



## **Oxford CAP Debt Centre – free debt help for your community**

Christians Against Poverty (CAP) is an international charity, founded in Bradford in 1996.

Combining CAP's expertise with the love and message of the church we have a life transforming mix. The face-to-face debt counselling service keeps families together, relieves stress, restores health, keeps people in their homes, provides friendship and can connect people to church and to the God that loves them.

The service is totally free of charge. CAP will help anyone regardless of race, nationality, gender, religion, age, marital status, sexual orientation or disability. It works together with the local church through 280 centres in the UK, with a vision for one in each town. Here in Oxfordshire there are debt centres in Witney, Banbury, Wallingford and Oxford Central. In Oxford the centre operates in partnership with six congregations: Cornerstone (Headington Quarry), Emmanuel (The Plain), Headington Baptist Church, Magdalen Road Evangelical, St Clement's and St Matthew's, with the informal support of other churches.

CAP is uniquely placed to help, in particular, low income, financially and socially disadvantaged people out of debt.

### **Oxford Central Debt Coaches**



**Jill Ewbank** - Centre Manager



**Catherine Schneider** - Debt Coach

Over three home visits, full details of the client's financial situation are gathered and a personal budget is presented, to include an amount set aside to repay creditors and a further amount to save for known expenses. A church volunteer accompanies the Debt Coach and will provide ongoing friendship, support, and a connection with the local church community. If the client wishes this can continue right up until they become debt free. Every year CAP help over 27,000 people to get out of debt and last year saw nearly 800 people come to faith in Christ.

A CAP client from Oxford said on BBC South Today, "You can only ask friends and family so many times to help you. So turning to CAP for me was like a breath of fresh air. The people involved in CAP are very professional, they're very considerate, they don't have any hidden agenda."

Oxford CAP Centre Debt Coach Catherine Schneider said, "We don't people to be in this position when there is a way out. Also, your debts just grow, the situation doesn't improve. So you do need to take that step and make that phone call."

To access debt help, call Christians Against Poverty's freephone number **0800 328 0006** or visit [www.capuk.org](http://www.capuk.org).

More volunteers, and prayer and financial supporters are welcome.  
Contact [jillewbank@capuk.org](mailto:jillewbank@capuk.org)

The CAP Money course is also run at regular intervals in St Clement's and other locations in Oxford. This free budgeting programme, which helps people get in control of their finances, is now the largest face-to-face adult money management course in the UK.  
See [www.capmoney.org](http://www.capmoney.org) for dates and times and to register.