



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.

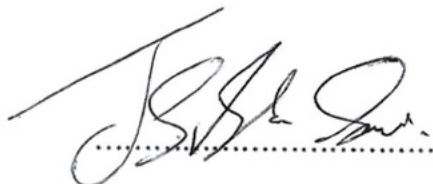
During the year our former treasurer, John Price, stepped down from this role, though he continues as a trustee. The charity has benefitted from his skill, wisdom and many years of diligent service. We are grateful to Peter Guy, who has taken up the treasurer's duties. Our thanks also to Yvonne Kinyanjui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

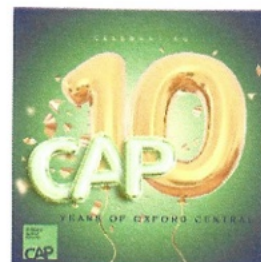
MANAGER'S REPORT

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

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Oxford
OX4 1DA

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Bank

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Sort code 40-52-40
Account no. 00025483