

# DIDCOT AND WALLINGFORD AREA CAP DEBT CENTRE

England & Wales · Charity number 1160343

## Details

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**Other names** WALLINGFORD CAP DEBT CENTRE, WALLINGFORD CAP

**Status** Registered

**Legal form** CIO

**Registered** 2015-02-05

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

## Contact

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**Address** Wallingford Baptist Church  
Thames Street  
Wallingford  
Oxfordshire  
OX10 0BH

**Phone** 07741472182

**Email** [libertyjoseph@capuk.org](mailto:libertyjoseph@capuk.org)

## Activities

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**Objects:** 1. THE RELIEF OF POVERTY BY PROVIDING A DEBT COUNSELLING AND DEBT MANAGEMENT SERVICE;2. THE ADVANCEMENT OF THE CHRISTIAN RELIGION IN DIDCOT, WALLINGFORD AND THE SURROUNDING AREANOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008]

**Activities:** To provide a debt advice service for Didcot,Wallingford and the surrounding area

## Classification

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- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** DIDCOT, WALLINGFORD AND THE SURROUNDING AREA
- Oxfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£64,872	£48,066	-	-
2024-12-31	£51,915	£42,331	-	-
2023-12-31	£43,862	£42,738	-	-
2022-12-31	£39,084	£40,779	-	-
2021-12-31	£34,022	£37,569	-	-
2020-12-31	£37,537	£38,632	-	-

## Trustees

Name	Role	Appointed
MR TIM HAMMOND	Chair	2015-02-05
GARETH LLOYD JONES		2025-01-02
Jeremy Parsons		2023-05-22
MR ANDY AVERY		2017-01-23
Michael Mortimer		2024-03-13
Mr Nick White		2017-01-23
Naomi Gibson		2020-01-01
REBECCA BUSS		2015-02-05
Rev Rebecca Peters		2023-04-19
Rev SIMON HUDSON		2015-02-05

**DIDCOT AND WALLINGFORD AREA CAP DEBT CENTRE**

England & Wales - Charity number 1160343

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# Accounts

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## Report and Accounts 2025

### Trustees Report

The Trustees have pleasure in presenting this report which covers the year ended 31 December 2025.

The Didcot and Wallingford Area CAP Debt Centre is a partnership of seven churches in the Didcot and Wallingford area with the national charity 'Christians Against Poverty' and was registered as a CIO with the Charity Commission in February 2015. (Reg no 1160343).

The objects of the Charity are

1. The relief of poverty by providing a debt counselling and debt management service
2. The advancement of the Christian religion in Didcot and Wallingford and the surrounding area

The following have served as Trustees during the year:-

Andrew Avery (St Mary's Church, Cholsey)  
Gareth Lloyd-Jones (Ridgeway Community Church)  
Rebecca Buss (Wallingford Baptist Church)  
Michael Mortimer (Didcot Baptist Church)  
Naomi Gibson (All Saints, Chilton)  
Timothy Hammond (St Mary's Church, Cholsey) (Chair)  
Simon Hudson (Wallingford Baptist Church)  
Jeremy Parsons (St Matthew's, Harwell with All Saints, Chilton)  
Rebecca Peters (St Mary's Church, Cholsey)  
Nicholas White (King's Church, Didcot)

The Charity Trustees met four times during the year to review progress and to discuss future plans. Didcot Baptist Church appointed a new pastor Mark Grant-Jones in September but a church member will still represent the church at the meetings until Mark decides to take on the trustee role.

The day-to-day work of the Charity was in the hands of the part-time Centre Manager, Liberty Joseph. The Chair of Trustees acts as Line Manager for the Centre Manager. Melanie Shields continues to work as a part-time Debt Coach and Naomi Gibson provides administrative support to the team who are in regular contact.

The tenth anniversary of the beginning of the Debt Centre in Wallingford was celebrated in January, as well as 100 clients going debt free in March. During the year, referrals for about 35 client families were received and we saw 11 individuals and their families going debt-free, bringing the total to 105 at the end of the year. The Debt Centre is continuing to focus on locality working with staff, volunteers and churches focussed on either the Wallingford or Didcot areas. Didcot Baptist Church continues to provide much appreciated office space in the Didcot locality, complementing the Wallingford locality office in Wallingford Baptist Church.

The Debt Centre was blessed with a significant donation from the Mosawi Trust at the end of the year and the trustees will be exploring how this will further the work of the centre to bless the local community.

During 2025 clients have been supported practically, involving debt centre staff supporting clients with significant benefit applications, grants, Council tax support, tax returns, DRO hub direction, as well as signposting re prevention of house possession. Staff and volunteers have also helped with

general house maintenance. Through "Blessings", the clients have been provided with various furniture items, washing machines and microwave. Delivery of weekly food parcels to those on the tightest of budgets - fresh produce from local supermarkets Waitrose and Tesco - has continued in partnership with the charity FareShare.

