Oxford Churches Debt Centre

Trustees' Annual Report and Accounts

Year Ending

March 2026

Charity Number: 1155834

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TRUSTEES AND SUPPORTING CHURCHES

The Trustees who have served during the year have been:

Claire Bishop	(St Clement's Church)
James Bloice-Smith (Chairperson)	(Headington Baptist Church)
Matt Partridge	(Emmanuel Church)
John Price	(Co-opted by the trustees)
Jenni Williams	(St Matthew's Church)

Partner Churches

Emmanuel Church
Headington Baptist Church
St Clement's Church
St Matthew's Church

Other churches which in various ways support our work in Oxford are:

Barton Community Church
Cornerstone Church
Magdalen Road Church
Oxford Friends Action on Poverty
Rivers of Life Church
St Andrew's Church, Dean Court
St Barnabas' Church
Wheatley Community Church
Woodstock Road Baptist Church

CHAIRPERSON'S REPORT

Purpose

Our charity was conceived as a vehicle for several Oxford churches (Partner Churches) to share the responsibility of running a Christians Against Poverty (CAP) debt help centre in Oxford. This centre is a resource which other Oxford churches can then support in a variety of ways.

What we do

The Oxford Churches Debt Centre (OCDC) enables the Partner Churches to deliver a CAP debt counselling service and the CAP educational services in and around Oxford. This includes employing staff and managing volunteers. We are also free to pursue other ventures in furtherance of our charitable objectives and to raise funds.

Charitable Objectives

A. The relief of poverty for persons living in and around Oxford who are in conditions of need, hardship or distress by reason of their social and/or economic circumstances, by providing advice and other services.
B. The advancement of education of the public, living in and around Oxford, in all matters relating to the management of their personal finances.
C. The advancement of the Christian faith through care, compassion and relevant practical and spiritual help.

How these objectives have been furthered, and the public benefit delivered is set out in the Centre Manager's Report, below.

Management Structure

Partner Churches

Each Partner Church formally chooses, in the normal way that each church makes appointments, one trustee to sit on the board of OCDC. In addition, the trustees have the right to co-opt up to 3 additional trustees to provide additional skills, as they see fit.

Trustees

The Trustees, in addition to the normal duties and responsibilities of a trustee, also

give expression to the legitimate wishes of the Partner Churches. By so doing, the vision of the Partner Churches for the alleviation of poverty in Oxford finds expression in the activities of OCDC.

Key objective for the year

To increase our public benefit, we aimed at raising our visibility and strengthening our educational capacity by the addition of staff capacity. This has been fulfilled by the appointment of two staff with part of their time focussed on these objectives. See the 'Staff' and 'Promotion' headings in the manager's report, below.

Staff

We wish to express our great appreciation for the skill and diligent work of our Centre Manager, Andrew Johonson, and the staff team, several of whom have joined us this year, undergone training, and are showing their worth in the work of our centre.

Recognition of support

Finally, our thanks to our volunteers, 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
HDH Wills Charitable Trust
Pharsalia Charitable Trust
The Jamjar Trust
Robert & Margaret Moss Trust
Oxfordshire Community Foundation
St Aldate's Parochial Charities
Garfield Weston Foundation
Lord Faringdon Charitable Trust
Lady Tangye Trust
Stanton Ballard Trust
The Millfield Trust
Pye Charitable Settlement

We are also grateful to the Oxford City Council who awarded us a grant from the Community Impact Fund.

Signed: .....James Bloice-Smith, Chairperson

Date: 22nd August 2026.

MANAGER'S REPORT

Another Year On

The Centre completed 12 years of existence in February 2026. This has been a year of building on what has gone before. We are thankful for the many people who continue to be connected to the Centre—clients, supporters, volunteers and partner churches—and for the way this work continues to make a difference in people's lives.

It remains a privilege to walk alongside clients and to see change, often in difficult and complex circumstances.

