

SOUTHEND CAP DEBT ADVICE CENTRE

England & Wales · Charity number 1159193

Details

Status Registered

Legal form CIO

Registered 2014-11-13

Register [View on the Charity Commission register](#)

Contact

Address Southend CAP Debt Advice Centre
Shoeburyness and TB Baptist Church
90 Thorpedene Gardens
Shoeburyness
Essex
SS3 9JD

Phone 01702345064

Email richardleadley@capuk.org

Activities

Objects: THE OBJECTS OF THE CIO ARE(A) THE RELIEF OF POVERTY, INCLUDING THE PROVISION OF MONEY MANAGEMENT AND DEBT ADVICE;(B) THE ADVANCEMENT OF THE CHRISTIAN RELIGION;WITHIN THE AREA OF SOUTHEND ON SEA, INCLUDING THE BOROUGH OF SOUTHEND AND PARTS OF ROCHFORD AND CASTLE POINT.

Activities: In association with Christians Against Poverty (CAP) Bradford, the centre delivers free assistance to those in debt through volunteers drawn from local churches.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** WITHIN THE AREA OF SOUTHEND ON SEA, INCLUDING THE BOROUGH OF SOUTHEND AND PARTS OF ROCHFORD AND CASTLE POINT
- Essex
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£30,639	£37,479	-	-
2023-12-31	£40,874	£35,521	-	-
2022-12-31	£27,692	£34,236	-	-
2021-12-31	£32,156	£32,088	-	-
2020-12-31	£41,049	£31,207	-	-

Trustees

Name	Role	Appointed
JULIE EADY	Chair	2020-09-23
Daniel Cauchi		2025-09-10
Derek John Nash		2024-09-18
Geoffrey David Fulford		2024-09-18
Melanie Venables		2020-09-23
Philip John Rotheram		2025-09-10
Rev Joanna Catherine Hellenbrand		2022-07-19
Richard Barry Higgs		2019-08-21
Robert Edward Briant		2020-09-23

SOUTHEND CAP DEBT ADVICE CENTRE

England & Wales - Charity number 1159193

Accounts

**SOUTHEND CAP DEBT ADVICE CENTRE
ACCOUNTS AND TRUSTEE REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2024**

SOUTHEND CAP DEBT ADVICE CENTRE

YEAR ENDED 31ST DECEMBER 2024


RECEIPTS AND PAYMENTS

	2024	2024	2024	2023
	General fund	Client Support	Total	Total
	£	£	£	£
RECEIPTS				
Individual giving	8,019	1,230	9,249	11,965
Church giving	12,761	-	12,761	14,884
Gift aid	2,697	-	2,697	-
Fundraiser	1,780	-	1,780	1,346
Grants received	3,000	300	3,300	10,075
Other	380	-	380	2,260
Bank Interest	473	-	473	344
	29,109	1,530	30,639	40,874
PAYMENTS				
Salary	18,129	-	18,129	17,365
Nest Pension	1,714	-	1,714	-
HMRC	2,951	-	2,951	-
CAP	8,700	-	8,700	10,210
Insurance	477	-	477	434
Office expenses	1,234	-	1,234	983
Travel expenses	1,080	-	1,080	1,408
Client Support - Hampers	-	1,864	1,864	1,221
Client Support - food & misc	-	226	226	1,402
Other	1,104	-	1,104	2,468
Equipment	-	-	-	30
	35,389	2,090	37,479	35,521
Opening balance 01/01/2024	36,647	2,140	38,787	33,434
Profit / (Loss)	(6,280)	(560)	(6,840)	5,353
Closing balance 31/12/2024	30,367	1,580	31,947	38,787

SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31ST DECEMBER 2024
STATEMENT OF ASSETS AND LIABILITIES

	2024	2023
	£	£
CASH FUNDS		
Barclays Current Account	1,711	2,024
Barclays Active Saver	30,236	36,763
	<u>31,947</u>	<u>38,787</u>
LIABILITIES	-	-
NET CASH FUNDS	<u>31,947</u>	<u>38,787</u>
General Fund	30,367	36,647
Client Support Fund (Restricted)	1,580	2,140

Signed 
Date 19/6/25
Mrs Julie Eady – Chairman

Signed 
Date 19/6/25
Mr Geoff Fulford – Treasurer

**SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31st DECEMBER 2024
TRUSTEES' ANNUAL REPORT**

The charity is a Registered Charity No.1159193 established in 2014. The Charity's principal address is Shoeburyness and Thorpe Bay Baptist Church, Thorpedene Gardens, Shoeburyness, Essex SS3 9JD. The Trustees of the Charity are:

Mrs Julie Eady (Chair)
Mrs Melanie Venables (Secretary)
Mr Geoff Fulford (Treasurer) – Appointed 18th September 2024
Mr Robert Briant
Mrs Joanna Hellenbrand
Mr Richard Higgs
Mr Derek Nash – Appointed 18th September 2024
Mr Paul Wilson – retired 18th September 2024

Structure, Governance and Management

Southend CAP Debt Advice Centre has over 190 supporting members drawn from over 15 churches across the borough of Southend on Sea. In addition to social events and volunteers meetings, these members are invited to meet twice a year – one of these occasions being the AGM of the organisation. Trustees are elected by the members at the AGM. At each AGM one third of the Trustees - those who have served longest since their last election - must retire but are eligible for re-election unless they have served three consecutive terms, when they are not eligible for election for a further two years. The Trustees are responsible for the governance of the CIO.

