

OXFORD CHURCHES DEBT CENTRE

England & Wales · Charity number 1155834

Details

Other names	CAP Oxford (Central)
Status	Registered
Legal form	CIO
Registered	2014-02-18
Register	View on the Charity Commission register

Contact

Address	26 Trinity Street Oxford OX1 1TY
Phone	07801448929
Email	oxchdc@gmail.com

Activities

Objects: (A)THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND OXFORD WHO ARE IN CONDITIONS OF NEED,HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING ADVICE AND OTHER SERVICES AS THE TRUSTEES MAY FROM TIME TO TIME THINK IT;(B)THE ADVANCEMENT OF EDUCATION OF THE PUBLIC LIVING IN AND AROUND OXFORD IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;(C)THE ADVANCEMENT OF THE CHRISTIAN FAITH THROUGH CARE,COMPASSION AND RELEVANT PRACTICAL AND SPIRITUAL HELP AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Several Oxford churches together share the responsibility of running a debt help centre on behalf of Christians Against Poverty. We help people who are in debt, to work their way out of debt. We are Christians but work with people of any faith or none.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£98,665	£78,863	-	-
2024-03-31	£86,004	£81,505	-	-
2023-03-31	£75,363	£84,816	-	-
2022-03-31	£81,623	£84,979	-	-
2021-03-31	£97,296	£70,167	-	-

Trustees

Name	Role	Appointed
Claire Mary Bishop		2022-09-23
JOHN DUNCAN PRICE		2018-11-01
James Bloice Smith		2019-10-02
MATTHEW SAMUEL PARTRIDGE		2021-06-09
Rev Jennifer Ruth Wigley Williams		2019-10-02

Accounts



Oxford Churches' Debt Centre

Trustees' Annual Report and Accounts

Year Ending

March 2025



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TRUSTEES AND SUPPORTING CHURCHES

The Trustees who have served during the year have been:

James Bloice-Smith (Chairperson)

Claire Bishop

Matt Partridge

John Price

Jenni Williams

The Trustees meet on a quarterly basis.

The churches which in various ways support our work in Oxford are:

Barton Community Church

Cornerstone Church

Emmanuel Church

Headington Baptist Church

Magdalen Road Church

Oxford Friends Action on Poverty

Rivers of Life Church

St Andrew's Church, Dean Court

St Barnabas' Church

St Clement's Church

St Matthew's Church

Wheatley Community Church

Woodstock Road Baptist Church

CHAIRPERSON'S REPORT

The past year has been another successful year, as described in the Manager's Report, below. As ever, we wish to thank our staff team, who have continued to provide high quality work, along with our able volunteers, helping to alleviate poverty in Oxford.

I am happy to report that the charity is 'on task', is financially sound, and has effective governance structures in place.

The three objects of our charity are: the relief of poverty, education related to the management of personal finances, and the advancement of the Christian faith. The trustees believe that the charity has effectively focussed on these objectives during the reporting period.

In order to do this, we work in formal partnership with Christians Against Poverty (CAP), who:

- train our staff and certain volunteers,
- provide the expert advice which underpins our work with those in debt,
- and produce high quality resources to help with our education object

(CAP is authorised and regulated by the Financial Conduct Authority).

Of equal importance are our partnerships with local churches enabling us to offer more holistic support to our CAP Debt Service clients. However, the service we provide is freely available to people of all faiths or none, and clients are free to choose how much they use the wider community support which we make available. The same philosophy underpins the other services which we deliver.

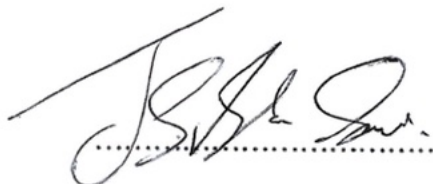
During the year our former treasurer, John Price, stepped down from this role, though he continues as a trustee. The charity has benefitted from his skill, wisdom and many years of diligent service. We are grateful to Peter Guy, who has taken up the treasurer's duties. Our thanks also to Yvonne Kinyanjui for being our Independent Examiner.

CHAIRPERSON'S REPORT

Finally, our thanks to our supporters, supporting churches, and charitable donors (listed below) who have provided the financial resources to undertake the work of the past year.

Doris Field Trust	Garfield Weston Foundation
HDH Wills Charitable Trust	Lord Faringdon Charitable Trust
Pharsalia Charitable Trust	Lady Tangye Trust
The Jamjar Trust	Stanton Ballard Trust
Robert & Margaret Moss Trust	The Millfield Trust
Oxfordshire Community Foundation	Pye Charitable Settlement
St Aldate's Parochial Charities	

Signed:



James Bloice-Smith, Chairperson

Date:

26/08/2025

2025.

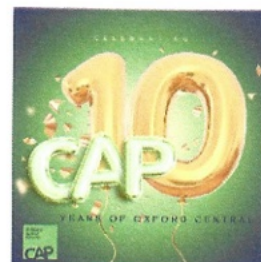
MANAGER'S REPORT

10 years old!

This year OCDC celebrated the 10-year anniversary of the CAP debt centre. The central focus for this was an event in



September to which anyone who had been connected to the centre in the last decade was invited. It was lovely to see a mix of clients, supporters, staff and volunteers from our partner and supporting churches. Steve Jones from Oxford Community Church was the main speaker. Some clients also took part in the service and we welcomed a representative from CAP too.



Debt help

This core area of work has been more consistent this year. In September one debt

"Before CAP I was about to be evicted and everything was topsy-turvy. Now I'm standing on my own feet, in a comfortable home learning how to budget... Debt Free!" Debt help client

coach, Kath Jackson, left the team. We are grateful for her commitment and contribution over 5 years.

Kath's departure decreased our capacity but client numbers have been steady meaning we have not been overstretched. Over the last 10 years we have served 473 people in total with 82

clients finding freedom from debt. This current year we have supported 32 new clients. Excitingly, 5 clients have gone debt free over this same period. We currently have 18 open client accounts.

Non-cooperation and appointment cancellations are common and many drop out in the process. Also, clients are regularly presenting with multiple and complex issues of which financial debt is just one. Amongst the chaos in their lives, it is gratifying to know of some successes. In one case, we managed to help write-off £7,500 of parking fines and to support the same client to move from sleeping in his car to a council flat.

Another client who struggles with life has now had a fresh start by going debt free after working with us for over 2 ½ years. Another is excited to be

ending his probation soon and will finish paying off a court fine. He has set up a savings account and is very keen not to go back into debt.

"Before CAP I was always stressed about money. Now I thank God I don't need to worry" Debt help client

MANAGER'S REPORT

'Many thanks for what has been an amazing, wonderful course which if I was allowed I would love to do again as I think I need more ongoing help'.
Life Skills participant

Client events

As we look to enhance client's welfare by enjoying greater social interaction, our strategy is to encourage clients to take part in events organised by our partner churches. A few have done this - most notably through an

OCCDC team attending Emmanuel Church's Big Quiz event and coming out the winners!

Due to low interest we decided not to go ahead with our coach trip to the New Forest which we had organised for the previous 2 years. Instead we put on two informal picnics in Bury Knowle Park in the summer months which were well attended and appreciated. Clients enjoyed being outside, meeting others and playing one or two games.

Our annual pancake party, including a quiz, remains the most popular event we put on. We include a little epilogue about the meaning of Lent and Easter.



Partner Churches

We are grateful for the ongoing interest and support of our partner churches. They are still key to the success of this ministry in terms of support, prayer and providing resources including volunteers, finances and opening their doors to clients to welcome them into their communities. It is always a joy when clients want to explore faith further and when we see our prayers being answered. We have had a number this year who have been seeking God and moved forward in their faith journey.

We are grateful to our church reps who continue to champion the work in their churches and act as ambassadors by regularly highlighting the CAP work, ensuring the work stays on the church agenda.

Group services

We are very pleased that as a centre we are now offering all four of CAP's services in the city for the first time.

Life Skills

One Life Skills course was run over the course of the year by Emmanuel Church in conjunction with St Ebbe's Centre. Our Life Skills manager had stepped down which left us relying on this person being provided from St Ebbe's. The course was a

MANAGER'S REPORT

success with 6 people attending. Two more Emmanuel members have now been trained as a Life Skills manager and coach.

Job Club

We are delighted that after many years of planning and waiting we have managed to start a CAP Job Club in Oxford. This is hosted by St Andrew's Church, Dean Court which up to now has not been connected with our partnership. After a manager and two coaches had been trained, this first course attracted around 6 members, 4 of whom attended all the sessions. Interestingly all of these participants did not have English as their first language.

Money Coaching

With the new materials now in our hands and with 8 people from OCDC connected churches having been re-trained as coaches, we are looking to relaunch the Money Coaching course in Oxford in June in Wheatley.

The CAP Community Café continues to provide a safe space for clients with a handful of regulars attending. The venue has now been moved to St Ebbe's Church building in the centre of the city to see if this will draw more people through better transport networks. The programme for each week has been widened with some planned activities and a meal is provided once a month.

Development

At the time of writing, we are advertising 2 staff posts. One is for a part time debt coach to increase our capacity for debt help still further and the other is for a mobiliser which is a communications role particularly to strengthen our relationships with our referrers and then excitingly to reach out to local schools, seeking to see how we can support them and to offer them our services.