Staff

We are delighted to have appointed two new staff members. Starting last June, and each working for 2 days a week, Phil Gordon and Dupe Adefala each have a combined role of mobilization and debt coaching. The mobilizer role is new, combining aspects of raising our profile so more people can use our services, reaching out to potential referring bodies, growing our educational reach, and finding more volunteers.

Debt Help

This core area of work has remained steady over the past year. Following the changes in staffing, we have adjusted well and are thankful to that our 2 new team members are now trained and qualified as debt coaches. Our capacity as a team has therefore increased through the year to seeing 5 new debt clients a month.

Nationally, CAP has changed to a new client database which will put us in a better place for the future. However, it has required significant additional training for all debt coaches and is taking time to become familiar with.

"I am so, so grateful for everything CAP has helped me with over the years. I feel truly blessed. Only a few more months to go and my debts will finally be cleared."
Debt help client who is now debt free

Over the last year we have supported 28 new clients, with 4 becoming debt free during this period. We currently have around 24 open client accounts.

As before, many clients present with multiple and complex issues alongside debt. Non-cooperation and cancelled appointments continue to be part of the work.

and some clients do not complete the process. Even so, it is encouraging to see those who do persevere making real progress.

One client this year has moved from unstable accommodation into a more secure home at a lower rent giving him a more sustainable budget and allowing him to start to pay off his debts.

Another client has been repaying her debt for the last 4 years and has another 1.5 years to go. It has been encouraging to see her consistency over the years and paying into her plan every month.

Client Events

We have continued to look for ways to support clients socially and to reduce isolation.

Our summer **picnic** in August organized jointly with the CAP Centre at St Ebbe's Church in the centre of Oxford was well received, giving clients a chance to meet others in a relaxed setting. The **pancake party** in February continues to be the most popular event we run with around 30 people attending. It included a quiz and a short reflection on Lent and Easter.



As always we have encouraged clients to attend events organized by partner churches. While take-up remains mixed, it is good to see some engaging more with the wider church community. It is always encouraging when clients begin to explore faith and take steps forward in their journey.

Partner Churches

We remain very grateful for the ongoing support of our partner churches. They continue to play a key role in enabling this ministry through prayer, volunteering, financial giving and welcoming clients into their communities.

We are thankful for our church representatives who continue to champion the work, help to keep CAP visible within their congregations and encourage people to get involved at various levels.

MANAGER'S REPORT

Group Services

We are pleased to be continuing with all four CAP services across the city.

Life Skills

"The money course is good. It is helping me to get things sorted into the right order. It has helped me to create a type of budget and to ask the hard questions. It has also made the immediate future a lot less stressful." *Money Coaching Workshop participant*

One course has run this year through a church within our partnership. With new leadership it was a matter of getting re-started and it proved hard to get back off the ground. Everything is now in place for a fresh attempt at this in the Autumn.

Job Club

3 Job Club workshops have now been offered in the city over the last two years (the latest is running as this report is written) through a partnership with St Andrew's, Dean Court. Numbers have been small but consistent. It has been very encouraging to witness some participants making progress towards employment or further opportunities.

Money Coaching

Following the relaunch last year, 3 Money Coaching workshops connected with our Centre have run in this year in different areas of the city. The attendance has been good, ranging from 4-11 and the feedback has been very positive with participants expressing how the advice has been transformational. As momentum grows, we aim to offer these courses regularly.

Community Café

The Community Café continues to provide a safe and welcoming space each week. Since moving to a more central location, we have seen a good increase in attendance which now averages around 10. It has been exciting to see new people come and several make it a regular commitment. The addition of activities and regular meals has been appreciated as well as the participation of some university students (from Just Love) who volunteer on a rota basis.

Development

With new staff and increasing our capacity there has been an inevitable time of consolidation. However, we will soon be in a position to look at developing our reach further. Some of this will be through strengthening what we already do but we do have plans to enter into new spheres. We are beginning to explore opportunities to connect with schools and support young people through financial education.

MANAGER'S REPORT

We remain in conversation with churches about how best to extend the work in a sustainable way. We are especially excited by our closer relationship with Cutteslowe Connected Church. Every fortnight, one of our team members now attends the community larder that the church runs. Through contacts made within this context several people have asked for support and have become clients. The roll out of other CAP services is likely to follow soon.

