



# Henley on Thames Churches Debt Centre

## Newsletter No. 1

July 2024

## Hello.

Welcome to our first newsletter.

Henley on Thames Churches Debt Centre was set up in Henley in 2022 to meet the recognised needs of local residents in severe financial hardship with unmanageable levels of debt. Both Citizens Advice and NOMAD, the local youth and community project/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 remain responsible locally for all our costs of operation.



*Left to right: Debbie Bruwer, Centre Manager, Maryanne Uwaezuoke, Life Skills and Job Club Manager, Terry Grouk, trustee and Teresa Thwaites, CAP Oxfordshire and Buckinghamshire area Manager celebrating the first anniversary last September. Photo courtesy of Henley Standard*



## A word from Debbie Bruwer | Centre Manager

**I have seen many clients who – with unsustainable budgets due to the cost of living – only had a few pounds to last two weeks till they were paid again.**

Over 40% of clients I have worked with have had depression, self-harm concerns, or suicidal thoughts – all due to not being able to see a way out.

Debt is something that has the potential to be only a few steps away from any of us, be it through job loss, bereavement, ill health, or relationship breakdown.

***Go to page 4 to find out more about Debbie's work.***



## Maryanne Uwaezuoke | Life Skills & Job Club Manager

**In April of last year we started our first nine-week Life Skills Course with six women joining us from various walks of life, including a teacher, social worker and stay at home mum.**

Teaching practical money saving techniques, such as cooking on a budget, living healthily on less, and creating a personal budget were among the useful topics.

***Find out more about Maryanne and the courses she runs in our next newsletter.***



## Why I'm so glad to have sought help with debts

*Story courtesy of Henley Standard*

**A woman has spoken of the help she received from the Henley Debt Centre after her family fell into financial trouble during the covid-19 pandemic.**

The woman, who wants to remain anonymous, went to the centre as a last resort after being unable to find a solution to her debt problem online. She says her financial trouble began after her husband became seriously ill during the coronavirus pandemic. She said: "He was a freelancer and was unable to continue working. I only work part-time, so we went from a comfortable family life to relying on our savings.

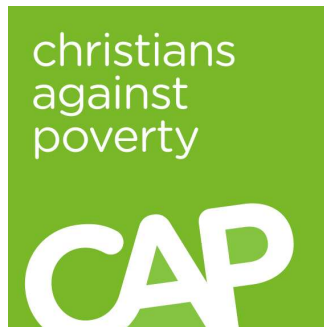
### **Within a year we had no savings left**

"We were very careful during lockdown as we had savings and were sensible with money. "But we started to run out and the letters started coming saying something had been missed. "Suddenly, within the space of a year, we had no savings left. I became really worried about our finances. It was overwhelming.

"The woman said a fear of judgement prevented her from telling anyone about their financial troubles. She said: "We hadn't been in this situation before and I didn't want to admit that I was in debt because it is such a horrible situation.

### **We tried not to tell people**

"We tried not to have to tell people but some close friends noticed and were concerned and knew we had a mortgage to pay. "We also didn't want to borrow but in the end they said: 'It's important you have some help'.



The debt took a toll on her mental health. “It became all-consuming,” she said. “I got to the point where I didn’t want to open letters. I’d get one and my husband would get the same. When they were reminders of shortfalls in payments, I didn’t need to be reminded, trust me, I knew.

Around August last year, the woman reached out to the debt centre. She said: “I happened to see in the Henley Standard a story about Christians Against Poverty and the new debt centre. I was worried at first as I am not a practising Christian and I was concerned it would be a requirement to be religious.

#### **The first consultation was amazing**

She said: “The first consultation was amazing and it really helped me that Debbie wanted to come to the house to meet me. It was such a relief not to have to talk on the phone or via webchat.

“The most wonderful words to hear were: ‘I’d like to come over and meet you’. “They have been absolutely amazing, calm and supportive. They take away the stress and make things more factual.

“Our first consultation lasted about two and a half hours. It was tiring but such a relief. I was quite emotional. I had been carrying all of that weight and I was finally drained of it.

