

## Oxford Churches Debt Centre Newsletter November 2018

One client, who with his wife went debt-free at the end of 2017, has written:

*While I was in debt, creditors wrote letters and phoned pretty much constantly. The phone must have rung well over 200 times across several months. From day one, I suffered from crying, sleepless nights, stress, depression, lack of appetite and experienced scary types of anxiety attacks, which involved dizziness and vomiting.*

*I felt so exhausted. It really does hit you hard and to think there are people out there in the big wide world who commit suicide as a last resort because they can see no way out - it is so sad and frightening.*

*My end to debt has closed with going insolvent, after kind charities and donations known through CAP helped me to raise the fee. It now means that I have a fresh start and even though my credit score will be affected for six years, I no longer have to carry the weight of financial pressure and can live a normal life again.*

### What's happened over the last five months?

Sally Ben shared her story of coming through the fire at a **Bonfire Night outreach** at HBC. Over 20 people came along, including 7 clients.

**Volunteer training** at Cornerstone in October covered the topic of sharing faith.

**CAP Money Courses** in Cowley, St Clement's and St Luke's.

**CAP Sundays** in OCDC partner churches in September, October and November gave opportunity for several clients to share.

#### COMING UP

**Christmas hamper packing** at the St Clement's Centre, Cross Street on 12th December, 7.30 pm.

### Prayer news

90 people now receive our weekly prayer update. Let us know if you'd like your name added to the list to get the latest news that will fuel your prayers.

### BBC documentary The Debt Saviours

The 60 minute documentary was aired on BBC2 on 5th October. It offered behind the scenes access to head office in Bradford and showed the prominent part worship and prayer play in the office timetable. Four clients who CAP have been working with were also featured, each with their own story of poverty.

This was an opportunity for more local publicity, and one of our recent clients was interviewed on Radio Oxford, along with Centre Manager Jill.

The Monday after broadcast was CAP's highest ever on record for booking people for a first home visit. Here in Oxford we have also experienced a steady flow of clients. Some bookings are already taken for January.

The number of client cases has now risen to 247, including over 50 families.

38 clients or couples have become debt free, 27 through the quicker route of insolvency, 11 through paying in to a CAP debt repayment plan over months or years. 35 clients are still on the journey out of debt.



Staff team: Kate, John, Emma and Jill

Hannah left us at the end of August to become a part-time ministry trainee. Emma has taken over as OCDC administrator as the workload continues to increase.

Edina, one of OCDC's debt coaches, has been unwell for some while. We are praying she will return soon.



Edina

### Tackling Poverty

The National Audit Office's August report estimated the number of over-indebted people in the UK at an astounding 8.3 million. Over-indebtedness, or problem debt, is when someone becomes unable to pay their debts or other household bills.

CAP's vision to see 'Every UK church serving and including the poorest, whilst confidently proclaiming Jesus' is bigger than just CAP and covers more than just debt. At OCDC we offer CAP Money courses to help the 4 in 10 who cannot manage their money well day to day. Nationally CAP also runs job clubs, life skills training and a Fresh Start service.