Southend CAP Debt Advice Centre has a paid, part time manager. The manager is accountable to the trustees and manages the day to day running of the Centre, including line managing the volunteer debt coach and approximately 40 volunteers, who act as befrienders for our clients.

The organisation works in partnership with Christians Against Poverty (CAP), based in Bradford. They are accredited by the Financial Conduct Authority to provide financial and legal support and advice to clients. Our role is to explain the advice provided by CAP and provide pastoral support.

Objectives and Activities

The objects of the CIO are

- The relief of poverty, including the provision of money management and debt advice;
 - The advancement of the Christian religion;
- within the area of Southend on Sea, including the borough of Southend and parts of Rochford and Castle Point.

We provide face to face debt advice by visiting clients and potential clients in their own homes. Our manager and volunteer Debt Coaches are trained to collect information and explain budgets and the advice drawn up by Christians Against Poverty in Bradford.

We have found the provision of practical support such as emergency food shops and fuel top-ups extremely beneficial to clients. Personal encouragement by the debt coaches and befrienders continues for as long as it takes for the client to become debt free.

The annual Christmas Hampers and Easter gifts to all of our clients is a way of showing God's love in a practical way. The door-stop deliveries also provided an opportunity to encourage clients on their journey to being debt free.

We offer to pray with clients and invite them to services and other activities in local churches as appropriate. We are conscious that many clients are vulnerable, so these offers are made without pressure. It is always emphasised that we provide our services unconditionally.

All our services are free of charge to clients.

Achievements and Performance

It was our 10 year anniversary in 2024. This occasion was marked by a celebration service at Leigh Road Baptist Church in September, followed by tea and cake. A Cream Tea before the service was held for current and past debt coaches, befrienders and Trustees to say a special thank you to them for their commitment and service to SCDAC over the years.

It was also a time to say goodbye to Richard Leadley as our Centre manager. Richard was the Centre Manager since the charity was formed, his passion for the charity and clients is one of the reasons we have been able to celebrate these 10 years. We were delighted when he decided to continue as a debt coach after handing over the reins to the new Centre Manager Robert Simpson. Robert started his debt Coach training in March 2024 enabling a hand over period with Richard of the Centre Manager role. By the end of 2024 we were back to seeing 6 new clients a month.

During the year, we corresponded with 50 potential clients. These were people in debt, all of whom had contacted us to enquire about our services. Of these, 46 became clients.

During the year, we celebrated 8 people becoming debt free as a result of our work. Since we started the charity in 2014, 166 have become debt free.

Since the charity started, 16 people have made first time commitments to Jesus Christ.

We owe a huge thank you to the Debt Coaches and befrienders who commit their time and care working face to face with clients. We have found the client cases are becoming more complex and therefore require additional support beyond Debt help. These complexities make the Debt Coach role even more challenging and much patience is required.

Our work has resulted in benefit to the public. From the moment people become clients, all discussions with creditors are handled by Christians Against Poverty and clients receive a budget to help them manage their finances. These actions have the effect of relieving clients of a great deal of stress and pressure. Although the effects of this vary from client to client, for many this results in an improvement in well-being and a reduction in mental health problems.

Many clients have partners and children, so the beneficial effects are experienced by a greater number of individuals than the clients alone. In some cases, potential relationship breakdowns have been avoided.

Our work has resulted in an increase in social inclusion. A number of clients have begun attending local churches. There they have built new friendships and gained wider support networks in addition to finding a degree of spiritual peace and comfort. Every client we deal with is unique with unique situations.

We are Partnered with the charity Acts435, and have an advocate managing this for client support items such as Debt Relief Orders and emergency items.

Financial Review

The sources of general fund income to the end of 2024 have included donations from partner churches (approx. 44%), donations from individuals and gift aid (approx. 37%), grants (10%), fund-raising events (approx. 6%), and Other (approx. 3%). The restricted Client Support fund raised £1,530 mainly from individual giving for the Christmas Hamper appeal. This fund ensures Christmas Hampers and Easter gifts can be provided and adhoc food shops and practical support when needed.

The grants received in 2023 enabled us to have a paid hand over period between the Debt Centre Managers ensuring continuous service of the centre and client visits.

In October we held a charity fundraising meal and auction raising £1,780 for the general fund. Due to the 10 year celebration we only ran one fundraiser in 2024.

We aim to hold a sum equivalent to at least ten months' general fund expenditure in reserve. If, at any time, reserves were to drop below nine months' costs, the trustees would actively pursue additional external grant funding and assess the current operational structure of the charity. We are always actively looking for grants that can be applied for.

Expenditure is used to support key objectives. The two largest costs are the salary of the Centre Manager and fees paid to Christians Against Poverty headquarters in Bradford as a contribution towards their professional financial and legal services on behalf of our clients.

We are fortunate to have capable trustees who provide a good level of governance voluntarily. We also have enthusiastic volunteers who organise fundraising and manage other administrative functions. This enables us to spend a very high proportion of our income directly on our charitable objectives.