Looking forward, we are in the throes of partnering with a church plant on Cutteslowe estate to offer the resources for them to run a Life Skills course. This will be connected to their food larder and the provision of various resources within the local community centre.

Promotion

This coming year will offer us a number of opportunities to promote and raise the profile of the CAP ministry in Oxford. As a staff team we have already connected more closely with the Job Centre and have a number of invitations to speak at local churches and institutions some of which have come through the CAP Speaker team.

MANAGER'S REPORT

As well as the speaking opportunities, traditional methods of publicising are being used, including through our annual CAP Sundays when partner churches have a focus on the work in one of their services. In addition, the distribution of postcards through doors on housing estates around the city happens from time to time.

Volunteers

Once again we are grateful for each of our 50 active volunteers without whom we couldn't do this work. Many have given tirelessly to the work over the last year most clearly as befrienders through accompanying debt help clients.



We have put on two training sessions for volunteers this year – one run by the charity Archway which supports people who are lonely, and an induction session for those new to volunteering with us. We have another session planned for June on the subject of mental health.

The Christmas hamper packing event brings together volunteers to buy, pack and deliver hampers to all our debt clients. 27 hampers were prepared this year and as always were very gratefully received.

As we enter into the new financial year, we are excited by the opportunities to develop and grow. We are confident that we are in a good place and, with God's help, we are ready to serve all our clients and group participants over the coming year with energy, enthusiasm and compassion.

Signed: Andrew Johnson Andrew Johnson, Centre Manager

Date: 22nd August 2025.

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report on the accounts

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st March 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The trustees consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is required.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act. In carrying out my examination, it is my responsibility to :

- examine the accounts under section 145 of the Act;
- follow procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act; and
- state whether particular matters come to my attention.

My examination was carried out in accordance with the general Directions given by the Charity Commission under section 145(5)(b) of the Act.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosure in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Examiner's statement

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:Y. Kinyanjui.....

Yvonne Kinyanjui

Date:31 August..... 2025.

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 st March	2025	2024
Sources of Funds	£	£
Gifts from churches	15,585	17,608
Other gifts and grants	78,352	64,627
Gift Aid tax recoverable	4,728	3,769
Total Incoming Resources	98,665	86,004
Expenditure		
Salaries	56,241	60,243
CAP head office	9,130	7,995
Office rent	5,258	5,047
Travel expenses	438	558
Client give-aways	1,100	4,440
Miscellaneous	6,696	3,222
Total Outgoing Resources	78,863	81,505
Surplus/(Deficit) for the year	19,802	4,499

BALANCE SHEET

As at 31st March

2025

2024

Assets

£

£

Bank accounts

96,717

77,426

Gift Aid tax recoverable

2,640

1,785

Total assets

99,357

79,211

Creditors

HMRC

0

0

Other creditors

210

866

Total creditors

210

866

Total Net Assets

99,147

78,345

Financing

General Fund brought forward

77,345

72,846

Restricted Job Clubs Fund

2,000

1,000

Surplus/(Deficit) this year

19,802

4,499

Total Financing

99,147

78,345

Signed:

Peter Guy

Peter Guy, Treasurer

Date:

31st August

2025.

NOTES TO THE ACCOUNTS

1. Reserves Policy

The trustees have agreed that it would be prudent to hold at all times cash reserves sufficient to last for six months. As at 31st March 2025 our cash reserves amounted to approximately twelve months of the following year's expenditure.

2. Other Policies

The charity has various policies including those covering:

- Safeguarding Children
- Safeguarding Vulnerable Adults
- Equal Opportunities
- Data Protection
- Health & Safety

These are available for inspection and can be provided to anyone who would like to see them.

3. Funds

Most of the charity's money flows through its General Fund; there is also a restricted Cap Job Clubs Fund which results from donations to be used to set up such a club in the near future.

4. Sources of Funds

All income is recognised when it is received, with the exception of Gift Aid tax recoverable which is recognised at the time the gift to which it relates is received.

5. Fixed Assets

The charity only capitalizes individual fixed assets costing over £1,000. Minor items are written off in the accounts when they are purchased.

6. Trustees' Remuneration

All the trustees received no payment or other remuneration for their services during the year (2024 : £0)

CHARITY INFORMATION

Charity Information

The charity is a Charitable Incorporated Organisation registered on 18th February 2014 with the Charity Commission, number 1155834

Oxford Churches Debt Centre (OCDC) working title: CAP Oxford Central

St Clement's Centre
Cross Street
Oxford
OX4 1DA

Tel: 07918 599255

Bank

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

Sort code 40-52-40
Account no. 00025483

Accounts



Oxford Churches' Debt Centre

Trustees' Annual Report and Accounts

Year Ending March 2024



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TRUSTEES AND SUPPORTING CHURCHES

The Trustees who have served during the year have been:

James Bloice-Smith (Chairperson)
Claire Bishop
Matt Partridge
John Price
Jenni Williams

The Trustees meet on a quarterly basis.

The churches which in various ways support our work in Oxford are:

Barton Community Church
Cornerstone Church
Emmanuel Church
Headington Baptist Church
Magdalen Road Church
Oxford Friends Action on Poverty
Rivers of Life Church
St Barnabas' Church
St Clement's Church
St Matthew's Church
Wheatley Community Church
Woodstock Road Baptist Church

CHAIRPERSON'S REPORT

The past year has been another successful year. As ever, we wish to thank our staff team, comprising: Centre Manager Andrew Johnson, who is also a Debt Coach along with Jill Ewbank and Kath Jackson. They have been assisted by Emma Harvey (Administrator). This team has provided high quality work, along with our able volunteers, to alleviate poverty in Oxford. However, there has been the continued challenge of lower than expected client enquiries which we have been working to address.

Our Centre Manager will give more detail in his report about the work of the charity. However, it has been a pleasure for me to hear first hand from grateful clients who have found concrete help to get out of debt, or in other ways deal with their financial pressures, through the work of our charity. This is exactly what we want to hear.

Three objects of our charity are, the relief of poverty, education about the management of personal finances, and the advancement of the Christian faith. In order to do this, we work in formal partnership with Christians Against Poverty (CAP), who train our staff, provide the expert advice which underpins our work with those in debt, and produce high quality resources to help with our education object (CAP is authorised and regulated by the Financial Conduct Authority).

However, of equal importance are our partnerships with local churches who enable us to offer our clients the CAP debt service holistically, with the support of an appropriate befriender, behind whom stands the friendship and love of local communities of people. We consider this to be a unique feature of the service we provide to those facing what is often one of life's most difficult and stressful circumstances. Clients are free to choose how much use they make of this wider community support, whilst the high-quality CAP debt service we provide is offered without condition.

The main challenge of the post-Covid world continues to be that fewer clients are requesting our help than was the case prior to Covid, notwithstanding the 'financial crisis'. In light of the reduced number of client enquiries, the trustees decided in June 2023 to reduce the allocation of new clients CAP officially allow us to work with from 6 to 4 per month. We have taken this measure in order to reduce costs for the charity. We view this as a short-term situation and, with the help of our staff and supporting churches, are implementing a number of strategies to reverse this situation.

In order to increase the number of client enquiries we continued to explore further avenues by which to increase our profile in the city and surrounding areas. We worked with our wonderfully committed and flexible staff to reassign some of their time, for a limited season, so that they could take on various areas of outreach to make our service more visible and accessible to those most likely to need our help. This we recognise to be part of our charitable duty because, no matter how good the service that we offer, if those in need do not know about us or how to find us, we cannot help them. In the last few months we have seen fruit of the promotion initiatives since Covid, evidenced by a client waiting list, and in March 2024 we increased our allocation to 5, as a first

CHAIRPERSON'S REPORT

step – good news! Clearly, as client numbers increase, our staff have less available time, and we are having to find other ways of continuing the outreach work.

In conclusion, there are many we need to thank. First, our partner churches, without whom we would not exist and who accept responsibility for the broader and longer-term aspects of support and care for the clients who are open to such help. Second, to the trustees who have thought carefully about the issues we face and the cause we are trying to carry forward. Third, many thanks to our volunteers who have worked alongside our staff and wonderfully supported our clients. Finally, our thanks also to our supporters, supporting churches, and charitable donors (listed below) who have provided the financial resources to undertake the work of the past year.

- Doris Field Trust

Mustard Seed Mission Fund

SGN Plc

The Jamjar Trust

Millfield Trust

Pye Charitable Settlement
- Cash for Kids

Lord Faringdon Charitable Trust

Lady Tangye Trust

Stanton Ballard Trust

The National Lottery

St Aldate's Parochial Charities

Signed:



James Bloice-Smith, Chairperson

Date:

16th May 2024.

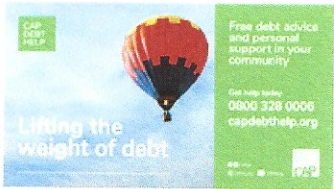
MANAGER’S REPORT

After a challenging few years, it is pleasing to be able to share that many areas of our work and ministry have grown this year. Along with the change in climate and debt help being highlighted more in the media, we have also worked hard to publicize our services across the city.

Our 3 aims remain the same and mirror those of CAP. As in previous years we have used similar activities to put these aims into practice in conjunction with our strategic objectives but these have developed and moved forward in 2023-2024.

