



Life Centre Stourbridge

Annual Report & Accounts

1st April 2024 to 31st March 2025

"Helping people 'do' life"



Churches Together in
Stourbridge

cma

Freedom from debt
Hope for the future



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Summary from the Chair

The focus for our service has always been 'how can we effectively help those who come to us in need of advice and support'. And secondly, to develop a team that can enhance and sustain our service. It is so encouraging to receive feedback from clients expressing their experiences of a service that has given them: -

- compassionate face to face support
- excellent regulated advice
- help that has gone beyond their expectations
- hope for the future
- support for the long term

This has been achieved through an excellent, experienced, knowledgeable, committed and hard-working team of volunteers, staff, prayer team, supporters and trustees. I take this opportunity to thank everyone involved with LCDA for all that they do and particularly those things that go unnoticed but are just as vital to the effective running and provision of our service, whether it be practical, prayerful or through financial support.

My hope and prayers are that LCDA can continue to fund, equip and sustain our service to be here for many years to come, meeting the needs of those who decide to make that first big step to ask for our help.

If, having read this report you feel you would love to be part of this work, please do not hesitate to contact one of the team, we would welcome the opportunity to speak to you.

Alan Taylor – Chair



Signed on behalf of the Board:

Date: 5th June 2025

Our Mission

Debt is a national blight and its effects are far-reaching and destructive to our society. It affects not just those individuals who are living with debt, but their extended families, their neighbours, and eventually everyone else in the community; e.g. unpaid community debts like Council Tax.

Thankfully, there is a path out of every situation – and help, support and encouragement can be offered to those seeking and engaging with our core service – the Life Centre Debt Advice project (LCDA), affiliated to the national debt & money advice network Community Money Advice (CMA).

As the demand for the advocacy, help and support provided by the Debt Advice Sector will exceed the sector's capacity for the foreseeable future, our Goals remain: -

1. To alleviate deprivation and poverty in the Black Country.
2. To promote social inclusion, inter-connectedness and engagement for public benefit.
3. To enhance advocacy, training, coaching, referral and befriending services.

LCDA do not wish to remain focused on our immediate community but to expand our service across the Black Country. To this end, we shall continue to develop venues where we can meet clients across the Black Country by engaging with like-minded church and secular Organisations, particularly in the areas of high deprivation and poverty.

If anyone is poor among you... in any of the towns of the land the Lord your God is giving you, do not be hard-hearted or tight-fisted toward them...rather, be open-handed and freely lend them whatever they need. (Deuteronomy 15, 7-8)

Therefore, go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit. (Matthew 28, 19)

What we offer

To anyone, we offer, free, unconditional, confidential, face-to-face support with their personal and household finances. The topics covered are: -

- Benefit Checks
- Household bills
- Budgeting support
- Grant applications
- Contacting Creditors
- Debt advice
- Implementing Debt options
- Dealing with Bailiffs
- Banking and Saving tips

In addition to the above, we also offer prayer support, encouragement and frequent pastoral contacts to help our clients 'do life'. Many of our clients come to us with issues such as: -

- Homelessness (actual or threatened)
- Cognitive and Mental Health factors
- Addiction, and substance abuse
- Family breakdown, Bereavement and Domestic Abuse
- Changes in employment status, benefit entitlements and Age Groups
- Lifestyle and behavioural decision making