SOUTHEND CAP DEBT ADVICE CENTRE

England & Wales - Charity number 1159193

Accounts

**SOUTHEND CAP DEBT ADVICE CENTRE
ACCOUNTS AND TRUSTEE REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2023**

SOUTHEND CAP DEBT ADVICE CENTRE

YEAR ENDED 31ST DECEMBER 2023

RECEIPTS AND PAYMENTS

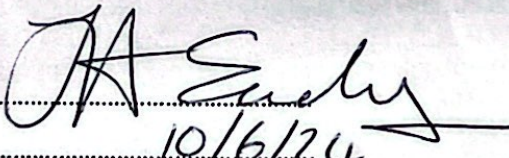
	2023 General fund £	2023 Client Support £	2023 Total £	2022 Total £
RECEIPTS				
Individual giving	7,870	4,095	11,965	10,693
Church giving	14,884	-	14,884	13,680
Gift aid	-	-	-	1,700
Fundraiser	1,346	-	1,346	740
Grants received	9,775	300	10,075	-
Other	2,260	-	2,260	870
Bank Interest	344	-	344	9
	36,479	4,395	40,874	27,692
PAYMENTS				
Salary	17,365	-	17,365	11,201
Nest Pension	-	-	-	1,391
HMRC	-	-	-	3,638
CAP	10,210	-	10,210	10,680
Insurance	434	-	434	410
Office expenses	983	-	983	1,071
Travel expenses	1,408	-	1,408	1,326
Client Support - Hampers	-	1,221	1,221	1,567
Client Support - food & misc	-	1,402	1,402	1,266
Other	2,468	-	2,468	1,027
Equipment	30	-	30	660
	32,898	2,624	35,521	34,236
Opening balance 01/01/2023	33,066	369	33,434	39,978
Profit / (Loss)	3,581	1,771	5,353	(6,544)
Closing balance 31/12/2023	36,647	2,140	38,787	33,434

SOUTHEND CAP DEBT ADVICE CENTRE

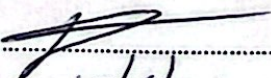
YEAR ENDED 31ST DECEMBER 2023

STATEMENT OF ASSETS AND LIABILITIES

	2023	2022
CASH FUNDS	£	£
Barclays Current Account	2,024	3,015
Barclays Active Saver	36,763	30,419
Cash Balance	-	-
	<u>38,787</u>	<u>33,434</u>
LIABILITIES	-	-
NET CASH FUNDS	<u>38,787</u>	<u>33,434</u>
General Fund	36,647	33,066
Client Support Fund (Restricted)	2,140	369

Signed 
Date 10/6/24

Mrs Julie Eady – Chairman

Signed 
Date 10/6/24

Mr Paul Wilson – Treasurer

**SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31st DECEMBER 2023
TRUSTEES' ANNUAL REPORT**

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Mr Robert Briant
Mr Richard Higgs
Mrs Joanna Hellenbrand

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Objectives and Activities

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We have found the provision of practical support such as emergency food shops and fuel top-ups extremely beneficial to clients. Personal encouragement by the debt coaches and befrienders continues for as long as it takes for the client to become debt free.

The annual Christmas Hampers and Easter gifts to all of our clients is a way of showing God's love in a practical way. The door-stop deliveries also provided an opportunity to encourage clients on their journey to being debt free.

We offer to pray with clients and invite them to services and other activities in local churches as appropriate. We are conscious that many clients are vulnerable, so these offers are made without pressure. It is always emphasised that we provide our services unconditionally.

All our services are free of charge to clients.

Achievements and Performance

During the year, we corresponded with 54 potential clients. These were people in debt, all of whom had contacted us to enquire about our services. Of these, 50 became clients.

During the year, we celebrated 17 people becoming debt free as a result of our work. Since we started the charity in 2014, 158 have become debt free.

Since the charity started, 15 people have made first time commitments to Jesus Christ.

We owe a huge thank you to the Debt Coaches who commit their time and care working face to face with clients. We have found the client cases are becoming more complex and therefore require additional support beyond Debt help. These complexities make the Debt Coach role even more challenging and much patience is required.

Our long standing Debt Coach Jenny Martin stepped down in March 2023. Due to having recruited a new Coach in 2022 we were still able to maintain 6 new clients a month at the start of the year. However in September 2023 the new debt coach resigned due to personal reasons leaving only the Centre Manager as a Debt Coach. At this point we reduced our capacity to 4 new clients a month. Our aim is to increase back to 6 new clients in 2024.

Our work has resulted in benefit to the public. From the moment people become clients, all discussions with creditors are handled by Christians Against Poverty and clients receive a budget to help them manage their finances. These actions have the effect of relieving clients of a great deal of stress and pressure. Although the effects of this vary from client to client, for many this results in an improvement in well-being and a reduction in mental health problems.

Many clients have partners and children, so the beneficial effects are experienced by a greater number of individuals than the clients alone. In some cases, potential relationship breakdowns have been avoided.

Our work has resulted in an increase in social inclusion. A number of clients have begun attending local churches. There they have built new friendships and gained wider support networks in addition to finding a degree of spiritual peace and comfort.

Every client we deal with is unique with unique situations. Sometimes we have to stabilize a situation before we are able to move forward with helping them address their debts. At the moment we are dealing with an elderly lady who has early signs of dementia and her son who is trying to support her and is now her official carer. He is waiting on LPA's to be confirmed which will make life easier but in the meantime we are supporting the client to make calls she could not do on her own

and buy a bit of time. Her son is trying to set up regular payments which had been cancelled by his mother.

We are Partnered with the charity Acts435, and have an advocate managing this for client support items such as Debt Relief Orders and emergency items.

Financial Review

The sources of general fund income to the end of 2023 have included donations from partner churches (approx. 41%), donations from individuals and gift aid (approx. 22%), grants (27%), fund-raising events (approx. 4%), and Other (approx. 6%). The restricted Client Support fund raised £4,095 mainly from individual giving from appeals and Quiz night donations. This fund ensures Christmas and Easter Hampers can be provided and adhoc food shops and practical support when needed.