#### **When Debbie left I felt that we would make a change**

“Debbie told us that it would all be sorted and that there was no pressure, whether it be a payment plan or other advice. “When Debbie left, I felt that between myself, my husband and her, we would make a change. I knew how I was living couldn’t continue as the income we were used to wasn’t coming in anymore, but this removed more pressing worries such as mortgage, utility and council tax payments.

“Having a personal session can be very emotional but Debbie put that to one side and gave us the facts and I became more grown-up.

“We are still in the process of working out how best to manage the debt. I don’t want to do a payment plan but whatever they advise, I will trust them. “We are in touch monthly and I know if I need to speak with Debbie, I can. “Now I am much calmer about things. We have got plans in place, I am working and my husband is getting better.”

**If you are affected by debt you can call the Henley Debt Centre on 07379 040 116.**



## What others say about us

*“As client need for our help continues to exceed our capacity, we have been really grateful to be able to refer clients to our local CAP Debt Centre. I am also really pleased to see the introduction of Life Skills and Job Club courses, as I think employment and financial capability can make a huge difference to people’s lives over the longer term.”*

**Andy Jones, Henley’s Citizens Advice Bureau**

*“We are so pleased to have such a professional and essential service in Henley. CAP have already proved themselves invaluable and they not only provide advice, but also counselling, skills for life, and ongoing support to help people break the cycle of debt. The ongoing cost of living crisis will pull many more people into debt – but CAP is here to help and here to stay”.*

**Councillor Michelle Thomas, Mayor 2022/3**





## Debbie Bruwer | What I do

So far we have worked with 42 cases in our community that needed debt help. Our life skills courses and job club have further served many other families and individuals on their different journeys. Each case is uniquely different: we have helped people from all walks of life: a solicitor; an accountant; a mum looking for a job; those retired; the elderly; and those unable to work and on benefits.

Debt struggles are not something that people easily talk about. One mum that I worked with feared being asked to go for coffee at the school gate, as she knew she would have to put it on a credit card. Many fear opening post or answering the door, in case it's the debt collector. Clients often feel isolated, begin to withdraw from their community and struggle with their self-worth.

My job, together with our amazing volunteers, has been to walk with these families and individuals one day at a time. Encouraging and caring for them – processing the necessary paperwork for the financial advisors at head office to assess their situations and offer solutions.

I spend a lot of time just listening, many hours organising paperwork, and making phone calls to creditors. I have also had the privilege of taking clients for coffee and in the process have made many lovely friends!

The highlight for me over this year has been the privilege of seeing lives changed and individuals blossom as the weight is gradually lifted from their shoulders – seeing people gain confidence and worth. They feel able to integrate back into the community and gain the benefits that brings.



The challenge is that it takes time – I am learning to be more patient as I help clients see the small steps they are making.

I have learnt a lot over this year and feel extremely blessed by our community's ability to help. There are various types of support that clients often need.

Many organisations in our community such as the NOMAD food bank, The John Hodges Charitable Trust, Henley Lions and the Henley Relief fund have all helped our clients with immediate **crisis support**.

**Short-term support** involves walking with clients through the financial process of gathering information and working closely with the CAB.

**Long-term support** involves encouraging and helping clients to continue working through their advice from head office: often looking at how to budget better; providing opportunities for community; and offering Life Skills and Job Club courses.

**We currently have the capacity to take on two new clients per month and are fundraising to double our service to four clients per month by recruiting a second debt coach.**

**Please do keep spreading the word and pray that those who need help will reach out.**



## Fr. Jeremy Tayler | Chair of Trustees

The Henley on Thames Churches Debt Centre was formed to meet the needs of residents in financial difficulty living in Henley and outlying areas with a postcode of RG9. Our formation was strongly supported by both the community charity NOMAD and Henley Citizens Advice, who identified the need for a debt centre in our area.

We began in July 2022 with the recruitment of Debbie Bruwer as Debt Centre Manager, followed by Maryanne Uwaezuoke, initially as Life Skills Manager, and then as Job Club Manager.

I would like to thank them for their unflagging efforts to assist those in need with understanding, expert advice and above all compassion.

Our local charity works in partnership with the national charity, Christians Against Poverty (CAP) who train our staff, provide the expert advice which underpins our work with those in debt, as well as producing high-quality materials to enable us to run Life Skills and Job Club courses.

