



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.

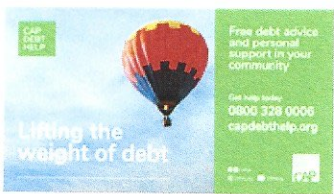
MANAGER’S REPORT

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.

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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.



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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.

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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.

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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

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Bank

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