This year we have actively sought grant funding due to taking on a new debt coach and planning for 2024 when there is a hand over period for the new Centre manager. In total £9,775 of grants for the general fund were received.

In May we held a charity fundraising meal and auction raising £1,346 for the general fund. In October a Quiz Night for the 'Client Support' fund was run at Avenue Baptist Church hosted by some of our supporters raising £615.

We aim to hold a sum equivalent to at least ten months' general fund expenditure in reserve. If, at any time, reserves were to drop below nine months' costs, the trustees would actively pursue additional external grant funding and assess the current operational structure of the charity. We are always actively looking for grants that can be applied for.

Expenditure is used to support key objectives. The two largest costs are the salary of the Centre Manager and fees paid to Christians Against Poverty headquarters in Bradford as a contribution towards their professional financial and legal services on behalf of our clients.

We are fortunate to have capable trustees who provide a good level of governance voluntarily. We also have enthusiastic volunteers who organise fundraising and manage other administrative functions. This enables us to spend a very high proportion of our income directly on our charitable objectives.

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF
SOUTHEND CAP DEBT ADVICE CENTRE
FOR THE YEAR ENDED 31st DECEMBER 2023**

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

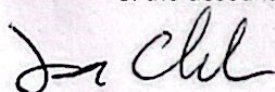
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Acthave not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**J Clarke FCCA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex**

12th July 2024

SOUTHEND CAP DEBT ADVICE CENTRE

England & Wales - Charity number 1159193

Accounts

**SOUTHEND CAP DEBT ADVICE CENTRE
ACCOUNTS AND TRUSTEE REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2022**

SOUTHEND CAP DEBT ADVICE CENTRE

YEAR ENDED 31ST DECEMBER 2022

RECEIPTS AND PAYMENTS

	2022	2022	2022	2021
	General fund	Client Support	Total	Total
	£	£	£	£
RECEIPTS				
Individual giving	8,753	1,940	10,693	10,225
Church giving	13,680	-	13,680	12,801
Gift aid	1,700	-	1,700	-
Fundraiser	740	-	740	620
Grants received	-	-	-	1,885
Other	870	-	870	6,621
Bank Interest	9	-	9	4
	<u>25,752</u>	<u>1,940</u>	<u>27,692</u>	<u>32,156</u>
PAYMENTS				
Salary	11,201	-	11,201	10,750
Nest Pension	1,391	-	1,391	1,351
HMRC	3,638	-	3,638	3,875
CAP	10,680	-	10,680	10,380
Insurance	410	-	410	381
Office expenses	1,071	-	1,071	1,436
Travel expenses	1,326	-	1,326	1,170
Client Support - Hampers	-	1,567	1,567	1,667
Client Support - food & misc	-	1,266	1,266	767
Other	1,027	-	1,027	311
Equipment	660	-	660	-
	<u>31,403</u>	<u>2,833</u>	<u>34,236</u>	<u>32,088</u>
Opening balance 01/01/2022	38,717	1,261	39,978	39,910
Profit / (Loss)	(5,651)	(893)	(6,544)	68
Closing balance 31/12/2022	33,066	369	33,434	39,978

SOUTHEND CAP DEBT ADVICE CENTRE

YEAR ENDED 31ST DECEMBER 2022

STATEMENT OF ASSETS AND LIABILITIES

	2022	2021
	£	£
CASH FUNDS		
Barclays Current Account	3,015	1,068
Barclays Active Saver	30,419	38,910
Cash Balance	-	-
	<hr/>	<hr/>
	33,434	39,978
LIABILITIES		
	<hr/>	<hr/>
NET CASH FUNDS	33,434	39,978
General Fund	33,066	38,717
Client Support Fund (Restricted)	369	1,261

Signed 

Date 5/7/23

Mrs Julie Eady – Chairman

Signed 

Date 5/7/23

Mr Paul Wilson – Treasurer

**SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31st DECEMBER 2022
TRUSTEES' ANNUAL REPORT**

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Mrs Melanie Venables (Secretary)
Mr Paul Wilson (Treasurer)
Mr Robert Briant
Mr Les Denton
Mr Richard Higgs
Mrs Lesley Lewis
Mrs Joanna Hellenbrand

Structure, Governance and Management

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Objectives and Activities

The objects of the CIO are

- The relief of poverty, including the provision of money management and debt advice;
 - The advancement of the Christian religion;
- within the area of Southend on Sea, including the borough of Southend and parts of Rochford and Castle Point.

We provide debt advice by visiting clients and potential clients in their own homes. Our manager and volunteer Debt Coaches are trained to collect information and explain budgets and the advice drawn up by Christians Against Poverty in Bradford. Throughout 2022 face to face visits with clients were again the norm, benefiting all parties.

We have found the provision of practical support such as emergency food shops and fuel top-ups extremely beneficial to clients. Personal encouragement by the debt coaches and befrienders continues for as long as it takes for the client to become debt free.

The annual Christmas Hampers and Easter gifts to all of our clients is a way of showing God's love in a practical way. The door-stop deliveries also provided an opportunity to encourage clients on their journey to being debt free.

We offer to pray with clients and invite them to services and other activities in local churches as appropriate. We are conscious that many clients are vulnerable, so these offers are made without pressure. It is always emphasised that we provide our services unconditionally.

All our services are free of charge to clients.

