



# 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:

19<sup>th</sup> 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 6<sup>th</sup> 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.

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

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.



**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).

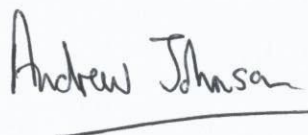
We were pleased that we were still able to carry out our annual Christmas hamper packing. We were able to employ a hybrid method this time, enabling volunteers to join us for a face to face packing event as well as permitting others to arrange the shopping, packing and delivery of hampers by themselves. 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:

19<sup>th</sup> 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 31<sup>st</sup> 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: 19<sup>th</sup> July 2022

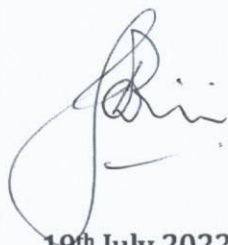
## STATEMENT OF FINANCIAL ACTIVITIES

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

Signed:



John Price, Treasurer

Date:

19<sup>th</sup> 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 31<sup>st</sup> 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

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CAF Bank Ltd.  
25 Kings Hill Avenue  
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Sort code 40-52-40  
Account no. 00025483