

Oxford Churches Debt Centre Newsletter

July 2022

christians
against
poverty

CAP

It's now 8 years since the Debt Centre began bringing the help of Christians Against Poverty to the people of Oxford and Wheatley. In that time we have taken on 382 client cases, of whom 68 have gone debt free. The majority are single people, but clients include 83 families and 21 couples.

We are one of 300 CAP debt centres in the UK, to be joined this weekend by a start-up in [Henley-on-Thames](#).

Highlights of the past months include the cancellation of £1000s of misapplied parking fines and council tax, both life-transforming for those concerned.

We also want to encourage good money habits so that people don't fall into the debt trap a second time and can thrive, even on a low income. The CAP Money course and Life Skills groups (see below) are one way of doing this. We also hope to see a CAP Job Club in the city.

Volunteer opportunities

CAP clients are supported throughout their journey to freedom from debt. Many appreciate the help they get from a befriender, either practically or just having someone to share their struggles over a cup of coffee. Befrienders also provide a natural link to the community and to the local church. Give us a call if you're interested in exploring if this could be for you. Orientation is provided.

CAP Money CAP Life Skills

The **CAP Money** course has continued to operate, with a version tailored to participants from the Emmaus charity and June sessions at Woodstock Road Baptist Church. We're looking forward to bringing the updated course to Oxford in the autumn.

Our third **Life Skills** course, the second held at Cornerstone Church, ran successfully last autumn. Helen and Steve Gallagher from Emmanuel Church have completed their training and are now planning an eight-week **Life Skills** group to begin meeting in September.

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

Radio Oxford June 30th

Our second time on BBC Radio Oxford this year, their Breakfast Club highlighted personal debt on the morning programme last week, with a snippet about CAP on the hourly news and live interviews. Big thanks to Joe who spoke at short notice about his experience of debt and the help CAP gave to get it paid off. The main messages that came across were that it's possible to negotiate with creditors and that we shouldn't put off accessing the free help that is available.

"The most significant thing was having someone out there who could give you advice, who was able to show you that debt is something that can be managed, there is a way out of this. That sense of hope was really important.

(CAP's) negotiators were able to persuade my creditors to freeze the debt and stop the interest accruing.

After working with CAP and a budget plan that meant I could keep my costs as low as possible and pay the debt off in a manageable way I've been debt free for a little over a year now.

I can start to save for the first time in years. It's such a positive feeling. It's such an improvement to my mental health. I'm not as stressed or anxious as I used to be. It's life changing, it really is."

Coach trip to the New Forest

A bus-load of CAP clients and their families, volunteers and staff helpers enjoyed a Saturday out in the New Forest on June 11th, with picnic, games, walks and tree adventures, a chance to meet the ponies and an evening barbecue.

"We all had a really good day, really enjoyed it."



"Thank you so much for the lovely day out. The others can't stop talking about the whole day and all that was provided. Also how warm, helpful and friendly everyone made us feel."

What's happening nationally?

CAP's 2022 [client report](#) "On the Edge" reveals loneliness to be a growing problem in the UK. Most concerning, the number of people who've attempted or considered suicide as a way out of debt has risen from 28% last year to 36%. We want people to know that there's help and there's hope! Call 0800 328 0006 to speak to the New Enquiries team.

Giving We are reliant on financial gifts in order to cover running costs. If you are interested in contributing, you can download a [Standing order form](#) to give regularly, and if you are a UK tax payer you can also enable us to claim gift aid by completing the [Gift Aid form](#). Email these to our treasurer: john@pricejd.com.

Alternatively, contact us to find out how to make a one-off gift.