Our Activity last year

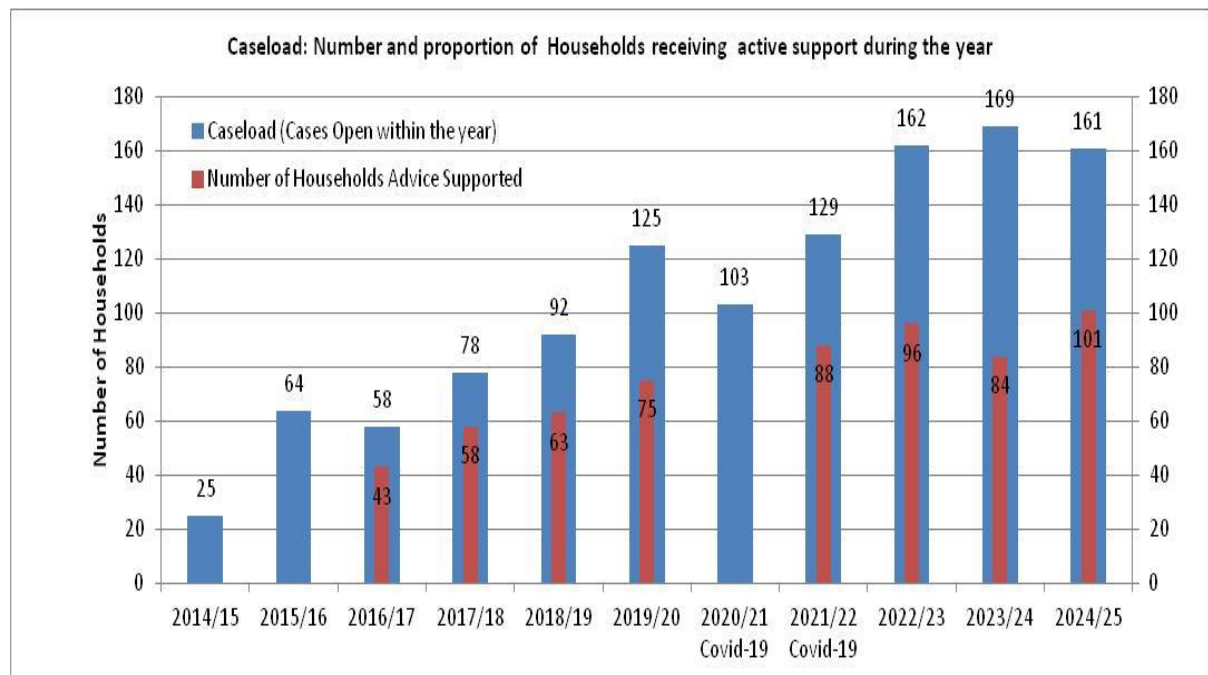
Compared to 2023/24, our level of debt advice activity dropped for these reasons: -

- We were awarded some exceptional grant support from the Government to ease the Cost of Living crisis and this allowed us to increase our capacity by 25% and fund more employee hours for the last quarter of 23/24.
- Senior staff were on agreed leave for 8 months working on another project and reduced his commitment to work for LCDA from 4 day to 1 a week.
- Our venue at Holy Trinity church, Old Hill venue closed for 7 months.

The good news is that in the last quarter service capacity levels returned to those seen in the same quarter of the previous year when we had the benefit of the Cost of Living Funding.

Key Achievements

- The total number of households supported in 24/25 was 161 and of these 101 (63%) had at least 1 debt advice appointment.
- Overall, we offered 264 appointments of which 195 (74%) took place and 69 (26%) were frustrated.
- 80% of appointments were delivered face-to-face; others by phone call or mail/email
- 95 households were newly referred , of which 42 (44%) became clients
- The average debt of a household engaging with LCDA once a complete picture of their finances has been established was £16,985 per household. Of the 95 new referrals, another 11 (12%) were signposted on to another agency for support.
- LCDA continued to work closely with our referral partners whenever new clients struggle to engage with our services
- More than 50% of existing clients continued to be actively supported by our advisers and support staff/volunteers through their financial recovery journey, e.g. income & expenditure support, and obtaining and maintaining Insolvency solutions such as Debt Relief Orders.



We aim to close a case within 18-24 months of the household's initial engagement although support can often continue beyond this. In 24/25, LCDA closed 75 cases. On average, these households went from having a deficit of £80/month to a surplus of £80/month.

Source of Referrals to LCDA:

LCDA continue to invite Referrals from a range of sources and network partners. Over the last 5 years, referrals came from:

- 24% Local churches/Food Banks
- 26% Public body organisations (e.g. DWP, GP & Social services, Local MBC, Schools etc)
- 29% Advice Agencies (e.g. CAB, CAP, Step Change, other CMA Centres) lacking expertise/capacity
- 21% LCDA marketing (e.g. Web sites, flyers, in person marketing at public events)

LCDA work closely with our network partners to enhance communication and feedback, assess client needs, priorities, and commitment, to benefit client engagement rates.

