

Oxford Churches Debt Centre Newsletter June 2021

It's now 7 years since the Debt Centre – one of 284 in the UK - began bringing the help of the national charity Christians Against Poverty to the people of Oxford and Wheatley. Over these 7 years, 65 clients have gone debt free, 19 through faithfully paying into a CAP repayment plan over a period of time, 7 through bankruptcy and the majority, 39, through a debt-relief order.

The Centre can now take on up to 7 new clients a month, which means that - together with the St Ebbe's Centre – CAP has room for a record number of Oxford clients each month. Since the start of April, we've seen 16 new client cases. An increasing number of people are asking for help and we are again getting close to full capacity.

Together with St Ebbe's and the new CAP Centre that has opened in Thame we are able to talk directly on a weekly basis with people that Job Centre Plus have identified as potential clients. We benefit from the great relationship that CAP has nationally with the Job Centres and have taken on several new clients through this "call-back" system.

Anyone seeking help should call the enquiries team on 0800 328 0006.

Who are the CAP team?

Not only the six ODCD **staff** members, that's for sure. CAP lays great emphasis on the importance of the local church. Each partner church has a **trustee**, who together work behind the scenes along with Andrew, Centre Manager, and John, our Treasurer, to ensure good governance of the charity. John now has extra volunteer help on the **finance** side. And everyone who makes financial donations either privately or through their church is also "on the team".

Partner and associate churches each have a **representative** that provides great links between the Centre and church members. Over 120 people receive a weekly **prayer** bulletin, prayer takes place in churches, and a group meets weekly online to pray for the work.

There are currently 60 active **volunteers** who befriend clients or help in other ways.

Befrienders are an indispensable part of how CAP is able to meet not only financial needs but also the deeper needs of clients, and to connect them to church families. Click [here](#) to find out different ways you can be involved.

CAP Money CAP Life Skills

We've continued to run the **CAP Money** course on Zoom over the last several months, through Headington Baptist and St Clement's churches. Around a dozen people attended. Participants included current and former debt clients. Others heard about us from friends and family, through a local referral agency, through CAP's central publicity, or on social media.

Cornerstone Church is aiming to run a **Life Skills** course from September provided the group are able to meet face to face safely on church premises. Watch out for further news.

CAP Oxford is now on [Facebook](#) – share and repost to your church and personal pages.

CAP Conference online

CAP's Refresh conference takes place next week - Thursday 1st July, 9.30 am to 2.30 pm. It is open to the whole CAP community including staff, trustees, church leaders, volunteers, and includes live worship, a fantastic guest speaker, a message from CAP leadership and lots of fun!

This conference will honour CAP's founder John Kirkby as he moves on after 25 years of faithful service.

To join the livestream sign up [here](#).

Client home visits

CAP is known for providing a friendly, long-term service, tailored to individual needs. While meeting clients virtually has worked in most cases, online conferencing or phone-based meetings are not ideal. As restrictions ease, our debt coaches are resuming in-person visits, usually in the client's home. [Here](#) is a link to CAP's new-look debt help leaflet. It gives details of how to book a home visit for help out of problem debt.

What's happening nationally?

CAP's 2021 [client report](#) reveals that for new clients in 2020, the most common primary reason for debt was low income (20%). Mental ill-health (18%) and relationship breakdown (14%) were also common causes. The picture in Oxford is a similar one. In mid-2020, the option of 'COVID-19' was added as a primary reason for debt. Only 2% of CAP clients selected COVID-19 as the primary reason. The low figure may be due to the complex nature of debt in low-income households.