CAP Debt Help:

This service continues to be our core activity. We pride ourselves in offering a professional service where we care for the whole person. Our distinctives are that we are Christian and are open and ready to share our faith in Jesus; we accompany our clients through their entire journey out of debt; we don’t put time limits on how long we can give to a client, and we seek to connect them with local church communities.



Since the Oxford Central CAP Centre opened 10 years ago we have served 441 debt clients. This last year we saw 39 of these as new clients which was a 70% increase on the year before. We rejoice that 77 clients have now gone debt free, with 4 of these happening in the last 12 months.

“CAP have been amazing - amazing support right through” CAP Debt Client

At the time of writing we have 42 client accounts on our books.

Having reduced our new monthly client allocation from 6 to 4 back in June, we are excited that over the last 4 months we have had a ‘waiting list’ form.

We have therefore just increased our monthly number to 5 as we are confident that the trend of people coming forward for support is upwards.

Clients continue to present with a plethora of complex needs which can be a challenge for us. However, as they are often linked to the reason for the debt, we need to address them and offer support for these concerns where possible or refer the client on to others. The CAP national client survey continues to show the desperation that clients are in particularly since the energy crisis. Especially concerning is that 50% of those surveyed admit to considering suicide at some point.

MANAGER'S REPORT

In our region the survey shows that our clients on average have total debts of £12,000 from an average of 12 debts.

Money Coaching: This is the revamped and updated CAP Money course. Being video led makes it even more attractive and it includes the opinions of experts in the field. Now that several of us have received the new training, we have run our first 2 courses with the new material and have found it good and engaging. We are wanting to continue this momentum and to see courses run regularly in the city over the next year.



We still have in mind to take this course into schools and to offer it to parents but also to look at the possibility of adapting it to make it accessible to children and young people in their classes.

CAP Life Skills: This course aims to help people to live happily, healthily and well on a low income. Emmanuel Church, under the leadership of Helen and Steve Gallagher, ran another course over the last year. However, one of the main foci for them was the ongoing first course group members who have stayed friends and have continued to meet together for coffee and chat along with a brief Bible focus. A new stage is in the offing as Helen steps down as Life Skills manager and the Tuesday group is encouraged to become integrated as part of the community café on Thursday afternoons.



St Ebbe's church is also running Life Skills liaising with Emmanuel Church to ensure that there are no clashes but that one course follows another.

We are excited that the starting up of a CAP Job Club is back on the agenda with a large church in Oxford keen to take this on. A final decision and the practicalities for this are being worked out now. We already have clients keen to be part of the group.

Client Events

We are pleased with the results of decentralizing our client events by joining in with what our partner churches are already planning and organizing. This has worked well and taken some pressure off the staff team as well as these events being more in tune with our aim of connecting our clients directly with a local church.

Last year events included a quiz night in the Autumn, and a successful Pancake party on Shrove Tuesday at which 40 people (including 25 clients) were present.



MANAGER'S REPORT

The evening included a quiz and a talk explaining the Christian period and practice of Lent.

Once again (for the third year running) we are planning a free day trip away to the New Forest. This has always been much appreciated by our clients. It will be another chance to



get clients and their families out of Oxford, to be in a different environment for a few hours and to enjoy good company and food. We connect with Lyndhurst Baptist Church to run this and they host us generously for the evening BBQ.

We regularly take part and coordinate the community café (an initiative of Ebbe's CAP Centre) at Grace Church Cowley which runs for 1½ hours on Thursday afternoons. It is open to current CAP clients and group service members as well as those interested in finding out more about how CAP can support them. The time and space seems to be appreciated by those who come. Attendance has been low but for the last few months there has been a regular group who have attended. Several of these now attend Grace Church on a Sunday too and one has been part of a Christianity Explored course too. In the last few weeks, members of the Life Skills community group have been encouraged to come and this has swelled the numbers. Moving forward we will be introducing a short faith focus slot.

We are privileged to have continued natural opportunities to share our faith, and to regularly pray for and with our clients. It is exciting to often see God at work through this. We know of several clients who largely through individual relationships and testimonies, have moved forward in their faith journey over this last year. Others have been touched by being prayed for, maybe for the first time, and still others have experienced God's love in a fresh way.

Referral Agencies and publicizing our services

We are grateful for the referral agencies we collaborate with in Oxford. We continue to connect with them regularly sharing and updating them on our services. However, this has been more challenging since staff member, John Livingstone stepped down as Community Links Coordinator last year. We have not yet replaced him but his role has been divided up and parts have been taken on by other current staff members and trustees. This has only been possible while our client numbers have been low and we have had more time.

Digital publicity has been given attention over the last few months including refreshing our website and keeping it up to date and we recognize that social media needs more of our attention. We may need to find external expertise for this. We are also keen to update our video library and to produce fresh videos of local clients' stories and testimonies.

MANAGER'S REPORT

As part of the national Challenge Poverty Week, we set up a stand in the centre of Oxford on 19th October for a day. The idea was to raise awareness and to engage people in some of the public issues at that time. We had a petition to the government to sign and we also introduced passersby to the new benefits calculator on the CAP website.



We have had the invitations to take part and share about our services in some unexpected events too. Our chairperson shared at the Renew joint churches event in February, and our centre manager represented us at an evening session entitled Poverty on the Table, part of the local Justice in Motion celebratory month.

We continue to publicize our services in the public arena when we can. To get the word out to as many people as possible, we have delivered around 10,000 CAP publicity postcards through house letter boxes around various housing estates over the past year. We are continuing this by connecting with our partner churches. The next area is the Waterways, Jericho, and Woodstock Road, to be carried out by Woodstock Road Baptist Church.



As a new venture this year we have connected with 3 charities and attended their regular drop-in sessions on a monthly basis. These include Ark-T, The Porch, and St Barnabas Church larder. These provide opportunities for informal chats with attendees allowing us to hear their stories, to inform them of our services and sometimes to signpost them to other support services in the city.

Partner Churches: We are once again extremely grateful for our partner churches who continue to show support for this ministry in praying, giving, supporting clients, and encouraging volunteers.

Five CAP Sunday events were held last Autumn (some of which included contributions from staff members) and one other church had a focus on CAP in a Sunday service more recently. These opportunities allow us to share the CAP vision and to encourage churches and individuals to stay/get involved. Where we could arrange it, the highlight was to hear the testimonies of clients whose lives have been changed through the involvement of CAP. Three of our partner churches lost their leaders this year. Only one of these has been replaced at the time of writing. We are aware of the need to encourage the churches to stay connected at these times of transition. The Church Reps help enormously with continuity.

MANAGER'S REPORT

Our new 'wrapping around the client' strategy whereby all clients are deliberately allocated to one of our partner churches has taken time to get off the ground, but we are confident this will bear fruit in the long run.

Centrally we continue to run a bike donation scheme whereby bikes, donated by supporters and others are repaired and serviced and offered free of charge to clients who want them.

Volunteers: We give huge thanks for our army of volunteers who get involved in the CAP work in a variety of ways including: befriending, facilitating and supporting the group services, praying, and giving. We currently have around 50 volunteers actively involved. As always a key part of our service to our clients is the personal support of our befrienders who accompany them on their journey out of debt. This group of volunteers have faithfully continued to offer emotional support in a variety of ways including through phone calls, going for walks, meeting for coffee and assisting practically. Many go way beyond the call of duty.



As in previous years, one of the highlights was the Christmas hamper packing evening. This year we packed and delivered 39 client hampers. As always they are well received – many being amazed and grateful for being remembered.

"The CAP Debt Centre is just one of the ways we outwork our passion". Church leader

We have run two volunteer induction training courses in the last year and were particularly encouraged by the second one when 13 people attend a handful from a church which is currently not a partner church. The next topical training is being planned for June - the theme this time being mental health.

We are grateful for our Church Reps championing our cause in our partner churches. We held one of the regular 'get togethers' back in March for updates, training and support.

We are confident that we are in a good place and, with God's help, we are ready to serve all our clients and group participants over the coming year with energy, enthusiasm and compassion.

Signed:

Andrew Johnson

Andrew Johnson, Centre Manager

Date:

15th May 2024.

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report on the accounts

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st March 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The trustees consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is required.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act. In carrying out my examination, it is my responsibility to :

- examine the accounts under section 145 of the Act;
- follow procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act; and
- state whether particular matters come to my attention.

My examination was carried out in accordance with the general Directions given by the Charity Commission under section 145(5)(b) of the Act.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosure in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Examiner's statement

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Y. Kinyanjui Yvonne Kinyanjui

Date: 02 June 2024.

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 st March	2024	2023
Sources of Funds	£	
Gifts from churches	17,608	17,608
Other gifts and grants	64,627	53,072
Gift Aid tax recoverable	3,769	4,683
 Total Incoming Resources	 86,004	 75,363
 Expenditure		
Salaries	60,243	62,769
CAP head office	7,995	10,600
Office rent	5,047	4,873
Travel expenses	558	974
Client give-aways	4,440	3,145
Miscellaneous	3,222	2,455
 Total Outgoing Resources	 81,505	 84,816
 Surplus/(Deficit) for the year	 4,499	 (9,453)

BALANCE SHEET

As at 31 st March	2024	2023
Assets	£	£
Bank accounts	77,426	71,607
Gift Aid tax recoverable	1,785	3,074
Total assets	79,211	74,681
Creditors		
HMRC	0	0
Other creditors	866	835
Total creditors	866	835
Total Net Assets	78,345	73,846
Financing		
General Fund brought forward	72,846	82,299
Restricted Job Clubs Fund	1,000	1,000
Surplus/(Deficit) this year	4,499	(9,453)
Total Financing	78,345	73,846

Signed: John Price, Treasurer

Date: 15. May 2024.