The team

We now employ 5 people part-time: -

- A centre manager on 32 hrs/week (or 8hrs/week)
- A debt advisor on 16 hrs/week
- A support worker training to be a debt advisor on 16 hrs/week
- An HR administrator training to be a debt advisor on 10 hrs/week
- An administrator & support worker on 10 hrs/week

Our volunteer team comprises: -

- 4 debt advisors
- 5 support workers
- 3 Prayer partners
- 5 Trustees

The ratio of employee hours to the recorded volunteer hours is about 4 to 1 but we know the volunteer hours are under reported. We are aware that we need to increase the number of volunteers, particularly in the role of support workers, to ensure that all appointments have a support worker alongside the debt advisor.

Over the year, the staff and volunteers received 8 training sessions from CMA and a further 10 sessions on various aspects delivered internally.

Our Chair of Trustees stepped down at the end of the year after 11 years as a trustee. Furthermore, we expect another trustee with 11 years' service to step down in May 2025. So we need to bring more trustees on board.

Venues

By having several venues, we make our service more accessible to those in need and to those who want to join the team.

- Bellmark House in Stourbridge – our main venue
- Holy Trinity Church, Old Hill
- Christ Church, Lye
- St. John the Evangelist Church, Tipton
- St. Martin's Church, Bradley
- Dudley Building Society Branches in Dudley and Brierley Hill

Client feedback

- As one of our clients walked out of our building she said, *"Oh, I feel so much better!"*
- *"I am very, very happy. You people do a very good job. Thank you so much for your help. I will come back to you again if I need future help. To improve your service perhaps you can work other days to, not just Mondays as you provide such a good service. Your service must have saved a lot of lives, You have given me great relief of my situation - you have helped me to strive to do the right thing. I'm going to call you again, you'll see, even just to wish you a Happy New Year. God Bless you all, you are all such wonderful people. I can't remember everyone's names, but thank you for all that you do, and not just for me and my family, but for others too."*
- *"Thank you very much for your attention. Your help is very important to me"*
- *"I managed to call my bank on Friday and got an extremely pleasant surprise. The debt is cleared 🎉 ... Obviously I had no clue until Friday and wanted to thank you for your help and happily request my file is closed."*
- *"I have been attending the Life Centre Debt Advice Stourbridge for a few months now and would like to say thank you to Jane and Fedelia for all their help and support. They have been very patient and empathic to my situation. They are helping me with budgeting, phoning creditors (the one thing I hated to do) and hopefully setting me on the path to have a little savings. I am starting to feel a little more in control of my money now. Thank You Jane, Fedelia and the debt advice team for their kind and caring approach."*
- Our Client of Nigerian origin, with 2 young children, working in the UK as a care worker and being of good standing, had an alleged utility liability. She came to the Life Centre Debt Advice, in Stourbridge, thoroughly confused and frustrated as to how to respond to the alleged liability. We discovered she was being unjustifiably pursued by a debt collector for several years. This created much stress and anxiety, compounded upon by unfamiliar processes in how to deal with this. Life Centre Stourbridge gathered the evidence to refute the liability, submitted this to the creditor, their legal team, and the courts. We then supported her through a court mediation process which was unresolved due to the creditor's legal team being inadequately prepared. Although another court date was scheduled, we sent resent the evidence to the creditor's legal team who then decided to discontinue their claim. There was a notable sense of joy and relief in her voice as she heard the good news that the legal claim to recover the debt of £1,600 had been discontinued. She says, *"Good morning to everyone, I am writing to appreciate Mr Martin Frize and all members of staff at Life Centre Debt Advice to say thank you so much for your understanding and how helpful you have been to me at the most difficult time of my life. I couldn't have done it without your help. I'm so grateful to you all for your concern. Thank you so much"*.