Of equal importance are the partnerships with local churches who provide volunteers to act as befrienders, accompanying the staff when they visit clients, offering friendship and a link to our church community, if it is accepted. Equally, we are grateful for volunteers to support our Life Skills and Job Club courses including training as coaches.

Finally, I would like to acknowledge the financial contributions received that have enabled us not only to start up, but to grow rapidly to meet the increasing need for our services, including:



### Our four founding churches

- St Mary's Henley
- Trinity @ 4
- Christchurch URC
- Henley Baptist Church

### Our associated churches

- St Nicholas Remenham
- Sacred Heart Catholic Church, Henley

### Other organisations

- Henley Town Council
- South Oxfordshire District Council
- Henley Lions
- Aliquando Chamber Choir
- Local charitable foundations, who have given anonymously
- Private individuals, many of whom have chosen to enhance their donations with Gift Aid

## In the next edition

- Profile of **Sara Smith**, our **new Debt Coach**, who will work alongside Debbie Bruwer – **doubling** our capacity of Debt Clients to **48 a year**
- **Extending** our Debt Centre postcodes to include **RG10 Wargrave** – with the support of our **new Partner Church, St Mary's, Wargrave**

## How you can support the Debt Centre

- Volunteer as a supporter to help run our Life Skills and Job Club courses
- This experience may lead you to become a Coach and receive specialist training to help deliver our course materials
- Or you can help us financially. We offer all our services free of charge and so are totally dependent upon fundraising to meet our commitments. **To donate please go to page 10**

**To find out more about the roles please contact Debbie Bruwer at 07379 040 116**

**GIFT AID DECLARATION**

Ref. No..... (Admin Only)

**HENLEY ON THAMES CHURCHES DEBT CENTRE**

(Charity No: 1199558)

*Under the Gift Aid scheme every £1 you give will be worth an extra 25p at no extra cost to you!*

Please treat as Gift Aid donations all qualifying gifts of money made.

Today  In the past four years  In the future  (Please tick all boxes you wish to apply)



For a SINGLE DONATION  
Please find enclosed a one-off gift of £   
(Cheques made payable to 'Henley on Thames Churches Debt Centre')

I want to Gift Aid my donation and any donations I make in the future or have made in the past 4 years to: **Henley on Thames Churches Debt Centre**  
I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

*Please Note: If you pay Income Tax at the higher rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask the HMRC to adjust your tax code.*

Signature: .....

Date: .....

For REGULAR DONATIONS by Standing Order please complete the **Banker's Standing Order** below.

**Donor's details** (please complete in BLOCK CAPITALS)  
(All items marked (\*) are required in order to redeem the tax on your donation)

Title.....First name/initials:\*

Surname:\*

Address:\*

.....

..... Post code:\*

E-mail address:.....

**Privacy** -This information is collected purely for the use of the Henley on Thames Churches Debt Centre so that we can contact you and reclaim Gift Aid on all applicable donations made. It will be kept securely on our database. If at any time you want us to stop contacting you or be removed from that database, please let us know.  
Contact us by writing to us at 2 Northfield House, 11 Northfield End, Henley on Thames, RG9 2JG

Please let the Henley on Thames Churches Debt Centre know if you want to cancel this declaration at any time if you change your name or address or no longer pay sufficient tax on your income and/ or capital gains

**BANKER'S STANDING ORDER**

If you wish to give regularly by Standing Order through your bank, please complete this form and return it to the Treasurer, Henley on Thames Churches Debt Centre, 2 Northfield House, 11 Northfield End, Henley on Thames. RG9 2JG

**YOUR BANK DETAILS (NAME AND ADDRESS)**

To the Manager .....Bank Plc

Address.....

.....

..... Post code.....

The sum of £.....(in words.....)pounds

On the .....day of .....20.... and on the same day monthly/bi-monthly/quarterly/yearly (please delete as applicable), thereafter until further notice

Account to be debited: Account Name/Title.....

Account number:.....Signed.....

Sort code: .....Date:.....

For the credit of

Henley on Thames Churches Debt Centre

Account Number: 23318516

Sort Code: 20-65-20