NOTES TO THE ACCOUNTS

1. Reserves Policy

The trustees have agreed that it would be prudent to hold at all times cash reserves sufficient to last for six months. As at 31st March 2024 our cash reserves amounted to approximately ten months of the following year's expenditure.

2. Other Policies

The charity has various policies including those covering:

- Safeguarding Children
- Safeguarding Vulnerable Adults
- Equal Opportunities
- Data Protection
- Health & Safety

These are available for inspection and can be provided to anyone who would like to see them.

3. Funds

Most of the charity's money flows through its General Fund; there is also a restricted Cap Job Clubs Fund which results from a donation to set up such a club in the near future.

4. Sources of Funds

All income is recognised when it is received, with the exception of Gift Aid tax recoverable which is recognised at the time the gift to which it relates is received.

5. Fixed Assets

The charity only capitalizes individual fixed assets costing over £1,000. Minor items are written off in the accounts when they are purchased.

6. Trustees' Remuneration

All the trustees received no payment or other remuneration for their services during the year (2023 : £0).

CHARITY INFORMATION

Charity Information

The charity is a Charitable Incorporated Organisation registered on 18th February 2014 with the Charity Commission, number 1155834

Oxford Churches Debt Centre (OCDC) working title: Oxford CAP Centre
St Clement's Centre
Cross Street
Oxford
OX4 1DA

Tel: 01865 249008

Bank

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ
Sort code 40-52-40
Account no. 00025483

Accounts



Oxford Churches' Debt Centre

Trustees' Annual Report and Accounts

Year Ending March 2023



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TRUSTEES AND SUPPORTING CHURCHES

The Trustees who have served during the year have been:

James Bloice-Smith (Chairperson)
Claire Bishop (appointed 23 September 2022)
Matt Partridge
John Price
Jenni Williams

The Trustees meet on a quarterly basis.

The churches which in various ways support our work in Oxford are:

Barton Community Church
Cornerstone Church
Cowley Church Community
Emmanuel Church
Headington Baptist Church
Magdalen Road Church
Oxford Friends Action on Poverty
St Clement's Church
St Matthew's Church
St Nicholas Church
Wheatley Community Church
Woodstock Road Baptist Church

CHAIRMAN'S REPORT

As is true for so much of our society, we are finding that our post-Covid experience is settling into a new normal. For our charity, this new normal has included some challenges, which we will mention below. As last year, we wish to thank our Centre Manager, Andrew Johnson, and the staff team for providing high quality work, along with our able volunteers, to alleviate poverty in Oxford.

Our Centre Manager will give more detail below, but I can recount conversations with grateful clients who have found concrete help to get out of debt, or in other ways deal with their financial pressures, through the work of our charity. This is exactly what we want to hear.

We have been able to take forward some of the specific transitions mentioned in last year's report, namely, to see additional volunteers trained to run the services CAP Money and CAP Life Skills, to use our network of churches in addressing one-off client needs, and to find others who can help us deal with the increasing complexity of needs which accompany the financial problems.

Three objects of our charity are, the relief of poverty, education about the management of personal finances, and the advancement of the Christian faith. In order to do this, we work in formal partnership with Christians Against Poverty (CAP), who train our staff, provide the expert advice which underpins our work with those in debt, and produce high quality resources to help with our education object (CAP is authorised and regulated by the Financial Conduct Authority). We are pleased to have signed a new partnership agreement with CAP in the past year.

However, of equal importance are our partnerships with local churches who enable us to offer our clients the CAP debt service holistically, with the support of an appropriate befriender, behind whom stands the friendship and love of local communities of people. We consider this to be a unique feature of the service we are able to provide to those facing what is often a difficult and stressful life circumstance. How far clients make use of this support is offered without condition and is dependent on how far they find this helpful.

The main challenge of this post-Covid world is that client take-up has not returned to pre-Covid levels. We continue to explore avenues by which to increase our profile, so that those in need can find us easily. However, we will need to explore other avenues in the coming year to ensure that we are offering what is most helpful, whilst not losing the core work of debt counselling.

CHAIRMAN'S REPORT

In conclusion, there are many we need to thank. First, our partner churches, without whom we would not exist and who have embraced more responsibility over the past year. Second, to the trustees who have thought carefully about the issues we face and the cause we are trying to carry forward. Third, many thanks to our volunteers who have worked alongside our staff and wonderfully supported our clients. Finally, our thanks also to our supporters and charitable donors who have provided the financial resources to undertake the work of the past year.

Cash for Kids
Garfield Weston Foundation
Jamjar Trust
Millfield Trust
St Aldate's Parochial Charities

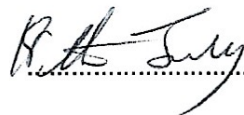
Doris Field Trust
Lord Faringdon Charitable Trust
Lady Tangye Trust
Pye Charitable Settlement
Stanton Ballard Trust

Signed:



James Bloice-Smith, Chairman

Date:

 2023.

MANAGER'S REPORT

The pandemic is now officially over and we are back to functioning more normally and with our full capacity available. However, the year has continued to be challenging in various ways. Even with this we can confidently say that we have continued to provide a first class service to our clients and group members.

As expressed by the chairman above, our 3 aims remain the same and mirror those of CAP. As in previous years we have used similar activities to put these aims into practice in conjunction with our strategic objectives.

CAP Debt Help:

This service continues to be our core activity. We pride ourselves in offering a professional service where we care for the whole person. Our distinctives are that we accompany our clients through their entire journey out of debt and we seek to connect them with local church communities.



Since the Oxford Central CAP Centre opened 9 years ago we have served 405 debt clients. This last year we saw 23 of these as new clients. We rejoice that 73 clients have now gone debt free, with 5 of these happening last year.

At the time of writing we have 24 client accounts on our books.

"CAP have been amazing - amazing support right through" CAP Debt Client

To our surprise we have so far failed to reach our monthly allocation of 6 new clients. In fact, we have been well short of this probably receiving just 1-2 on average. All statistics continue to show that there are many people out there with unmanageable debt who need support. Our best guess for the low numbers are related to people feeling shame and guilt and believing that they can cope by themselves with the hope that at some point the landscape will improve and their debts will go away. Also, as mentioned previously there is now another CAP Centre in Oxford at St Ebbe's Church which has an allocation of 4 new clients a month. So to be up to monthly capacity we need 10 new clients which we have never got close to achieving.

MANAGER'S REPORT

Even with the low numbers we have had plenty to keep us busy. The clients we do have often have a plethora of complex needs and they themselves present with multiple issues which, being linked to the reasons for the debt, we need to address and offer support where possible or refer or signpost on to others.

CAP Money: We continue to run CAP Money which is open to anyone and offers advice on good money management along with useful tips. This year we have organized 3 courses around the city which have drawn around 8-10 people each time. The course itself has received a significant revamp with brand new up to date material and name making it fresher and even more relevant. This will be available from June 2023 and will be called Money Coaching.



We are wanting to take CAP Money into schools and to offer it to parents but also to look at the possibility of adapting it to make it accessible to children in their classes as well.

CAP Life Skills: This course aims to help people to live happily, healthily and well on a low income. Our new strategy has been to invite our partner churches to consider hosting and running this group service. This means finding the resources from within their community to do this themselves, including the leaders and volunteers. Emmanuel Church, under the leadership of Helen and Steve Gallagher, committed to doing this and ran their first 8 week course starting in February. 12 people signed up and started and 8 stayed until the end. Excitingly, the group members enjoyed being together and so wanted to continue to meet at the same time each Tuesday morning. They have time for a coffee, chat and the chance to look at a story of Jesus from the Bible.

Emmanuel are starting their second course from 9th May. In the city, St Ebbe's are also set up for running Life Skills and so far have run one course. They start their second course on 9th June. We are hoping that we might be able to offer up to 4 courses a year, running consecutively.



MANAGER'S REPORT

Client Events

As specified in the last report, like Life Skills, we have also changed our way of organizing client events in order to align ourselves more closely with CAP's vision and strategy. This has meant decentralizing what we do and encouraging our partner churches to keep CAP clients in mind when they plan outward looking events.

This has two main advantages. It takes the pressure of our team having to organize several events each year and it also automatically connects clients with local church communities which up to now has been a big challenge for us as a multi-church centre.

In the autumn there were events run by different churches in consecutive months which clients attended and enjoyed. These included, a quiz night, Bonfire Night and a ceilidh.



We still organize a few events centrally. In February over 20 clients attended a pancake party where there was a quiz and an explanation of the Christian period and practice of Lent. Looking ahead we are repeating our coach trip to the New Forest in June after a wonderful time last year. We have 60 places available and are offering the day, including food, completely free.

We regularly take part in the community café (an initiative of St. Ebbe's Centre) at Grace Church Cowley which runs for 1 ½ hours on Wednesday afternoons. It is open to current CAP clients and group service members as well as those interested in finding out more about how CAP can support them. Attendance is still low but the time and space seems to be appreciated by those who do come. We are looking for more ways to make the café fuller and more vibrant. Meeting clients there to talk through their cases is proving to be attractive to some.

