

Oxford Churches Debt Centre Newsletter January 2021

All the staff at the Oxford Centre are now working, and meeting clients, running courses and liaising across the churches and across the city as before. All our services are "virtual". Debt coaches are finding Google Meet works for most clients and there is also a telephone-based alternative.

Over the last 6 ½ years the Centre has taken on a total of 314 cases, including 73 families, and seen 61 clients or couples become debt-free. We are expecting a greater flow of new clients in 2021 as, sadly, prospects worsen for many of the more vulnerable. The Centre can now take on up to 7 new clients a month. Call 0800 328 0006 for the national enquiry line.

Over a dozen people, staff and volunteers, are now qualified to offer the CAP Money course and we plan to run it several times this year through a variety of churches. Two additional people have agreed to take the training to lead a Life Skills group, which will increase our capacity to roll out this course across the city. See the footer for ways to find out more online or to contact us by phone.



Volunteers from the partner churches put together a total of 28 **Christmas hampers** for debt clients last month and there were many expressions of appreciation. We know of one client who responded to an invitation to a Christmas service. Many clients are experiencing severe hardship and it's been a privilege to help with groceries or household goods when needed. Thank you to all those generous supporters whose gifts have made this possible.



United Conference
CAP is inviting supporters to its "United" online conference in February. We'll be meeting as part of the South East region on February 22nd to hear more about what God is doing and what is planned for the coming year. Anyone interested can sign up free of charge [here](#).

7th Birthday
The Centre celebrates its 7th year this coming June and there are tentative plans to meet together for a birthday party. Even if this has to move online, we want to share in celebrating with supporters and clients.

CAP Money CAP Life Skills

Our first online CAP Money course ran in November. Over 3 sessions 10 participants learned tools to get control of their money. The Zoom format has its advantages – no geographical boundaries or need to come out on a cold winter evening. A further course has taken place in January and another is scheduled for March.

A Life Skills group met 8 times, building trust along the way. It has just ended. One participant shared how much he had benefited from and enjoyed the course.

We hope to offer Life Skills again in the spring in partnership with a team from St Andrew's Church in N. Oxford that runs the Cutteslowe Community Larder.

Fall-out from Covid-19

Why do we expect more people coming forward to seek help from CAP?
3.2 million signed on for Universal Credit during the first lockdown in 2020 and nearly 900,000 were made redundant in the autumn.
The unemployment rate has climbed to 5% in January 2021.
Meanwhile, CAP has signed a new agreement with the Department of Work and Pensions and a new offer to Job Centres is in place for partnership with CAP Centres across the country.

Testimonials

"CAP provides an important lifeline towards helping you being lifted from debt and the worry that it can cause. Invaluable financial advice and tools give a clearer picture of your money problems. My life has changed for the better!" – Alex

"I can't thank CAP enough. They have turned me into a stronger and more confident individual when it comes to my finances." – Elizabeth

"The truth is I never really felt like a CAP client. Meeting my debt coach and the volunteer from church was like gaining two new friends." - Charlotte