Achievements and Performance

During the year, we corresponded with 66 potential clients. These were people in debt, all of whom had contacted us to enquire about our services. Of these, 56 became clients.

During the year, we celebrated 13 people becoming debt free as a result of our work. Since we started the charity in 2014, 139 have become debt free.

Since the charity started, 14 people have made first time commitments to Jesus Christ.

We owe a huge thank you to the Debt Coaches who commit their time and care working face to face with clients. We have found the client cases are becoming more complex and therefore require additional support beyond Debt help. These complexities make the Debt Coach role even more challenging and much patience is required.

Our work has resulted in benefit to the public. From the moment people become clients, all discussions with creditors are handled by Christians Against Poverty and clients receive a budget to help them manage their finances. These actions have the effect of relieving clients of a great deal of stress and pressure. Although the effects of this vary from client to client, for many this results in an improvement in well-being and a reduction in mental health problems.

Many clients have partners and children, so the beneficial effects are experienced by a greater number of individuals than the clients alone. In some cases, potential relationship breakdowns have been avoided.

Our work has resulted in an increase in social inclusion. A number of clients have begun attending local churches. There they have built new friendships and gained wider support networks in addition to finding a degree of spiritual peace and comfort. For example, we are helping an elderly brother and sister who have just got confused with their finances. They thought they were in debt however they have enough money, just in the wrong bank accounts to enable them to pay all their direct debits. We have worked with them to get this sorted and at the same time have resolved some duplicate insurance policies and put them on a more appropriate phone plan. This 'couple' have no internet access but are now getting some support from social services and an advocate in place due to good networking and signposting.

We are Partnered with the charity Acts435, and have an advocate managing this for client support items such as Debt Relief Orders and emergency items. This year £870 was raised via Acts435 to support clients in various ways.

Financial Review

The sources of general fund income to the end of 2022 have included donations from partner churches (approx. 53%), donations from individuals and gift aid (approx. 41%), fund-raising events (approx. 3%) and Other (approx. 3%). The restricted Client Support fund raised £1,940 mainly from individual giving, which ensures Christmas and Easter Hampers can be provided and adhoc food shops when needed.

A Quiz Night was run at Avenue Baptist Church hosted by some of our supporters raising £740.

We aim to hold a sum equivalent to at least ten months' general fund expenditure in reserve. If, at any time, reserves were to drop below nine months' costs, the trustees would actively pursue additional external grant funding and assess the current operational structure of the charity. We are always actively looking for grants that can be applied for.

Expenditure is used to support key objectives. The two largest costs are the salary of the Centre Manager and fees paid to Christians Against Poverty headquarters in Bradford as a contribution towards their professional financial and legal services on behalf of our clients.

We are fortunate to have capable trustees who provide a good level of governance voluntarily. We also have enthusiastic volunteers who organise fundraising and manage other administrative functions. This enables us to spend a very high proportion of our income directly on our charitable objectives.

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF
SOUTHEND CAP DEBT ADVICE CENTRE
FOR THE YEAR ENDED 31st DECEMBER 2022
SET OUT ON PAGES 1 AND 2**

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Acthave not been met; or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**J Clarke FCCA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex**

5th July 2023

SOUTHEND CAP DEBT ADVICE CENTRE

England & Wales - Charity number 1159193

Accounts

SOUTHEND CAP DEBT ADVICE CENTRE
ACCOUNTS AND TRUSTEE REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2021

SOUTHEND CAP DEBT ADVICE CENTRE**YEAR ENDED 31ST DECEMBER 2021****RECEIPTS AND PAYMENTS**

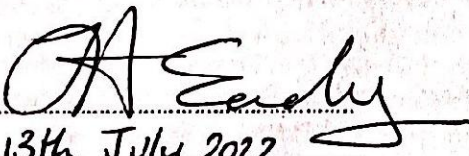
	2021	2021	2021	2020
	General fund	Client Support	Total	Total
	£	£	£	£
RECEIPTS				
Individual giving	8,120.20	2,105.00	10,225.20	8,548.35
Church giving	12,801.00	-	12,801.00	13,545.00
Gift aid	-	-	-	597.82
Fundraiser	620.00	-	620.00	2,391.73
Grants received	1,500.00	385.00	1,885.00	15,000.00
Other	6,620.91	-	6,620.91	946.19
Bank Interest	3.84	-	3.84	19.82
	<u>29,665.95</u>	<u>2,490.00</u>	<u>32,155.95</u>	<u>41,048.91</u>
PAYMENTS				
Salary	10,750.28	-	10,750.28	11,616.90
Nest Pension	1,350.60	-	1,350.60	1,396.58
HMRC	3,875.45	-	3,875.45	3,326.59
CAP	10,380.00	-	10,380.00	9,480.00
Insurance	381.07	-	381.07	482.81
Office expenses	1,436.30	-	1,436.30	964.44
Travel expenses	1,170.04	-	1,170.04	689.97
Client Support - Hampers	-	1,667.25	1,667.25	1,562.99
Client Support - food & misc	-	766.50	766.50	628.19
Other	310.83	-	310.83	149.93
Equipment	-	-	-	908.99
	<u>29,654.57</u>	<u>2,433.75</u>	<u>32,088.32</u>	<u>31,207.39</u>
Opening balance 01/01/2021	38,705.27	1,204.75	39,910.02	30,068.50
Profit / (Loss)	11.38	56.25	67.63	9,841.52
Closing balance 31/01/2021	<u>38,716.65</u>	<u>1,261.00</u>	<u>39,977.65</u>	<u>39,910.02</u>