As we openly and intentionally share our faith whenever we can, and regularly pray for and with our clients, we are aware of God at work. We know of several clients who largely, through individual relationships and testimonies have moved forward in their faith journey over this last year and others who have experienced God's love in a fresh way and have become more open to consider the life He offers.

MANAGER'S REPORT

Referral Agencies and publicizing our services

We are grateful for the referral agencies we collaborate with in Oxford. We continue to connect with them regularly sharing and updating them on our services. However, at the end



of March, John Livingstone, our Community Links Coordinator, stepped down from the role he had filled since the Centre began 9 years ago. He is transitioning into retirement. We are very grateful to John for his great work in connecting us with huge numbers of people and for publicizing our services in many contexts around the

city. There are clear plans to replace him as soon as possible.

We are intending to invite one referral agency to come and give specific targeted training to our volunteers each year. This time it will be Turning Point (working with people with addiction). For our part we continue to refer people to foodbanks and signpost some to other agencies and charities as necessary.

We continue to publicize our services in the public arena when we can. Once again we have had at least two opportunities to speak on local radio - BBC Radio Oxford and Jack 3 to speak live and comment on the Government's Autumn statement and how our clients are coping with the current Energy Crisis. Furthermore, in order to reach a greater number, we have committed to delivering 12,000 CAP publicity postcards through house letter boxes around various housing estates. At the time of writing we have distributed around 10,000. We will look carefully at the impact of this effort before continuing with the campaign.

Partner Churches: We are once again extremely grateful for our 8 partner churches who continue to show support for this ministry in praying, giving, supporting clients and encouraging volunteers. Two of our supporting churches, Cowley Church Community Northway@5, have closed in the last year.

Six CAP Sunday events were held last Autumn (most of which included contributions from staff members) and at least a couple of other churches have had a focus on CAP in a Sunday service more recently. These opportunities allow us to share the CAP vision and to encourage churches and individuals to stay/get involved. Where we could arrange it, the highlight was to hear the testimonies of clients whose lives have been changed through the involvement of CAP. We have introduced another strategy change called 'wrapping around the client' where we are deliberately allocating each client to one of our partner churches. We are asking them to take more of a responsibility for supporting, caring and praying for the client and connecting them where possible to church activities in order to draw them more into the community. Ideally the befriender will also be a member of that church to enable this process. This support could see the church providing practical items too as required including furniture and clothes. Centrally we continue to run a bike donation

MANAGER'S REPORT

scheme whereby bikes, donated by supporters and others are offered to clients who want them. Around 10 bikes have been given away in the last month.

Volunteers: We give huge thanks for our army of volunteers who get involved in the CAP work in a variety of ways including: befriending, facilitating and supporting the courses, praying, and giving. We currently have around 45 volunteers actively involved. As always a key part of our service to our clients is the personal support of our befrienders who accompany them on their journey out of debt. This group of volunteers have faithfully continued to offer emotional support in a variety of ways including through phone calls, going for walks, meeting for coffee and offering practical help.



This year we went back to carrying out our annual Christmas hamper packing in the normal way. In total we made up 33 hampers which feedback tells us were much appreciated as always.

We are back in a pattern to provide regular training for

our volunteers including an induction session and a topical session each year. The topics will include addiction, mental health, and evangelism. We are also drawing our Church Reps together from time to time for training and support.

"The CAP Debt Centre is just one of the ways we outwork our passion". Church leader

We are confident that we are in a good place and, with God's help, we are ready to serve all our clients and group participants over the coming year with energy, enthusiasm and compassion.

Signed:

Andrew Johnson

Andrew Johnson, Centre Manager

Date:

18th July 2023.

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report on the accounts

I report to the trustees on my examination of the accounts of the PCC for the year ended 31st March 2023.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The trustees consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is required.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act. In carrying out my examination, it is my responsibility to :

- examine the accounts under section 145 of the Act;
- follow procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act; and
- state whether particular matters come to my attention.

My examination was carried out in accordance with the general Directions given by the Charity Commission under section 145(5)(b) of the Act.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosure in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

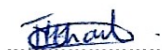
Examiner's statement

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Yvonne Kinyanjui

Date:

04.08.

2023.

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 st March	2023	2022
Sources of Funds	£	£
Gifts from churches	17,608	19,054
Other gifts and grants	53,072	57,797
Gift Aid tax recoverable	4,683	4,772
Total Incoming Resources	75,363	81,623
Expenditure		
Salaries	62,769	63,489
CAP head office	10,600	13,080
Office rent	4,873	3,700
Travel expenses	974	834
Client give-aways	3,145	1,477
Miscellaneous	2,455	2,399
Total Outgoing Resources	84,816	84,979
Surplus/(Deficit) for the year	(9,453)	(3,356)

BALANCE SHEET

As at 31 st March	2023	2022
Assets	£	£
Bank accounts	71,607	82,587
Gift Aid tax recoverable	3,074	1,643
Total assets	74,681	84,230
Creditors		
HMRC	0	239
Other creditors	835	692
Total creditors	835	931
Total Net Assets	73,846	83,299
Financing		
General Fund brought forward	82,299	85,655
Restricted Job Clubs Fund	1000	1,000
Surplus/(Deficit) this year	(9,453)	(3,356)
Total Financing	73,846	83,299

Signed:

.....

John Price, Treasurer

Date:

..... 18 July 2023.

NOTES TO THE ACCOUNTS

1. Reserves Policy

The trustees have agreed that it would be prudent to hold at all times cash reserves sufficient to last for six months. As at 31st March 2023 our cash reserves amounted to approximately ten months of the following year's expenditure.

2. Other Policies

The charity has various policies including those covering:

- Safeguarding Children
- Safeguarding Vulnerable Adults
- Equal Opportunities
- Data Protection
- Health & Safety

These are available for inspection and can be provided to anyone who would like to see them.

3. Funds

Most of the charity's money flows through its General Fund; there is also a restricted Cap Job Clubs Fund which results from a donation to set up such a club in the near future.

4. Sources of Funds

All income is recognised when it is received with the exception of Gift Aid tax recoverable which is recognised at the time the gift to which it relates is received.

5. Fixed Assets

The charity only capitalizes individual fixed assets costing over £1,000. Minor items are written off in the accounts when they are purchased.

6. Trustees' Remuneration

All the trustees received no payment or other remuneration for their services during the year (2022 : £0).

CHARITY INFORMATION

Charity Information

The charity is a Charitable Incorporated Organisation registered on 18th February 2014 with the Charity Commission, number 1155834

Oxford Churches Debt Centre (OCDC) working title: Oxford CAP Centre
St Clement's Centre
Cross Street
Oxford
OX4 1DA

Tel: 01865 249008

Bank

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ
Sort code 40-52-40
Account no. 00025483

Accounts



Oxford Churches' Debt Centre

Trustees' Annual Report and Accounts

Year Ending March 2022



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TRUSTEES AND SUPPORTING CHURCHES

The charity is a Charitable Incorporated Organisation registered on 18th February 2014 with the Charity Commission, number 1155834

The Trustees who have served during the year have been:

James Bloice-Smith (Chairperson)
Kim Gordon (resigned December 2021)
Peter Guy (resigned December 2021)
Matt Partridge
John Price
Jenni Williams

The Trustees meet on a quarterly basis.

The churches which in various ways support our work in Oxford are:

St Clement's Church
Headington Baptist Church
Cowley Church Community
Emmanuel Church
St Matthew's Church
Magdalen Road Church
Cornerstone Church
Barton Community Church
St Luke's Church
Wheatley Community Church
Northway Evangelical Church
Woodstock Road Baptist Church
Peachcroft Christian Centre

CHAIRMAN'S REPORT

This year the work of our charity has followed the ups, downs, and ambiguities of the nation's undulating march back to something more like normal from the disruption of the Covid-19 pandemic. As last year, we wish to thank our Centre Manager, Andrew Johnson, and the staff team for successfully navigating their way through this season and working hard to alleviate poverty on Oxford.

The big surprise of the year has been that the flood of new clients we had expected has not materialised. The need is out there and growing, whilst we have skills and resources to help. For this reason, the growing focus of the trustees has been the need to understand why our client numbers have not been climbing and to look for measures to grow our visibility and make our services better known. This will continue to be a priority into the coming year. Notwithstanding, we are delighted with the very real help we have been able to provide for those who have found us.

As reported last year, we continue to adjust our ways of working to maximise the resource and workforce of the local churches which formally partner with us and a wider circle of church who collaborate less formally. Whilst the core work of help with debt is managed by our charity's staff, everything else can be taken forward by the churches, with OCDC providing help and expertise – adopting more of a catalyst role. In practice, we are discovering, such lines of demarcation can never be that clear cut, but this direction of travel holds out the hope of making our reach much broader and more long lasting. Some of the areas this touches are set out below.

First, one of the key transitions this year has been, at the request of CAP, to withdraw from providing trained leaders to run CAP Money, which teaches money management, and CAP Life Skills, which looks at making limited resources go further. Instead, these group services have to be led by local churches who must provide their own leaders to be trained by CAP. This transition is taking some time and we remain in conversation with CAP regarding the implications. OCDC remain able to assist churches fund the training of leaders for these programmes where that is needed.