We have put considerable effort into updating our website in the last few months which we know is key for publicity and communication.

Promotion

Since Dupe and Phil's appointments we have seen a substantial increase in our promotional activities. This has included renewing contact with partner organizations and referrers (including the Job Centre) as well as churches who have not previously connected with us. There have been a number of opportunities to represent CAP through speaking engagements, stands at conferences and fairs, and attending project events. We have found new networks too and our developing relationship with social prescribers in GP surgeries has been particularly fruitful. CAP Sundays in the Autumn continue to be an important way of raising awareness within our partner churches.

We have seen considerable fruit from these efforts and are excited about a greater flow of clients requesting our services.

Volunteers

Once again we are very grateful for our volunteers, without whom this work would not be possible. Around **45 active volunteers** have supported the Centre over the past year, many serving as befrienders to our clients. We continue to work hard to increase this pool and to encourage more to sign up.

MANAGER'S REPORT

We have run induction sessions for new volunteers as well as an additional specialist training one on mental health last October.



The **Christmas hamper** event remains a highlight. The aim is to bring a little joy, encouragement and a sign of God's love to those who are struggling. This year, 19 hampers were prepared and delivered to our debt help clients (and their families) and, as always, were very much appreciated and brought smiles to faces.

Looking Ahead

As we move into the new financial year, we are thankful for all that has been achieved and for the continued support of those involved in the work.

There remain many challenges, but we are encouraged by the increased capacity and stability within the team and the ongoing opportunities to serve. With God's help, we look forward to continuing to support our clients and group participants in the year ahead with compassion and commitment.

Signed: Andrew Johnson .....Andrew Johnson, Centre Manager

Date: 3rd September ..... 2026.

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 2026.

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: YKinyanjui ..... Yvonne Kinyanjui

Date: 07.09 2026

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st March	2026	2025
Sources of Funds	£	£
Gifts from churches	18,689	15,585
Other gifts and grants	63,129	78,352
Gift Aid tax recoverable	3,469	4,728
Total Incoming Resources	85,287	98,665
Expenditure		
Salaries	71,649	56,241
CAP head office	9,120	9,130
Office rent	5,522	5,258
Travel expenses	765	438
Client give-aways	1,608	1,100
Miscellaneous	5,852	6,696
Total Outgoing Resources	94,516	78,863
Surplus/(Deficit) for the year	-9,229	19,802

BALANCE SHEET

As at 31st March	2026	2025
Assets	£	£
Bank accounts	88,887	96,717
Gift Aid tax recoverable	1,930	2,640
Total assets	90,817	99,357
Creditors		
HMRC	0	0
Other creditors	899	210
Total creditors	899	210
Total Net Assets	89,918	99,147
Financing		
General Fund brought forward	97,147	77,345
Restricted Job Clubs Fund	2,000	2,000
Surplus/(Deficit) this year	-9,229	19,802
Total Financing	89,918	99,147

Signed: ..... John Price, Treasurer

Date: ..... 22 August ..... 2026.

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 2026 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 donations to be used to support local CAP Job Clubs.

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 (2025 : £0)

7. **Oxford City Council Grant**
   The grant awarded from the 2025-26 Oxford City Council Community Impact Fund Small Grant Round 2, was entirely spent prior to March 31st 2026

CHARITY INFORMATION

Reference and Administrative Information.

The charity is a Charitable Incorporated Organisation registered on 18th February 2014

Charity Name:	Oxford Churches Debt Centre
Other name:	CAP Oxford (Central) (Working name)
Charity registration number:	1155834
Registered Office:	St Clement's Centre Cross Street Oxford OX4 1DA
Telephone:	07918 599255

Bank

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

Sort code 40-52-40
Account no. 00025483

Independent Examiner: Yvonne Kinyanjui

Signed: ..... James Bloice-Smith (Chairperson)

Date: 22nd August 2026