

Oxford Churches Debt Centre Newsletter March 2019

Andrew Johnson of Headington Baptist Church is to be our new Centre Manager!

I am delighted to have been offered the role of Debt Centre Manager and am looking forward to getting going. I start on 1st June. At first the job will be for 3 days a week, leading the CAP ministry here in Oxford and building on the good work that has already been going on. I'll be supporting the staff and developing the activities so that more people can be taken out of poverty and introduced to Jesus.

I have been married to Becky for 30 years and we have two adult children. Recently I have had the privilege of directing the work of Latin Link in the UK.

I first heard about CAP several years ago but when my church became a partner of OCDC I understood better CAP's inspiring ministry. A few months ago I wanted to be more involved and became a CAP volunteer.

God is increasingly giving me a heart for the poor, disadvantaged and oppressed. I am excited about seeing the Gospel at work by encouraging churches in Oxford to unite and to get involved in reaching out to our neighbours. God is clearly using CAP in amazing ways and I want to be part of it!

What's happened over the last four months?

Many hands, including one former client's, helped make the **Christmas hamper packing** on 12th December a success.

OCDC church reps met in January to learn and encourage one another.

A **quiz evening** for clients and volunteers was held in February.

CAP Money Courses were run for 10 clients of the social enterprise **Aspire** in November and in February in St Clement's and March in Cowley.

COMING UP

May 11th **Evangelistic event** for clients.

June 6th, 13th, 20th **CAP Money** in St Clement's.

June 15th OCDC's 5th **birthday** barbecue at St Matthew's Church.

Life Skills

CAP Life Skills is a friendly group that gives people the confidence and decision-making skills they need to survive life on a low income. We'd love to add Life Skills to the range of services on offer in Oxford. Can you or a friend help us?

One Oxford client's story

I was made redundant from my job in Oct 2010 and that was the start of my financial issues.

By November 2016 I was unemployed again. I had my first appointment with CAP in February and by July 2017 I was debt free. It really was that simple.

The support I received from CAP was guilt and shame free. The care, compassion and the understanding from my CAP worker was wonderful. To hand over my worries and to feel truly supported was such a relief!

I recently told a friend with financial worries about CAP. She was initially reluctant but I continued to share my story about how much CAP supported me and she eventually contacted them. The day after the initial meeting she told me she'd had the best night's sleep for a long time.

We have now taken on a total of 266 client cases, including 58 families. The figure includes 8 cases due to be seen between now and mid-June.

43 clients or couples have become debt free, 29 through insolvency, 14 through paying into a CAP debt repayment plan over months or years. 32 clients are still on the journey out of debt. Working with CAP often provides a catalyst for some other solution.



Staff team: Kate, John, Emma and Jill

Jill has decided to step down from the role of Centre Manager to concentrate on seeing clients, and Andrew Johnson has been recruited to the role – see top article. Edina, one of OCDC's debt coaches, has been unwell for some while. We are praying she will return at some point.



Edina



Andrew

Why CAP?

www.capuk.org tells us CAP exists because nobody should be held hostage by debt and poverty. But the truth is that these are rife in the UK. In a society where people live behind closed doors, 1000s are desperately poor. Unable to feed their children, incapable of paying to heat their homes in winter. The grip of poverty is relentless. It breaks families apart and drives many to think that suicide is the only solution.

Oxford is far from immune. After adjusting for housing costs, 25% of children live below the poverty line according to the city council.