Second, we have also requested that churches take on addressing particular, one off needs, as when a client needs a replacement oven or fridge, etc. and cannot afford to do so, or where help moving is required, or where there are complicated forms to be filled in, but the client does not have the skills. Often the instinct has been for OCDC staff to jump in and help. The more we can involve our churches in such assistance the wider the circle of support, help, and relationship.

Third, as mentioned in the Manager's Report below, the complexity of cases is proving a challenge. Often the complications are not directly financial, but relate to broader

CHAIRMAN'S REPORT

circumstances which impact finances. The skills across our network of churches is a tremendous resource which we are seeking to tap into. Further, as churches provide such expert help, our staff can focus on their core task of helping people out of debt.

We remain committed to the three objects of our local, Oxford charity, namely, the relief of poverty, education about the management of personal finances, and the advancement of the Christian faith. In order to do this, we work in formal partnership with Christians Against Poverty (CAP), who train our staff, provide the expert advice which underpins our work with those in debt, and produce high quality resources to help with our education object. However, of equal importance are our partnerships with local churches who enable us to offer our clients this service holistically with the support and love of local communities of people.

In conclusion, there are many we need to thank. First, our partner churches, without whom we would not exist and for working with us through this season of change. Second, to the trustees who have thought carefully about the issues we face and the cause we are trying to carry forward. A particular mention goes to Kim Gordon and Peter Guy who have resigned from the trustees in the past year and who have been valued members of our team. Third, many thanks to our volunteers who have worked alongside our staff and wonderfully supported our clients. Finally, our thanks also to our supporters and charitable donors who have provided the financial resources to undertake the work of the past year.

CHAIRMAN'S REPORT

Charitable Donors in the Past Year:

Arnold Clarke Foundation
Garfield Weston Foundation
Lord Faringdon Charitable Trust
Jamjar Trust
Magdalen College
Millfield Trust
Pye Charitable Settlement
Robert & Margaret Moss Trust
St Aldate's Parochial Charities
St Michael & All Saints Charitable Trust
Stanton Ballard Trust

Signed:



James Bloice-Smith, Chairman

Date:

19th July 2022

MANAGER'S REPORT

Even with the ongoing challenges which Covid has brought, we are glad to report that there has still been good growth and progress in the CAP ministry over this last year and there is a lot of things for which we are grateful.

At this time last year all CAP services were back up and running. After a period when services were halted we were once again permitted to offer them fully albeit with caution, within the guidelines of the UK government and with careful consideration for our clients. It did mean that we had to make adjustments especially when working with vulnerable clients.

Our 3 main aims at OCDC remain the same:-

- The relief of poverty
- The advancement of financial education, and
- The advancement of the Christian faith

Likewise, as in previous years we have used similar activities to put these aims into practice in conjunction with our strategic objectives:-

CAP Debt Help: This service continues to be at the core of our work. We pride ourselves in offering a professional service where we care for the whole person. Our distinctives are that we accompany our clients through their entire journey out of debt and we seek to connect them with local church communities.

Since the Oxford Central CAP Centre opened 8 years ago we have served 374 debt clients. This last year we saw 40 of these as new clients. We rejoice that 68 clients have now gone debt free, with 5 of these happening last year.

At any one time we have around 30 client accounts on our books.



In October one of our debt coaches, Kate Blanche, left us after 5 years. We are grateful for her service to her clients and for all she brought to this work. This has left us with 3 debt coaches. At the same time our allocation of new clients has been raised to 7 each month. We did expect this to cause us to be very busy but in the event client numbers have struggled to get back to those experienced before the pandemic. Since the new year we have received less than half our allocation. We are not sure of all the reasons for this but we do know that this reflects what is happening with CAP centres nationally. We have good reason to believe that there are still many needy people out there struggling with debts who as yet have not come forward for help. There still appears to be shame attached to seeking help for finances and debt is a taboo subject. We believe that many people are simply going into debt hoping their fortunes will change soon while others are putting every effort to sort out their difficulties themselves. For example, if people have the means they can apply for a Debt Relief Order (a

MANAGER'S REPORT

form of insolvency) online. Also, the presence of the new St Ebbe's Centre in Oxford (since 2020) has diverted clients who before would have come to us. All this means that up to now we have not needed to appoint a new debt coach to replace Kate.

We continue to be very conscious of the complexity of the cases coming to us. We are spending more and more time as debt coaches addressing the practical needs of our clients as well. In addition, sometimes we find ourselves out of our depth and trying to support clients in areas outside our brief or ability. Oftentimes these areas include an element of injustice too. It seems frivolous to work on financial needs when other issues are more serious and even more pressing. To address this challenge we have started to identify people in our churches who have various specialisms and expertise who might be able to help advise us as the need arises.

CAP Money: We have made a steady return to running CAP Money courses in the city. We have not organised as many as recent years but have still offered around 4 courses including restarting face to face ones again. These have drawn low numbers, probably indicating the need to increase our publicizing efforts so people know they are running again.

Back in February we ran a bespoke course in conjunction with Emmaus Oxford for some of their hostel residents. We had 6 people signed up to attend but in the event only two appeared and just for the first week. There may be other openings with other charities where we could collaborate similarly while learning from this experience.



We were also pleased to be invited to take a session for 6th formers in a local secondary school. This went very well and we are looking at ways we may be able replicate this at other schools or with other groups of people.

CAP Life Skills: We have run Life Skills (helping people to live well and healthily on a low income) once over this last year. Having completed an online course we were pleased to return to a face to face environment in the Autumn hosted as before by Cornerstone Church,

CAP
LIFE
SKILLS

Headington Quarry. We welcomed 4 participants (supported by 2 befrienders) who were committed to the 8 session course and seemed to benefit from the teaching materials. They started to form friendships and some are still in contact with each other now. The coaching element of the course (one to one time outside of the weekly sessions) is still not widely sought after. There continues to be a lot of interest (especially from referral agencies) in this course.

MANAGER'S REPORT

We have several people who have contacted us asking for the dates of the next course which we hope to run in early summer time. This course seems to fulfil a specific need.

In order to expand the number of Life Skills courses that we offer in the city, we are delighted that Emmanuel Church are well on their way to setting up and hosting a new Life Skills course by linking directly with CAP rather than through OCDC. This fits in with our renewed vision to have various churches running this course. We believe the demand is there to run this course several times a year in Oxford between us.

Client Events

In a similar way and in an attempt to come closer to the CAP vision and strategy, we are also decentralising our client events and connecting more with our partner churches. The sense is that rather than OCDC organizing its own events (both social and more evangelistic) we will join in with what is already going on. We are asking churches to ensure that the events that they organize are, as far as possible, accessible to CAP clients. The advantage of this strategy is that clients will more naturally be connecting with churches and people from within those churches rather than just with individual befrienders. This will hopefully address one of our perceived weaknesses at the moment – connecting our clients with local churches in a meaningful way.



"CAP has given me back my husband, my family, my life and my faith, which debt had taken hostage" CAP Client

We will still organize the odd event centrally. In fact, back in June, we arranged an away day to the

New Forest - when we filled a coach with clients, befrienders and people from partner churches. It was a lovely positive time which gave the opportunity for clients to get out of Oxford, to make new friends and to have lots of fun. All for free!

We regularly take part in the new community café (an initiative of Ebbe's Centre) at Grace Church Cowley which runs for 1 ½ hours on Wednesday afternoons. It is open to current CAP clients and those accessing the group services as well as those interested in finding out more about how CAP can support them. After 9 months the turnout is still low but the space has been appreciated by the few who have attended.

As we openly and intentionally share our faith whenever we can, and regularly pray for and with our clients, we are aware of God at work. We know of several clients who largely through individual relationships, work and testimonies have moved forward in their faith journey over this last year and others who have experienced God's love in a fresh way and become more open to consider the life He offers.

MANAGER'S REPORT

Referral Agencies and publicizing our services

We are grateful for the referral agencies we collaborate with in Oxford. As well as sharing publicity, we have also benefitted from some training from one or two of them too. The charity MIND ran a training session for our staff team on mental health service provision



and the whole team also attended another half day online session on mental health awareness run by Mental Health First Aid England.

As always, we were able to refer people to foodbanks and other agencies as necessary.

We continue to publicise our services in the public arena when we can including at summer fêtes. In March we were unexpectedly, and with little warning, invited onto BBC Radio Oxford to speak live and comment on the Government's Spring Financial Statement. It was a good opportunity to explain how the poor and disadvantaged were likely to be impacted and to be a voice for those who are struggling.

Partner Churches: We are once again grateful for our 10 partner churches who continue to show support for this ministry in praying, giving, supporting clients and encouraging volunteers. One of the churches, Cowley Community Church has sadly closed in recent weeks. We continue to provide practical items for clients from time to time as required including furniture as well as several bikes donated by supporters and others. One supporter paid for a brand new washing machine for a grateful client having heard of the need.

Even with the restrictions, 6 CAP Sunday events were held last Autumn (most of which included contributions from staff members) and at least a couple of other churches have had a focus on CAP in a Sunday service more recently. These opportunities allow us to share the CAP vision and to encourage churches and individuals to stay/get involved. Where we could arrange it, the highlight was to hear the testimonies of clients whose lives have been changed through the involvement of CAP.