Referral Agency feedback

- From DWP. *"Thank you for getting back to me. That is brilliant 😊. Thank you again for all the work you do for our families. It is greatly appreciated."*
- Dudley CVS - Integrated Plus. *"Thank you for the update and your support relating to this client"*

Challenges

Going forward, LCDA faces a number of challenges to sustain our growth in capacity: -

- Securing the funding needed to sustain and then expand our staff team
- Recruiting and training new volunteers for client-facing roles and administrative activities
- Recruiting new trustees

Financial Review

LCDA ended the year in a financially strong position. The reasons are:

1. We received grants totalling £25,550 from six different trusts; £20,000 came from the National Lottery Awards for All Fund, over 2 years, of which 25% was expended during this financial year. Other grants were awarded to fund a long overdue Technology Audit and IT upgrade.
2. Our centre manager, reduced his hours from 32/week to 8/week from w/c June 17th onwards to work elsewhere and this reduced our employment costs by approx. £15,000. This reduction was partially offset by the recruitment of another staff member in early May which increased our employment costs by approx. £9,000.

During the next financial year, we anticipate these changes to our expenditure:

1. Our employment costs will rise to approx. £73,260/year, now that the Centre Manager has returned to a 32/hrs week; salaries were increased in line with inflation, and an extra part-time staff member was recruited for 16 hours/week.
2. Other expenditures are expected to remain stable.

Additional grant funding will be sought to reduce the need to draw on the organisation's reserves and ensure we continue to be able to offer a timely quality service.

Statement of Receipts and Payments Accounts – all funds

This statement is for the period 1st April 2024 to 31st March 2025 for all funds.

	2023/24	2024/25
Brought Forward	£55,190.23	£66,692.26
Receipts		
Churches	£6,169.58	£5,145.00
Gift Aid	£1,477.46	£1,396.30
Individuals	£7,914.05	£6,850.00
Trusts / Foundations	£46,828.00	£25,550.00
Other Grants	£5,150.00	£350.00
Other Income	£1,244.26	£1,485.50
Satellite Income	£5,311.52	£3,818.29
Total Income	£74,094.87	£44,595.09
Payments		
Direct Employee		
Expenses	-£50,583.45	-£43,187.64
Fees	-£4,498.83	-£3,609.40
Indirect		
Employee/Volunteer		
Expenses	-£2,550.30	-£1,638.67
Marketing	-£253.00	£0.00
Other Expenses	-£736.84	-£699.32
Premises Costs	-£2,803.41	-£1,454.76
Payments for assets	-£1,167.01	-£3,508.92
Journals	£0.00	£0.00
Total Expenditure	-£62,592.84	-£54,098.71
Carried Forward	£66,692.26	£57,188.64