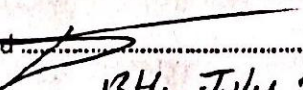
SOUTHEND CAP DEBT ADVICE CENTRE

YEAR ENDED 31ST DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES

	2021	2020
	£	£
CASH FUNDS		
Barclays Current Account	1,067.67	2,303.88
Barclays Active Saver	38,909.98	37,606.14
Cash Balance	-	-
	<u>39,977.65</u>	<u>39,910.02</u>
LIABILITIES		
NET CASH FUNDS	<u>39,977.65</u>	<u>39,910.02</u>
General Fund	38,716.65	38,705.27
Client Support Fund (Restricted)	1,261.00	1,204.75

Signed 
Date 13th July 2022
Mrs Julie Eady – Chairman

Signed 
Date 13th July 2022
Mr Paul Wilson – Trustee

**SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31st DECEMBER 2021
TRUSTEES' ANNUAL REPORT**

The charity is a Registered Charity No.1159193 established in 2014. The Charity's principal address is Shoeburyness and Thorpe Bay Baptist Church, Thorpedene Gardens, Shoeburyness, Essex SS3 9JD. The Trustees of the Charity are:

Mrs Julie Eady (Chair)
Mrs Melanie Venables (Secretary)
Mr Paul Wilson (Treasurer)
Mr Robert Briant
Mr Les Denton
Mr Richard Higgs
Mrs Lesley Lewis

Trustees who resigned during the year:
Mr Geoff Fulford (end of term September 2021)

Structure, Governance and Management

Southend CAP Debt Advice Centre has over 160 supporting members drawn from over 15 churches across the borough of Southend on Sea. In addition to social events and volunteers meetings, these members are invited to meet twice a year – one of these occasions being the AGM of the organisation. Trustees are elected by the members at the AGM. At each AGM one third of the Trustees - those who have served longest since their last election - must retire but are eligible for re-election unless they have served three consecutive terms, when they are not eligible for election for a further two years. The Trustees are responsible for the governance of the CIO.

Southend CAP Debt Advice Centre has a paid, part time manager. The manager is accountable to the trustees and manages the day to day running of the Centre, including line managing the volunteer debt coach and approximately 50 volunteers, who act as befrienders for our clients.

The organisation works in partnership with Christians Against Poverty (CAP), based in Bradford. They are accredited by the Financial Conduct Authority to provide financial and legal support and advice to clients. Our role is to explain the advice provided by CAP and provide pastoral support.

Objectives and Activities

The objects of the CIO are

- The relief of poverty, including the provision of money management and debt advice;
 - The advancement of the Christian religion;
- within the area of Southend on Sea, including the borough of Southend and parts of Rochford and Castle Point:

We provide debt advice by visiting clients and potential clients in their own homes. Our manager and volunteer Debt Coaches are trained to collect information and explain budgets and the advice drawn up by Christians Against Poverty in Bradford. Covid impacted the method of our services greatly in 2020, causing us to communicate with clients over the phone rather than face to face and

gather information electronically. However, by the end of 2021 face to face visits had resumed for all clients, benefiting all parties.

We have found the provision of practical support such as emergency food shops and fuel top-ups extremely beneficial to clients. Personal encouragement by the debt coaches and befrienders continues for as long as it takes for the client to become debt free.

Even with the Covid restriction in place we were able to distribute Christmas and Easter hampers to all of our clients as a way of showing God's love in a practical way. The door-stop deliveries also provided an opportunity to encourage clients.

In the summer we hosted a Family Fun Day. Numbers were low, possibly due to the pandemic and the impact on clients confidence in going out. Those that attended were bless with food and a bouncy castle!

We offer to pray with clients and invite them to services and other activities in local churches as appropriate. We are conscious that many clients are vulnerable, so these offers are made without pressure. It is always emphasised that we provide our services unconditionally.

All our services are free of charge to clients.

Achievements and Performance

During the year, we corresponded with 65 potential clients. These were people in debt, all of whom had contacted us to enquire about our services. Of these, 60 became clients.

During the year, we celebrated 12 people becoming debt free as a result of our work. Since we started the charity in 2014, 126 have become debt free.

Since the charity started, 13 people have made first time commitments to Jesus Christ.

We owe a huge thank you to the Debt Coaches who have had to adapt to new working practices during the pandemic and are now back to working face to face with clients. They have been instrumental to ensuring the quality of service provided to the client continues even with multiple restrictions and additional procedures in place. They have invested time and care to both existing clients and new clients.

Our work has resulted in benefit to the public. From the moment people become clients, all discussions with creditors are handled by Christians Against Poverty and clients receive a budget to help them manage their finances. These actions have the effect of relieving clients of a great deal of stress and pressure. Although the effects of this vary from client to client, for many this results in an improvement in well-being and a reduction in mental health problems.

Many clients have partners and children, so the beneficial effects are experienced by a greater number of individuals than the clients alone. In some cases, potential relationship breakdowns have been avoided.

Our work has resulted in an increase in social inclusion. A number of clients have begun attending local churches. There they have built new friendships and gained wider support networks in addition to finding a degree of spiritual peace and comfort. We have also witnessed numerous little steps in

the lives of clients that can be very significant signs of improvement, for example opening their curtains for the first time in years.