The joint client event was the usual Summer BBQ which was hosted at Didcot Baptist Church. Wallingford also ran a fish and chip supper which although cancelled, two clients had fish and chips delivered to them and helped one build greater connections with the church.

During December, 51 hampers of Christmas food and gifts were put together by the partner churches (with thanks to the generosity of church members). These were delivered to clients with generous food parcels or supermarket vouchers provided by the Didcot and Wallingford Food banks.

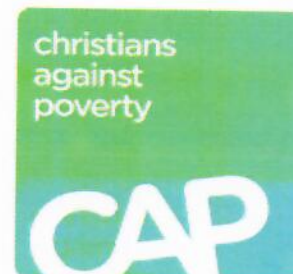
The team ran a "Thank You Brunch" for the volunteers in November in recognition of their amazing contribution over the last ten years. They were given a magnet to commemorate the milestone year. The United Conference (run by CAP Head Office) in Woking was attended by fourteen people from our area with various roles from staff, volunteers and Money Coaches and they had an inspirational and encouraging day. Liberty, Melanie and Naomi attended a Revive Training Day in Witney, as well as completing in house training including FCA Code of Conduct, data protection etc. In November Liberty finished her training and qualified as a Debt Coach.

The Trustees wish to record their appreciation of the hard work put in by Liberty in her new role. Thanks also to Melanie and Naomi and the many volunteers undertaking various tasks. This year, 40 plus volunteers have joined the staff in visiting and befriending clients and supporting the centre's work in other ways.

Small groups of people from the partner churches continue to meet regularly in both Didcot and Wallingford to pray for the work of the Debt Centre.

The Trustees recognise that without all these people, we would not be able to offer and provide the services we do. It is hoped that, in the coming year, the centre will be able to reach out to more clients providing them with financial help and, when the opportunity arises, spiritual guidance.

Signed on behalf of the Trustees: Naomi L Gibson Date: 7/5/2026

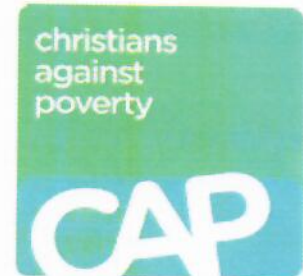


**Statement of Financial Activities from 1 January 2025 to 31 December**

INCOME	£
Donations from partner churches	£ 44,111.30
Individual Donations and Grants	£ 20,760.64
Reimbursement of Client Blessings	£ -
<b>Total Income</b>	<b>£ 64,871.94</b>
EXPENDITURE	£
Employment	
Salary	£ 34,638.37
Pension	£ 1,821.37
Payroll costs	£ 503.40
Travel and Expenses	£ 1,722.51
CAP Head Office	£ 7,200.00
Events, publicity and postage	£ 805.59
Insurance and other running costs	£ 1,375.16
Client Blessings	£ -
<b>Total Expenditure</b>	<b>£ 48,066.40</b>
<b>Balance at 1 January 2025</b>	<b>£ 22,959.64</b>
<b>Balance at 31 December 2025</b>	<b>£ 39,765.18</b>

**Balance Sheet at 31 December 2025**

<b>Current Assets</b>	
CAF Bank Current Account	£ 6,172.30
CAF Bank Gold Account	£ 33,592.88
<b>Current Liabilities</b>	
Outstanding Expenses	£ -
<b>Net Assets</b>	<b>£ 39,765.18</b>



## Independent Examiner's Report

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

### Responsibilities and basis of report

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

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 all 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date:

17-Feb-26

Name: N J Clarke

Address: 1 Lockton Barns, Church Lane,  
Harwell, Didcot OX11 0EZ

**DIDCOT AND WALLINGFORD AREA CAP DEBT CENTRE**

England & Wales - Charity number 1160343

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# Accounts

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## Report and Accounts 2024

### Trustees Report

The Trustees have pleasure in presenting this report which covers the year ended 31 December 2024.

The Didcot and Wallingford Area CAP Debt Centre is a partnership of seven churches in the Didcot and Wallingford area with the national charity 'Christians Against Poverty' and was registered as a CIO with the Charity Commission in February 2015. (Reg no 1160343).