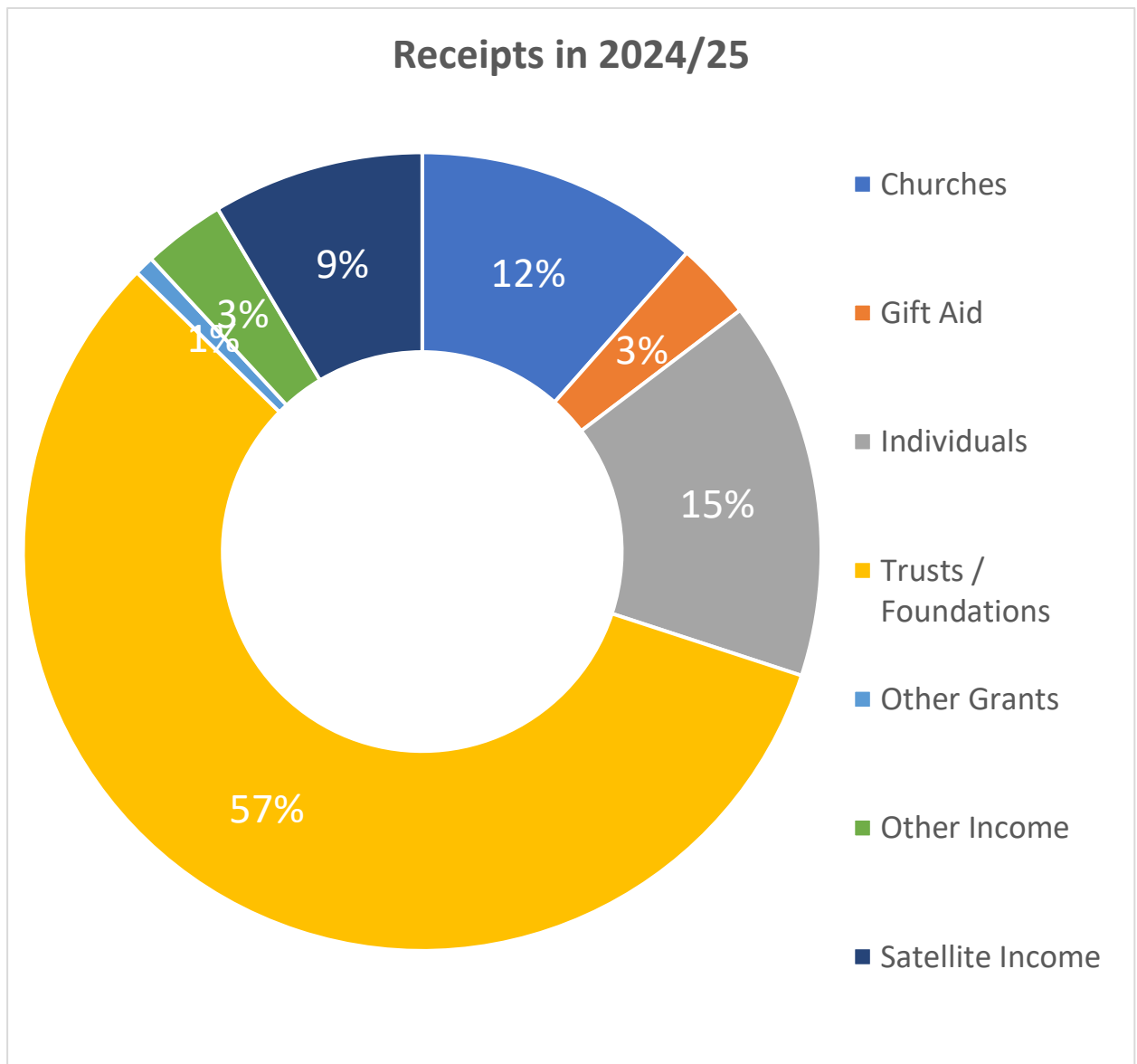
During the year, the following grants were received:

- Unrestricted funds: Donations from churches and private individuals. E.g. Holy Trinity church Old Hill; Earthen Vessel
- Restricted funds: Michael Marsh Charitable Trust, National Lottery Awards for All, Geoff Hill Charitable Trust, The Grimmitt Trust, Wylde Memorial Trust.

As at 31st March 2025, our reserves stood at £57,188.64, of which £16,552.64 were restricted and £40,636 unrestricted. Restricted funds included funds remaining from grants.

