



Henley on Thames Churches Debt Centre was set up during 2022 to meet the proven needs of local residents in Henley RG9 and outlying areas in severe financial hardship with unmanageable levels of debt. Both Citizens Advice and NOMAD, the local community / food bank charity strongly encouraged our formation. We are affiliated to the national charity “Christians Against Poverty” (CAP) who provide us with professional financial advice in return for contracted monthly fees and are regulated by the FCA. However, we are a fully independent local charity and remain responsible for all our operational costs.

We aim to support local residents with debt advice to resolve financial hardship. We do not pay off people’s debts but rather help them to restructure their finances in a viable way to become debt-free, giving them a sense of hope and self-respect. A typical CAP client is facing severe debt often with the threat of bailiffs, eviction and looming bankruptcy. CAP interventions helps them to restructure all their debts, often obtaining repayment schedules at beneficial interest rates over longer times to help restore financial stability.

By the end of 2023, we had supported 30 clients, including a number who had become debt free. We appointed a Life Skills and Job Club manager to roll-out the Life Skills course (9 weeks) and Job Club course (8 weeks) throughout the year. The Life Skills course aims to improve self-organisation, budgeting and even cookery skills. The Job Club course aims to help with CV writing, interviewing, interview/work outfits and paid/ volunteer vacancies in order to support local residents obtain work.

2024 plans include:

- Partnering with St Mary’s Church, Wargrave to extend our services into Wargrave, RG10
- Recruiting an additional Debt Coach to increase our capacity to provide debt advice from 24 to 48 families a year.
- Running 2 Job Clubs over 8 consecutive weeks each to help local residents prepare for and obtain /retain suitable employment
- Running 2 life-skills courses over 9 consecutive weeks including budgeting and skills.
- Operating a weekly “**Connect**” drop-in centre, keeping contact with Life Skills/Job Club clients

There is no requirement to be a Christian to take up any of these services, which are free to all users. The only restriction is that the client lives within Henley / Wargrave & outlying areas postcodes of RG9/RG10.

This project is based on expressing Christian faith, including the Bible’s message to “love your neighbour”. It was founded initially by four Henley Churches: St Mary’s Church, Trinity @ 4, Baptist Church, Christchurch URC. In 2023, The Sacred Heart Church and St Nicholas, Remenham, joined. 2024 sees St Mary’s, Wargrave join as a Partner Church to extend our services into RG10. Other local churches are very welcome to join us. Financial support has also been given by Henley Town Council, SODC, local trust funds, Henley Lions, Aliquando Chamber Choir and private donations.

If you would like to apply for any service, please initially contact Debbie Bruwer, CAP Henley Centre Manager, email debbiebruwer@capuk.org, or mobile 07379040116, who will give you more information and help you. If you would like to offer any assistance or volunteer to support, please contact Terry Grouk, Trustee mobile 07768610213 or email terrygrouk@icloud.com . We are a registered charity, with HMRC approval to offer Gift Aid on any donations. (Charity No: 1199558)