



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.



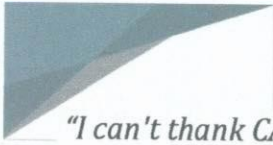
CAP Life Skills: Like our other services, Life Skills (helping people to live well and healthily on a low income) has also suffered over the last year as its success is largely based upon the community aspect of this 8 session course. Having waited for CAP to adapt the materials we were delighted to 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".

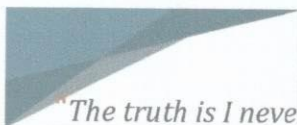
their cases put on hold. However, like most of us they faced additional unexpected pressures as a result of the restrictions. Alongside our faithful volunteers, we were able to continue to offer emotional support through phone calls, going for walks, and practical help like shopping for those who were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



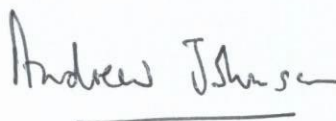
Volunteers: We continue to rely hugely on our volunteers who are involved in every area of our work including befriending, facilitating and supporting the courses, praying, and giving. We currently have around 60 volunteers actively and regularly involved. We were pleased that we were still able to carry 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