

## Oxford Churches Debt Centre Newsletter November 2021

Since our last newsletter in June 2021 we have seen 21 people come to us seeking debt help. Not the tsunami of new client cases we had anticipated earlier in the year, but a good number. They found their way to CAP through many different routes: hearing about us through various Oxford charities or the city council, from their child's school or their church, or via word-of-mouth recommendation. Each person's story is different; some only recently became resident in the UK and many cases are complex.

In October we said goodbye to debt coach Kate Blanche who had been with the Centre for 5 years. The two remaining debt coaches, Jill Ewbank and Kath Jackson, can each take on 3 new cases a month, with Andrew Johnson (Centre Manager) bringing our total to a maximum of 7 new clients each month.

Several clients have become debt free over the period and we've been able to celebrate their new start. [Here's](#) a recent story. We've been encouraged to hear of several more who have been finding their way to a personal faith, wanting to study the Bible or to attend church with their befriender or debt coach.

Partner churches have been focussing on CAP during their Sunday services this autumn and many church members have expressed interest in getting involved.



Another **CAP Life Skills** group has been meeting this autumn, courtesy of Cornerstone Church in Headington. They will complete the eight-week course in November. Life Skills is primarily for people on a low income. It looks at lifting the pressure to spend, staying in charge of finances through good budgeting, being a savvy shopper, cooking healthily on a budget, and accessing the best energy deals. It also teaches about maintaining healthy relationships and mental wellbeing through good communication skills.

### CAP CHRISTMAS HAMPERS 2021

Continuing the CAP tradition, can you help us to bless our clients this Christmas?



Shop for a client

Bake Christmas cakes, biscuits or puddings

Make decorations or small gifts, gift tags, cards, jams, pickles etc

Make a financial contribution

Join us for a fun evening to pack at 7.30 on 8 December at St Clement's Centre

Deliver a hamper to a client

Contact  
jillewbank@capuk.org

### CAP Money

In 2020, 3225 people across the country were helped through a CAP Money course. We've continued to offer the course face-to-face in Oxford at St Clement's and Headington Baptist churches over the last few months. HBC's next three session course starts on 17<sup>th</sup> November at 7.30 pm and runs over the following two Wednesdays.

CAP Money isn't just for people in debt. It's for anyone wanting to get a handle on their finances. Follow [this link](#) to book a place. To find out more click [here](#). Or [download a flier](#).

### What's happening nationally?

As CAP celebrates 25 years as a national charity now is a key moment for those we're here to help. Wholesale gas prices have risen fivefold in the last year, and cheap energy tariffs are a thing of the past. This, coupled with the removal of the Universal Credit uplift ('The biggest overnight benefits cut in history' says the Resolution Foundation) means that people across the UK will be facing a very difficult winter. Anyone seeking help should call the enquiries team on 0800 328 0006.

See the footer for ways to find out more online or to contact us by phone.

### What's it like volunteering as a befriender?

There are currently around 60 active volunteers from our partner or associate churches 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. The experience of befriending can vary a great deal. Some clients need help with basic things like opening a bank account or sorting through paperwork. Some are feeling overwhelmed and hugely appreciate a person to confide in who will help them untangle life's competing pressures. Others are more self-sufficient, but still welcome encouragement, a coffee with a friend or help understanding their CAP budget.

Debt coaches work hard to match each client with the right befriender. To do this well needs a large pool of people to draw from.

If you would like an easy way to explore if this is something for you, have a chat with us or consider going along to a first meeting with a client and their debt coach.