



Newbury Debt Centre

Newsletter #4

February 2026



Dear Friends of CAP Newbury Debt Centre

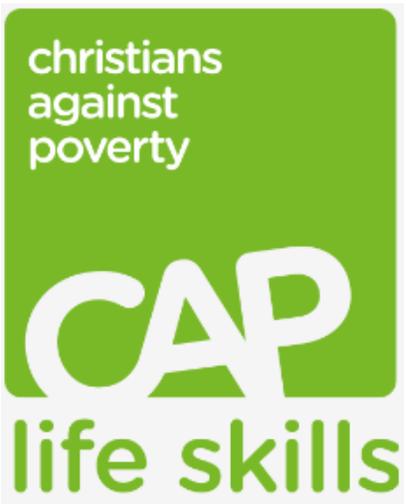
The Newbury Debt Centre has now been re-opened for just over 2 years, and the demand for our free debt-help services has continued to grow. This is in large part thanks to our referral partners who see the need first-hand on the frontline and encourage people to register via our 0800 number. Here are a few statistics that are worthy of note:

- Since re-opening in 2024, a total of **34 cases are either completely debt-free, or re-paying their debts** on a repayment plan, **to the value of £587,873**
- During 2025, 51 new cases registered for our service (up from 49 in 2024) spread across Newbury, Thatcham, Hungerford and outlying villages
- During 2025, 14 cases went completely debt-free, to the value of £210,014 (up from 10 cases to the value of £173,245 in 2024)
- During 2025, 4 cases commenced Debt Management Plans, to the value of £99,220 (up from 2 cases to the value of £45,332 in 2024)
- At the beginning of 2026, 33 cases are in progress and include a potential further £294,061 of resolvable debt through insolvency or debt repayment plans

£881,934! That is the sum of debt that has been cleared, is pending clearance, or is being cleared by repayment plans. This represents 44 clients (individuals or families), with an **average debt of £20,043**, whose lives have been completely transformed by the restoration of their dignity, confidence, self-esteem and positivity after escaping from the oppressive clutches of debt. Our research shows that debt comes about through situations that could happen to any of us – Mental Health, Low Income, Relationship Breakdown, Long-term Illness, Budgeting Problems, Unemployment and Addiction; only 3% of cases are due to “Overspending”. These aren’t people who have flaunted money on extravagant lifestyles and possessions – the majority are people who have struggled to feed themselves and their children, to stay warm in winter, often afraid to open their doors, answer their phones and open any of their mail.

In 2025 we started running the **free CAP Money Coaching Course**, with 44 attendees across 5 courses. The 3-session course helps people of all ages and backgrounds to take control of their personal finances, to create their own budget and to learn how to live to their budget, with the aim of avoiding getting into debt and achieving their financial goals. More daytime and evening courses are scheduled for 2026 – please refer people to the Newbury Debt Centre Manager for more details and to register.

Please keep the debt referrals coming so that together we can help many more people who are struggling with debt in the Newbury area. Our service is completely free, confidential, and face-to-face – just call our national helpline on 0800 328 0006 to register. If you’d prefer an initial chat, please call the **Debt Centre Manager, Colin Cunningham, on 07393 496480.**



Help to maximise your budget

CAP Life skills is an eight-week course to teach you practical money saving techniques, cooking on a budget, living healthier lives for less, helping you make your money go further. The sessions include a mix of practical activities, teaching and informal discussions making it a fun and engaging programme of support.

The course is completely free and is available to anyone. Courses are currently being run in **Thatcham** (07340 267389; samanthachapman@caplifeskills.org).



Learn Budgeting skills

CAP Money coaching is a free service designed to empower you with the knowledge, skills, tools and confidence to better manage your finances. Anyone can benefit – from seasoned budgeting experts to those struggling to get to grips with their spending. Money coaching has been designed and developed by CAP. This is a course that really works – it's completely free and is available to anyone.

Contact colincunningham@capuk.org or 07393 496480 to find out more about upcoming daytime and evening courses.