Financial Review

The sources of general fund income to the end of 2021 have included donations from partner churches (approx. 43%), donations from individuals (approx. 28%), fund-raising events (approx. 2%), grants (approx. 5%) and for the first time a legacy (approx. 22%). The Gift aid claim for 2021 will be submitted in 2022. The restricted Client Support fund raised £2,490 mainly from individual giving, which ensures Christmas and Easter Hampers can be provided and adhoc food shops when needed.

At the beginning of the year when Covid restrictions were still in place, an online Zoom Quiz was hosted by some of our supporters raising £620. There was a hesitancy to organise a winter fundraiser incase it would have to be cancelled at late notice. We plan to get back to fundraising again in 2022.

We aim to hold a sum equivalent to at least ten months' expenditure in reserve. If, at any time, reserves were to drop below nine months' costs, the trustees would actively pursue additional external grant funding and assess the current operational structure of the charity.

Expenditure is used to support key objectives. The two largest costs are the salary of the Centre Manager and fees paid to Christians Against Poverty headquarters in Bradford as a contribution towards their professional financial and legal services on behalf of our clients.

We are fortunate to have capable trustees who provide a good level of governance voluntarily. We also have enthusiastic volunteers who organise fundraising and manage other administrative functions. This enables us to spend a very high proportion of our income directly on our charitable objectives.

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF
SOUTHEND CAP DEBT ADVICE CENTRE
FOR THE YEAR ENDED 31st DECEMBER 2021
SET OUT ON PAGES 1 AND 2**

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R Wheate

**R Wheate FCCA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex**

16th August 2022

SOUTHEND CAP DEBT ADVICE CENTRE

England & Wales - Charity number 1159193

Accounts

**SOUTHEND CAP DEBT ADVICE CENTRE
ACCOUNTS AND TRUSTEE REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2020**

SOUTHEND CAP DEBT ADVICE CENTRE**YEAR ENDED 31ST DECEMBER 2020****RECEIPTS AND PAYMENTS**

	2020	2020	2020	2019
	General fund	Client Support	Total	Total
	£	£	£	£
RECEIPTS				
Individual giving	7,108.35	1,440.00	8,548.35	8,184.89
Church giving	13,545.00	-	13,545.00	13,984.54
Gift aid	597.82	-	597.82	1,195.40
Fundraiser	2,391.73	-	2,391.73	2,568.35
Grants received	15,000.00	-	15,000.00	11,629.94
Other	946.19	-	946.19	759.00
Bank Interest	19.82	-	19.82	55.94
	<u>39,608.91</u>	<u>1,440.00</u>	<u>41,048.91</u>	<u>38,378.06</u>
PAYMENTS				
Salary	11,616.90	-	11,616.90	11,407.63
Nest Pension	1,396.58	-	1,396.58	1,394.78
HMRC	3,326.59	-	3,326.59	3,473.20
CAP	9,480.00	-	9,480.00	10,020.00
Insurance	482.81	-	482.81	455.48
Office expenses	964.44	-	964.44	1,139.52
Travel expenses	689.97	-	689.97	2,004.50
Client Support - Hampers	-	1,562.99	1,562.99	1,476.49
Client Support - food & misc	-	628.19	628.19	1,421.80
Other	149.93	-	149.93	452.31
Equipment	908.99	-	908.99	19.46
	<u>29,016.21</u>	<u>2,191.18</u>	<u>31,207.39</u>	<u>33,265.17</u>
Opening balance 01/01/2020	28,112.57	1,955.93	30,068.50	24,955.61
Profit / (Loss)	10,592.70	(751.18)	9,841.52	5,112.89
Closing balance 31/01/2020	38,705.27	1,204.75	39,910.02	30,068.50

SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31ST DECEMBER 2020
STATEMENT OF ASSETS AND LIABILITIES

	2020	2019
CASH FUNDS	£	£
Barclays Current Account	2,303.88	4,782.18
Barclays Active Saver	37,606.14	25,286.32
Cash Balance	-	-
	<u>39,910.02</u>	<u>30,068.50</u>
LIABILITIES	-	-
NET CASH FUNDS	<u>39,910.02</u>	<u>30,068.50</u>
General Fund	38,705.27	28,112.57
Client Support Fund (Restricted)	1,204.75	1,955.93

Signed

Julie Eady

Date

3/8/21

Mrs Julie Eady – Chairman

Signed

Paul Wilson

Date

3/8/21

Mr Paul Wilson – Trustee

**SOUTHEND CAP DEBT ADVICE CENTRE
YEAR ENDED 31st DECEMBER 2020
TRUSTEES' ANNUAL REPORT**

The charity is a Registered Charity No.1159193 established in 2014. The Charity's principal address is Shoeburyness and Thorpe Bay Baptist Church, Thorpedene Gardens, Shoeburyness, Essex SS3 9JD. The Trustees of the Charity are:

Mrs Julie Eady (Chair)
Mrs Melanie Venables (Secretary) (Appointed September 2020)
Mr Paul Wilson (Treasurer)
Mr Robert Briant (Appointed September 2020)
Mr Les Denton
Mr Geoff Fulford
Mr Richard Higgs
Mrs Lesley Lewis (Appointed September 2020)

Trustees who resigned during the year:
Mrs Joanna Hellenbrand (Resigned September 2020)
Mr Philip Rotheram (Resigned July 2020)

Structure, Governance and Management

Southend CAP Debt Advice Centre has over 160 supporting members drawn from over 15 churches across the borough of Southend on Sea. In addition to social events and volunteers meetings, these members are invited to meet twice a year – one of these occasions being the AGM of the organisation. Trustees are elected by the members at the AGM. At each AGM one third of the Trustees - those who have served longest since their last election - must retire but are eligible for re-election unless they have served three consecutive terms, when they are not eligible for election for a further two years. The Trustees are responsible for the governance of the CIO.

