



Oxford Churches' Debt Centre

Trustees' Annual Report and Accounts

Year Ending March 2023



CONTENTS

Contents	2
Trustees & Supporting Churches	3
Chairman's Report	4-5
Manager's Report	6-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14
Charity Information	15

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

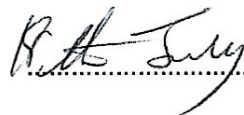
Doris Field Trust
Lord Faringdon Charitable Trust
Lady Tangye Trust
Pye Charitable Settlement
Stanton Ballard Trust

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.

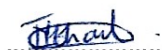
Examiner's statement

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