Receipts

This chart shows the breakdown of our income streams across all funds: -



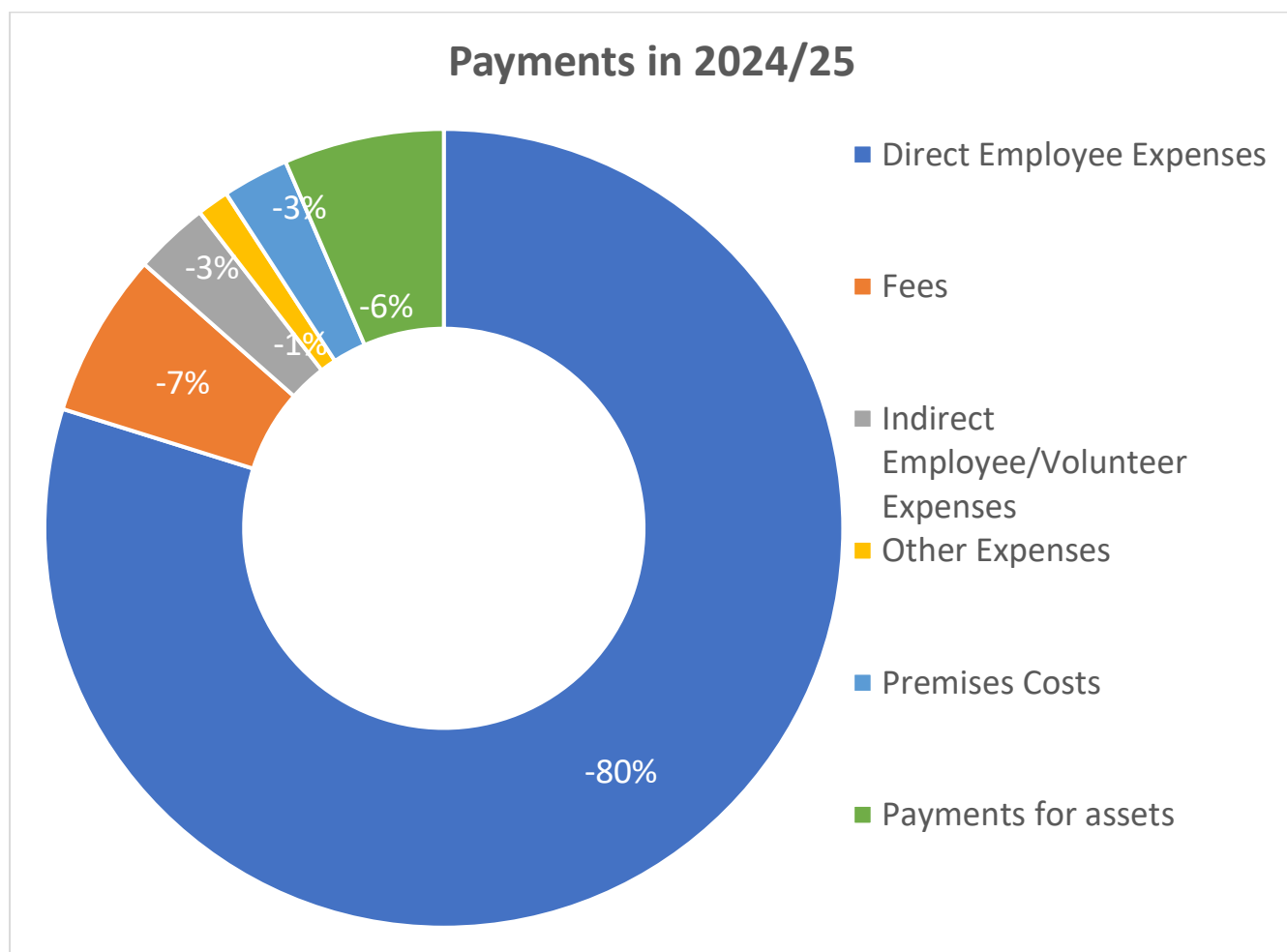
Our major source of income is from Trusts. The regular support from both individuals and churches has decreased slightly.

Payments

The significant changes In 2024/25 were: -

1. Our employment costs decreased
2. We upgraded & expanded our hardware & software to improve our efficiency and enable a larger team

The breakdown for this year: -



Reserves

The Trustees have a policy to retain a level of reserves equivalent to 3 month's operating costs. Our minimum running costs for a quarter are currently approximately £20,700, comfortably within our present level of reserves. However, we anticipate a requirement to raise further funds in the current year in order to maintain this position and absorb any additional expenditure..

Independent Examination

The accounts have been examined independently and the report is on page 13.

Governance

The Trustees and Centre Manager work together to govern the operation of the charity to the relevant standards. The Manager is primarily responsible for the quality of the Debt Advice and our compliance with the regulations and requirements of the two bodies that accredit our work, the Financial Conduct Authority and the Community Money Advice (CMA) organisation. The quality of the debt advice is externally audited annually by the CMA organisation.

In 2024/25 the Management Team (Trustees and Centre Manager) met 9 times and the Trustees once to guide the work agree new approaches, approve new employees and volunteers and any other relevant leadership decisions.

Trustees are appointed or confirmed at Trustee Meetings and may serve for a maximum of 3 years before formal re-election if appropriate, and it is recommended that they serve no more than 7 years.

The charity has an informal accountability to the Churches Together in Stourbridge (CTiS) network.