"The CAP Debt Centre is just one of the ways we outwork our passion". Church leader



Volunteers: We continue to be hugely grateful for our army of volunteers who get involved in the CAP work in a variety of ways including: befriending, facilitating and supporting the courses, praying, and giving. We currently have around 60 volunteers actively involved. It is taking time to encourage all volunteers to get back fully connected and committed again. We surmise that this may be because the pandemic has caused

MANAGER'S REPORT

people to reassess their priorities and use of time. Also a lot can happen in someone's life in two years and some have moved on.

As always a key part of our service to our clients is the personal support of our befrienders who walk alongside them on their journey out of debt. This group of volunteers have faithfully continued to offer emotional support in a variety of ways including through phone calls, going for walks, meeting for coffee and practical help (10 volunteers spent an evening moving a client into a new home).

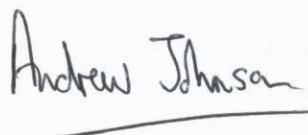
We were pleased that we were still able to carry out our annual Christmas hamper packing. We were able to employ a hybrid method this time, enabling volunteers to join us for a face to face packing event as well as permitting others to arrange the shopping, packing and delivery of hampers by themselves. In total we made up 35 hampers which feedback tells us were much appreciated as always.

As restrictions subside and things open up we have been able to run one or two training events for volunteers including an evening on 'how to better connect clients with our churches' and a get together for Church Reps.

We have been pleased to provide a placement for an ordinand from St Stephen's House over the last 9 months. She became a befriender and was able to observe and reflect on several different areas of the ministry too.

This has been another unusual year for everyone. As we move towards a new normal, even with the challenges, we are confident that we are in a good place and, with God's help, we are ready to serve all our clients and group participants with energy, enthusiasm and compassion.

Signed:



Andrew Johnson, Centre Manager

Date:

19th July 2022



INDEPENDENT EXAMINER'S REPORT

Independent examiner's report on the accounts

I report to the trustees on my examination of the accounts of the PCC for the year ended 31st March 2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The trustees consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is required.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act. In carrying out my examination, it is my responsibility to :

- examine the accounts under section 145 of the Act;
- follow procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act; and
- state whether particular matters come to my attention.

My examination was carried out in accordance with the general Directions given by the Charity Commission under section 145(5)(b) of the Act.

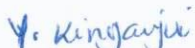
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosure in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Examiner's statement

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Yvonne Kinyanjui

Date: 19th July 2022

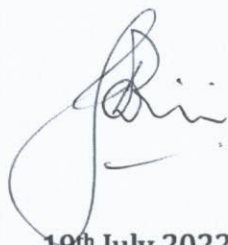
STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 st March	2022	2021
Sources of Funds	£	£
Gifts from churches	19,054	13,964
Other gifts and grants	57,797	77,874
Gift Aid tax recoverable	4,772	5,458
Total Incoming Resources	81,623	97,296
Expenditure		
Salaries	63,489	53,187
CAP head office	13,080	10,380
Office rent	3,700	3,000
Travel expenses	834	316
Client give-aways	1,477	1,589
Miscellaneous	2,399	1,695
Total Outgoing Resources	84,979	70,167
Surplus/(Deficit) for the year	(3,356)	27,129

BALANCE SHEET

As at 31 st March	2022	2021
Assets	£	£
Bank accounts	82,587	84,409
Gift Aid tax recoverable	1,643	1,651
Total assets	84,230	86,060
Creditors		
HMRC	239	272
Other creditors	692	133
Total creditors	931	405
Total Net Assets	83,299	85,655
Financing		
General Fund brought forward	85,655	58,526
Restricted Job Clubs Fund	1000	
Surplus/(Deficit) this year	(3,356)	27,129
Total Financing	83,299	85,655

Signed:



John Price, Treasurer

Date:

19th July 2022

NOTES TO THE ACCOUNTS

1. Reserves Policy

The trustees have agreed that it would be prudent to hold at all times cash reserves sufficient to last for six months. As at 31st March 2022 our cash reserves amounted to approximately twelve months of the following year's expenditure.

2. Other Policies

The charity has various policies including those covering:

- Safeguarding Children
- Safeguarding Vulnerable Adults
- Equal Opportunities
- Data Protection
- Health & Safety

These are available for inspection and can be provided to anyone who would like to see them.

3. Funds

Most of the charity's money flows through its General Fund; there is also a restricted Cap Job Clubs Fund which results from a donation to set up such a club in the near future.

4. Sources of Funds

All income is recognised when it is received with the exception of Gift Aid tax recoverable which is recognised at the time the gift to which it relates is received.

5. Fixed Assets

The charity only capitalizes individual fixed assets costing over £1,000. Minor items are written off in the accounts when they are purchased.

6. Trustees' Remuneration

All the trustees received no payment or other remuneration for their services during the year (2021 : £0).

Charity Information

Oxford Churches Debt Centre (OCDC) working title: Oxford CAP Centre
St Clement's Centre
Cross Street
Oxford
OX4 1DA

Tel: 01865 249008
Charity no: 1155834

Bank
CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ
Sort code 40-52-40
Account no. 00025483

Accounts



Oxford Churches' Debt Centre

Trustees' Annual Report and Accounts

Year Ending March 2021



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TRUSTEES & SUPPORTING CHURCHES

The charity is a Charitable Incorporated Organisation registered on 18th February 2014 with the Charity Commission, number 1155834

The Trustees who have served during the year have been:

James Bloice-Smith
Debbie Clark (resigned 8th July 2020)
Kim Gordon
Peter Guy
John Price
Jenni Williams

The Trustees meet on a quarterly basis.

The churches which in various ways support our work in Oxford are:

St Clement's Church
Headington Baptist Church
Cowley Church Community
Emmanuel Church
St Matthew's Church
Magdalen Road Church
Cornerstone Church
Barton Community Church
St Luke's Church
Wheatley Community Church
Northway Evangelical Church
Woodstock Road Baptist Church
Peachcroft Christian Centre

CHAIRMAN'S REPORT

This has been a remarkable year during which much has been achieved despite significant disruption and change. The Manager's Report, below, will detail the work of the trust and its staff. We wish to thank our Centre Manager, Andrew Johnson, and the staff team for successfully navigating their way through this season.

The work of the trustees during the past reporting year has been dominated by two issues, the impact of the Covid-19 pandemic and the need to take a fresh look at the way in which the charity delivers CAP (Christians Against Poverty) services in Oxford.

The first of these issues, the rules and special provisions introduced by the government to help the country through the pandemic, have had a profound impact on the life of our charity. There was a period when we could do no debt coaching, then a season of online coaching, but only with existing clients, and finally we were allowed to begin working with new clients online. Along with this, all our face to face group services had to stop and only lately have we been able to try these activities online. All in all, there has been a significant contraction in activity with the result that we found it necessary to furlough most of our staff for significant periods.

At the same time, we have received generous donations to fund our work – donors understand that, in all probability, as we come out of the Covid arrangements many will face significant financial challenges. Taken together, the increase in donations and the savings because of furlough, we currently have reserves which exceed our policy level. However, the work is picking up, all our staff are back from furlough and, sadly, we judge that there will be significant calls upon our resources in the coming months and years.

The second main issue for the trustees during the past year concerns the way we work with and through our partner churches and other churches in the Oxford area. In order to deliver the objectives of our charity we work under the umbrella of CAP. CAP provides the expertise, head office, financial planning and advice that underpins our debt coaching; it provides the training for our debt coaches; and it provides the high quality resources to run group services, like 'CAP Money' and 'Life Skills'.

CHAIRMAN'S REPORT

We have been working with CAP this year to reset our ways of working so that the wide resources of the churches in Oxford are better utilised to assist clients as they get out of debt and those who would benefit with help and support in avoiding poverty. This means working more intentionally with churches so that they take ownership of CAP group services – providing their own volunteers and running groups themselves. Also, that churches take a more active role in promoting the services offered by CAP. Finally, OCDC will continue to provide debt coaching, but will work harder to link clients with support networks in local churches.

Working this way poses some additional challenges, but we trust will result in a better service as we become more effective at wrapping support around those we are helping practically with their finances. We also trust this will make us better able to provide Christian spiritual guidance for those who wish to explore that dimension.

In conclusion, we would like to thank our partner churches, other supportive churches, our incredible volunteers and the donors (individuals, churches, and trusts) who make this work possible.

Charitable Donors in the Past Year:

Bridge Builder
Doris Field Trust
Lord Faringdon Charitable Trust
Grocers' Charity
Jamjar Trust
Lady Tangye Trust
Millfield Trust
Oxford Community Foundation
Pharsalia Trust
The Pye Charitable settlement
St Aldate's Parochial Charities
St Michael & All Saints' Charities
Stanton Ballard Trust
(One trust wished to remain anonymous)

Signed:



James Bloice-Smith, Chairman

Date:



MANAGER'S REPORT

We are pleased to report that even with the extra challenges due to Covid this year, there has still been good progress in a number of areas and there are many things to be thankful for as we have kept going and continued to serve our clients.

At the end of the last accounting year, we were just starting the first lockdown and were becoming aware of the seriousness of the situation and how it might impinge upon our work.

