Liskeard & Looe CNA, and varies considerably by area and age.

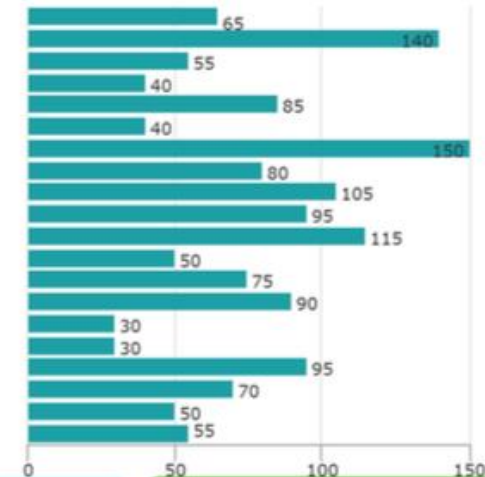
No. of Fuel Poor Households²



% of Children in Low Income Families³



Disability Living Allowance Claimants⁴



WHY LISKEARD & LOOE?

- ✓ Church Leaders felt led
- ✓ 17 of Cornwall's neighbourhoods are in the most deprived (worst 10%) in England
 - ✓ 1 is in Liskeard
 - ✓ 3 Liskeard 'neighbourhoods' & 1 in Looe are in the worst 20% in England
- ✓ The trend is getting worse for this area
- ✓ Evidence of growing need within the "core" churches
- ✓ Low Wage, Seasonal Economy
- ✓ Gap in catchment (nearest is Bodmin or Plymouth)





CAP Client

'Yeah the thing is, going back last year I was very suicidal, I just felt I didn't want to be here, what's the end of all this? If I take my life away and go away, maybe it would be better.'

Effect of debt on wellbeing



CAP Client

'I was working through to the end of last year but I got emphysema so I had to stop. I went onto Universal Credit and that's what caused my debt, it took twelve weeks to come through. When I set up the claim after twelve weeks they gave me £600 and I was meant to live on that for four weeks even though my rent alone was £650. After six months they finally sorted my rent payment out but the debts had already piled up. It was unbearable.'



Debt Centre staff

'People often say is that it's such a relief to be able to talk about this with somebody at last. For us, it's an immense privilege to be invited into someone's home, and for them to make themselves very vulnerable and tell us stuff they don't even tell their families. Many find an immediate sense of relief, and you can see this in their body language.'

HOW WE WERE FORMED

- St Martin's will Host
- Office base within St Martins Church
- Core Church Partners:
 - Light & Life Liskeard
 - Grace Church (Morval)
 - Greenbank Church
 - Anglican Deanery of West Wivelshire (23 Churches)
 - SE Cornwall Methodist Circuit (10 Chapels)
- Each contribute towards running costs for first two years
- Budget Yr 1: £15,700; Yr 2: £17,700 (57% funded)
- Selection process for Centre Manager last Autumn



Summary of client outcomes



52% | Successful outcome

- 30% | Debt free - through Insolvency
- 6% | Debt free - through repaying debt
- 9% | Continuing to pay
- 7% | CAP enabled out of debt but other route

48% | Other outcomes

- 34% | No resolution or agreement broke down
- 10% | Client withdrew
- 1% | Deceased
- 1% | Did not reach agreement stage
- 3% | No longer suitable

HOW CAN YOU GET INVOLVED?

I need a team to:

- ✓ Act as volunteer befrienders
- ✓ Be a support team
- ✓ Act as a **Life changer** – donate either as a one-off or on a regular basis
- ✓ Help Publicise – Clients / Helpers
- ✓ Donate or Signpost to Funding