Southend CAP Debt Advice Centre has a paid, part time manager. The manager is accountable to the trustees and manages the day to day running of the Centre. Three volunteer debt coaches have now been trained and to support them are approximately 50 volunteers, who act as befrienders for our clients.

The organisation works in partnership with Christians Against Poverty (CAP), based in Bradford. They are accredited by the Financial Conduct Authority to provide financial and legal support and advice to clients. Our role is to explain the advice provided by CAP and provide pastoral support.

Objectives and Activities

The objects of the CIO are

- The relief of poverty, including the provision of money management and debt advice;
 - The advancement of the Christian religion;
- within the area of Southend on Sea, including the borough of Southend and parts of Rochford and Castle Point.

We provide debt advice by visiting clients and potential clients in their own homes. Our manager and volunteer Debt Coaches are trained to collect information and explain budgets and the advice

drawn up by Christians Against Poverty in Bradford. Covid has impacted the method of our services greatly, causing us to communicate with clients over the phone rather than face to face and gather information electronically. Working within the government guidelines some clients have taken the opportunity to meet face to face in Church buildings, finding this engagement more beneficial in aiding the path out of debt.

We have found the provision of practical support such as emergency food shops and fuel top-ups extremely beneficial to clients during the pandemic. Personal encouragement by the debt coaches and befrienders continues for as long as it takes for the client to become debt free.

Even with the Covid restriction in place we were able to distribute Christmas and Easter hampers to all of our clients as a way of showing God's love in a practical way. The door-stop deliveries also provided an opportunity to encourage clients.

Normally we would organise social activities for clients at churches in Southend however due to Covid we were unable to host any events in 2020.

We offer to pray with clients and invite them to services and other activities in local churches as appropriate. We are conscious that many clients are vulnerable, so these offers are made without pressure. It is always emphasised that we provide our services unconditionally.

All our services are free of charge to clients.

Achievements and Performance

During the year, we corresponded with 60 potential clients. These were people in debt, all of whom had contacted us to enquire about our services. Of these, 50 became clients.

During the year, we celebrated 13 people becoming debt free as a result of our work. Since we started the charity in 2014, 114 have become debt free.

Since the charity started, 13 people have made first time commitments to Jesus Christ.

We owe a huge thank you to the Debt Coaches who have had to adapt to new working practices during the pandemic. They have been instrumental to ensuring the quality of service provided to the client continues even with multiple restrictions and additional procedures in place. They have invested time and care to both existing clients and new clients.

Our work has resulted in benefit to the public. From the moment people become clients, all discussions with creditors are handled by Christians Against Poverty and clients receive a budget to help them manage their finances. These actions have the effect of relieving clients of a great deal of stress and pressure. Although the effects of this vary from client to client, for many this results in an improvement in well-being and a reduction in mental health problems.

Many clients have partners and children, so the beneficial effects are experienced by a greater number of individuals than the clients alone. In some cases, potential relationship breakdowns have been avoided.

Our work has resulted in an increase in social inclusion. A number of clients have begun attending local churches. There they have built new friendships and gained wider support networks in addition to finding a degree of spiritual peace and comfort. We have also witnessed numerous little steps in

the lives of clients that can be very significant signs of improvement, for example opening their curtains for the first time in years.

Financial Review

The sources of general fund income to the end of 2020 have included donations from partner churches (approx. 33%), donations from individuals (approx. 17%), fund-raising events (approx. 6%) and grants (approx. 38%) and general fund gift aid and other sources (approx 2%) The remaining 4% of income includes giving to the 'client support' fund which ensures Christmas and Easter Hampers can be provided and adhoc food shops when needed.

At the beginning of the year we were able to host one of our annual fundraisers at a local Chinese restaurant, raising funds of £2,390 via ticket sales and an auction. The lock down came into place the week after this event took place which was a blessing. The Covid restrictions meant that no further fundraisers took place during the year and it also restricted the client events. The Centre took advantage of the Job Retention Scheme, placing the Events Coordinator on furlough from April 2020. The longevity and uncertainty of the pandemic lead to us stopping the employment of the Events Coordinator in October 2020.

New clients were put on hold at the start of the pandemic due to the need to change working procedures to telephone meetings rather than face-to-face. The Centre Manager reduced his hours to 16 for the period April through to July. In August these returned to the 20 hours per week based on the demand and work load.

We have always held a sum equivalent to at least ten months' expenditure in reserve. If, at any time, reserves were to drop below nine months' costs, the trustees would actively pursue additional external grant funding and assess the current operational structure of the charity.

Expenditure is used to support key objectives. The two largest costs are the salary of the Centre Manager and fees paid to Christians Against Poverty headquarters in Bradford as a contribution towards their professional financial and legal services on behalf of our clients.

We are fortunate to have capable trustees who provide a good level of governance voluntarily. We also have enthusiastic volunteers who organise fundraising and manage other administrative functions. This enables us to spend a very high proportion of our income directly on our charitable objectives.

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF
SOUTHEND CAP DEBT ADVICE CENTRE
FOR THE YEAR ENDED 31st DECEMBER 2020
SET OUT ON PAGES 1 AND 2**

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R Wheate

**R Wheate FCCA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex**

3rd August 2021