When CAP prevented us from continuing with our face to face client visits in homes or to deliver any of the CAP courses in person, our work was hugely hindered. We made the decision for 5 of the 6 members of our staff team to be put on furlough under the government's Job Retention Scheme, initially for 3 weeks which was then extended to several months. Staff returned to work in phases from May with the whole team functioning again at the end of October 2020. The centre manager continued to work over these months.

Our 3 main aims at OCDC continue to be:

- The relief of poverty
- The advancement of financial education, and
- The advancement of the Christian faith

In looking to implement these within our strategic plan, the following activities have been the main areas of focus over the last year:

CAP Debt Help: This service remains at the heart of our ministry. With 4 debt coaches we



One client said "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!"

are now able to take on 7 new clients each month between us. Since the Oxford Central CAP Centre opened 7 years ago we have served 330 debt clients. This last year we saw 32 of these as new clients. We rejoice that 62 clients have now gone debt free, with 1 of these happening last year.

As well as being impacted by the debt service being put on hold at the start of the

pandemic, while procedures and protocols were revised, we have also been affected by lower client numbers.

Although we are very aware of the escalating issue of debt in the UK over the last year, one of the surprises over that period was that the number of new clients coming forward slowed down considerably for many weeks. We believe that this was due to financial institutions being more lenient over that time as well as temporary laws being passed to restrict enforcement agent visits, evictions from taking place. There was also a huge backlog in court

MANAGER'S REPORT

cases being heard which gave many a reprieve in receiving fines. When we have met with clients, this has been done remotely which itself brings additional challenges and makes processes slower. However overall this method has worked well and enabled us to continue to serve our clients and to have the privilege of supporting them along the journey out of debt.

CAP Money: Although hampered at first, in the second half of the year we were happy to continue to offer CAP Money courses remotely using video conferencing. The advantage of this is that geography has been less important so we have had people joining the courses from outside the city. However, being able to offer support during the sessions and any form of coaching between sessions has been trickier. We have run 3 courses since the turn of the year in this way with an average of 6 people attending each one. Several of these participants have been workers in referral agencies looking to become familiar with the course in order to be able to recommend it to their clients. We are still considering whether we could run bespoke courses alongside referral agencies. Looking forward, we are in contact with a local secondary school who are asking us to deliver a CAP Money course to their students. This would be a new and potentially fruitful opportunity for us.



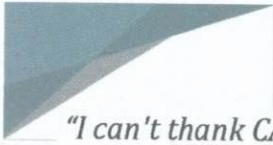
CAP Life Skills: Like our other services, Life Skills (helping people to live well and healthily on a low income) has also suffered over the last year as its success is largely based upon the community aspect of this 8 session course. Having waited for CAP to adapt the materials we were delighted to run a remote course from the Autumn into the New Year. Although 5 people signed up only 1 person completed the whole of the course. Trying to help people feel they belong to a group and to engender a sense of commitment to each other was not easy. The coaching element of the course (one to one time outside of the weekly sessions) was also harder to implement. We are excited to be looking forward to starting the next face

One volunteer helper said "Someone started home cooking and had been inspired to look up and try lots of healthy recipes. Others had been controlling their spending using cash instead of cards. One was no longer afraid to look at his fuel bills, but felt able to read and understand them for the first time."

to face course in September once all restrictions are lifted. Once again Cornerstone Church in Headington Quarry has kindly offered to host this for us. There continues to be a lot of interest (especially from referral agencies) in this course. It seems to fill a niche which no one else is providing for.

MANAGER'S REPORT

Sadly, we have been unable to organise or host any client social activities as we normally would. However we have stayed positive and done what we could in creative ways. In the debt help service our main focus has been to care for our current clients many of whom had



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

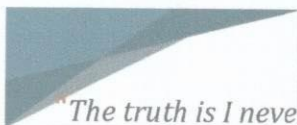
their cases put on hold. However, like most of us they faced additional unexpected pressures as a result of the restrictions. Alongside our faithful volunteers, we were able to continue to offer emotional support through phone calls, going for walks, and practical help like shopping for those who were shielding. As always, we were able to refer people to foodbanks and other agencies as necessary.

As we openly and intentionally share our faith whenever we can, and regularly pray for and with our clients, we are aware of God at work. We know of several clients who largely through individual relationships, work and testimonies have moved forward in their faith journey over this last year and others who have experienced God's love in a fresh way and become more open to consider the life He offers.

We have redoubled our efforts to connect with the various referral agencies in Oxford with the message that we are still 'open for business'. It has been encouraging to have several openings to present our work directly to staff teams of some of these organisations. These include Talking Space, NHS mental Health team and Job Centre Plus. The latter was connected with a national CAP initiative to partner with local JCPs passing their clients who are in financial need in our direction. This has happened in the form of a weekly call back diary which we deliver through collaboration with the new Thame and St Ebbe's CAP centres.



Partner Churches: We are once again grateful for our 11 partner churches who continue to show support for this ministry in praying, giving, supporting clients and encouraging volunteers. One church single handedly provided a new washing machine for a client who they heard was without. We have also had an unusually large amount of furniture and several bikes donated over the last few months most of which we have passed on to grateful



"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, client

clients.

Even with the restrictions, we still held 8 CAP Sunday events in the Autumn of 2020 (some of which we attended face to face but most of which we joined on screen) which allowed us to share the CAP vision and to encourage churches and individuals to stay/get

MANAGER'S REPORT

involved. Where we could arrange it, the highlight was to hear the testimonies of clients whose lives have been changed through the involvement of CAP.



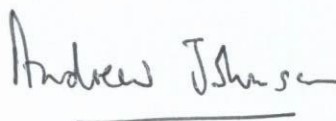
Volunteers: We continue to rely hugely on our volunteers who are involved in every area of our work including befriending, facilitating and supporting the courses, praying, and giving. We currently have around 60 volunteers actively and regularly involved. We were pleased that we were still able to carry out our annual Christmas hamper packing. A different remote method linked people to shop, pack and deliver 28 hampers which feedback tells us were much

appreciated.

During this quieter period, we have had a chance to review and strengthen our volunteer policies and application procedures too. We also hope to be able to return to face to face volunteer training sessions over this next year.

This has been a very strange year for everyone. As we move into a new normal we are confident that we are in a good place and ready to serve the rising numbers of clients coming forward with financial difficulties. We look forward to be able to continue to deliver a first class service with energy and enthusiasm.

Signed:



Andrew Johnson, Centre Manager

Date:

30th June 2021

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report on the accounts

I report to the trustees on my examination of the accounts of the PCC for the year ended 31st March 2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The trustees consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is required.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act. In carrying out my examination, it is my responsibility to :

- examine the accounts under section 145 of the Act;
- follow procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act; and
- state whether particular matters come to my attention.

My examination was carried out in accordance with the general Directions given by the Charity Commission under section 145(5)(b) of the Act.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosure in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

Examiner's statement

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Y Kinyanjui*

Yvonne Kinyanjui

Date: 06.07.21

STATEMENT OF FINANCIAL ACITIVITIES

For the year ended 31 st March	2021	2020
Sources of Funds	£	£
Gifts from churches	13,964	15,110
Other gifts and grants	77,874	50,045
Gift Aid tax recoverable	5,458	3,215
Total Incoming Resources	97,296	68,370
Expenditure		
Salaries	53,187	58,745
CAP head office	10,380	7,400
Office rent	3,000	3,360
Travel expenses	316	1,016
Client give-aways	1,589	1,256
Miscellaneous	1,695	4,465
Total Outgoing Resources	70,167	76,242
Surplus/(Deficit) for the year	27,129	(7,872)

BALANCE SHEET

As at 31 st March	2021	2020
Assets	£	£
Bank accounts	84,409	58,708
Gift Aid tax recoverable	1,651	1,289
Total assets	86,060	59,997
Creditors		
HMRC	272	540
Other creditors	133	931
Total creditors	405	1,471
Total Net Assets	85,655	58,526
Financing		
General Fund brought forward	58,526	66,398
Surplus/(Deficit) this year	27,129	-7,872
Total Financing	85,655	58,526

Signed:



John Price, Treasurer

Date:

30. June. 2021

NOTES TO THE ACCOUNTS

1. Reserves Policy

The trustees have agreed that it would be prudent to hold at all times cash reserves sufficient to last for six months. As at 31st March 2021 our cash reserves amounted to approximately eleven months of the following year's expenditure.

2. Other Policies

The charity has various policies including those covering:

- Safeguarding Children
- Safeguarding Vulnerable Adults
- Equal Opportunities
- Data Protection
- Health & Safety

These are available for inspection and can be provided to anyone who would like to see them.

3. Funds

All the charity's money flows through its General Fund; there are no designated or restricted balances.

4. Sources of Funds

All income is recognised when it is received with the exception of Gift Aid tax recoverable which is recognised at the time the gift to which it relates is received.

5. Fixed Assets

The charity only capitalizes individual fixed assets costing over £1,000. Minor items are written off in the accounts when they are purchased.

6. Trustees' Remuneration

All the trustees received no payment or other remuneration for their services during the year (2019-20 : £0).

CHARITY INFORMATION

Charity Information

Oxford Churches Debt Centre (OCDC) working title: Oxford CAP Centre
St Clement's Centre
Cross Street
Oxford
OX4 1DA

Tel: 01865 249008
Charity no: 1155834

Bank
CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ
Sort code 40-52-40
Account no. 00025483