Trustees

Name	Primary role	End of term
Alan Taylor	Chair	31/03/25 Retired
Julia Savage	Trustee	01/06/25
Malcolm Moss	Secretary & Treasurer	30/03/26
Nicola Martin	Trustee	31/03/26
Chris Helsop	Trustee	24/01/27

Charity Details

Charity number	115691
Charity status	Charitable Incorporated Organisation (CIO) Registered 13 th March 2014.
Registered Office	The Upper Room, Bellmark House 18a Market Street Stourbridge, West Midlands DY8 1AD
Telephone	01384 739757
Email	info@lifecentredebtadvice.org.uk
Chair until 31/3/25	Alan.Taylor@lifecentredebtadvice.org.uk
Chair from 01/04/25	
Independent Examiner	Arthur Brown
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HB

Charity objectives

The objects of the charity as set out in the constitution are: -

1. To relieve poverty by providing ethical debt and money management advice, free of charge.
2. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded (for the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of financial hardship) and assisting them to integrate into society in particular but not exclusively by; -
 - a. providing advocacy services for people who are unable to advocate for themselves because of fear or lack of knowledge or lack of confidence
 - b. providing training and guidance to develop people's financial capability
 - c. helping those who have been isolated from, or who are out of touch with, society to re-adjust and re-integrate by befriending them and re-building their confidence in their local community.
3. The advancement of the Christian faith by evangelistic mission that is carried out on an entirely non-coercive and invitational basis, and in accordance with the Faithworks charter given as [Appendix 1](#).

As followers of Jesus, we believe that prayer is the foundation of this work.

Independent Examiner's Report

Report to the trustees of Life Centre Stourbridge (Charity number 1156191) on accounts for the year ended 31st March 2025 as set out on pages 7 to 11.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Responsibilities and basis of report: I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement: I have completed my examination. 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *A Baker* Date: 05/06/25

Name: Arthur Baker

Relevant professional qualification(s) or body (if any): Not given

Address: 25b Chantry Road, Stourton, Stourbridge, West Midlands DY7 6SA

Appendix 1 – The Faithworks Charter

Principles for Churches and local Christian agencies committed to excellence in community work and service provision in the UK

The Faithworks Charter



Motivated by our Christian faith we, commit ourselves to serve others by aspiring to the following standards in all our community work.

We will provide an inclusive service to our community by:

1. Serving and respecting all people regardless of their gender, marital status, race, ethnic origin, religion, age, sexual orientation or physical and mental capability.
2. Acknowledging the freedom of people of all faiths or none both to hold and to express their beliefs and convictions respectfully and freely, within the limits of the UK law.
3. Never imposing our Christian faith or belief on others.
4. Developing partnerships with other churches, voluntary groups, statutory agencies and local government wherever appropriate in order to create an effective, integrated service for our clients avoiding unnecessary duplication of resources.

5. Providing and publicising regular consultation and reporting forums to client groups and the wider community regarding the effective development and delivery of our work and our responsiveness to their actual needs.

We will value all individuals in a way that is consistent with our distinctive Christian ethos by:

1. Creating an environment where clients, volunteers and employees are encouraged and enabled to realise their potential.
2. Assisting our clients, volunteers and employees to take responsibility for their own learning and development, both through formal and informal training opportunities and ongoing assessment.
3. Developing an organisational culture in which individuals learn from any mistakes made and where excellence and innovation are encouraged and rewarded.
4. Promoting the value of a balanced, holistic lifestyle as part of each individual's overall personal development.
5. Abiding by the requirements of employment law in the UK and implementing best employment practices and procedures designed to maintain our distinctive ethos and values.

We will develop a professional approach to management, practice and funding by:

1. Implementing a management structure, which fosters and encourages participation by staff at all levels in order to facilitate the fulfilment of the project's goals and visions.
2. Setting and reviewing measurable and timed outcomes annually, and regularly to evaluate and monitor our management structure and output, recognising the need for ongoing organisational flexibility, development and good stewardship of resources.
3. Doing all we can to ensure that we are not over-dependent on any one source of funding.
4. Implementing best practice procedures in terms of Health and Safety and Child Protection in order to protect our staff, volunteers and clients.
5. Handling our funding in a transparent and accountable way and to give relevant people from outside our organisation/project reasonable access to our accounts.