The objects of the Charity are

1. The relief of poverty by providing a debt counselling and debt management service
2. The advancement of the Christian religion in Didcot and Wallingford and the surrounding area

The following have served as Trustees during the year:-

Andrew Avery (St Mary's Church, Cholsey)  
William Bassett (Ridgeway Community Church)  
Rebecca Buss (Wallingford Baptist Church)  
Michael Mortimer (Didcot Baptist Church) (Appointed March 2024)  
Naomi Gibson (All Saints, Chilton)  
Timothy Hammond (St Mary's Church, Cholsey)  
Simon Hudson (Wallingford Baptist Church)  
Jeremy Parsons (St Matthew's, Harwell with All Saints, Chilton)  
Rebecca Peters (St Mary's Church, Cholsey)  
Nicholas White (King's Church, Didcot)

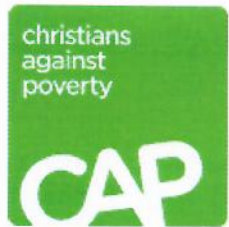
The Charity Trustees met four times during the year to review progress and to discuss future plans. Didcot Baptist Church is still in an interregnum and a church member represented the church at the meetings.

The day-to-day work of the Charity was in the hands of the part-time Centre Manager, Sue Bright. The Chair of Trustees acts as Line Manager for the Centre Manager. Melanie Shields continues to work as a part-time Debt Coach and Naomi Gibson provides administrative support to the team who are in regular contact via Google Meet and in-person meetings. Following Sue's resignation last October, interviews took place for her replacement. Sue stepped down at the end of June after nearly ten years as Centre Manager. Liberty Joseph was interviewed in June and appointed to start in October. Melanie increased her hours in the interim and whilst Liberty trained as a Debt Coach, and returned to her normal hours in December.

During the year, referrals for about 35 client families were received and we saw 18 individuals and their families going debt-free, bringing the total to 94 at the end of the year. The Debt Centre is continuing to focus on locality working - with staff, volunteers and churches focussed on either the Wallingford or Didcot areas. Didcot Baptist Church continues to provide much appreciated office space in the Didcot locality, complementing the Wallingford locality office in Wallingford Baptist Church.

During 2024 clients have been supported practically, involving debt centre staff supporting clients with significant benefit applications, grants, Council tax support, tax returns, contact with HMRC, DRO hub direction, as well as signposting re prevention of house possession. Staff and volunteers

## Didcot and Wallingford Area CAP Debt Centre



have also helped with two house moves, garden maintenance and cleaning a kitchen for a social service visit. Through "Blessings", the clients have been provided with various furniture items, fridge, freezer, bed, sofa and cooker. Delivery of weekly food parcels to those on the tightest of budgets - fresh produce from local supermarkets Waitrose and Tesco - has continued in partnership with the charity FareShare.

Two client events were run in each locality, as well as the joint summer event. Didcot held a Pancake event in February and Costa and Carols in December. Wallingford hosted a Magic Show in April and Film and Pizza in December. The joint event was a Summer BBQ and Farewell to Sue in Cholsey. Various clients are now engaging with partner churches in various ways including church events such as Freedom in Christ and Alpha courses, Money Coaching, Inflatable event at Wallingford Baptist Church and J John Service at Ridgeway Church.

During December, 57 hampers of Christmas food and gifts were put together by the partner churches (with thanks to the generosity of church members). These were delivered to clients with generous food parcels or supermarket vouchers provided by the Didcot and Wallingford Food banks.

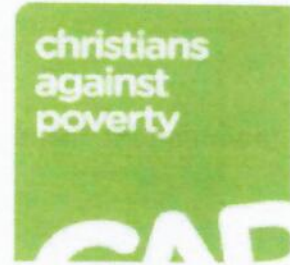
Sue and Melanie ran training for Church Advocates in Wallingford and Didcot, as well as a volunteer workshop. Sue and Melanie visited a service at most of the Didcot and Wallingford locality partner churches to raise awareness of CAP. The United Conference (run by CAP Head Office) in Woking was attended by fifteen people from our region with various roles from staff, volunteers and Money Coaches and had an inspirational and encouraging day. Liberty, Melanie and Naomi attended a Revive Training Day in High Wycombe, as well as completing in house training including FCA Code of Conduct, data protection etc.

The Trustees wish to record their appreciation of the hard work put in by Sue over the years building the Debt Centre and are excited to see how the Centre progresses under Liberty's leadership. Thanks also to Melanie and Naomi and the many volunteers undertaking various tasks. This year, 40 plus volunteers have joined the staff in visiting and befriending clients and supporting the centre's work in other ways.

Small groups of people from the partner churches continue to meet regularly in both Didcot and Wallingford to pray for the work of the Debt Centre and were pleased to return to in person meetings rather than online this year.

The Trustees recognise that without all these people, we would not be able to offer and provide the services we do. It is hoped that, in the coming year, the centre will be able to reach out to more clients providing them with financial help and, when the opportunity arises, spiritual guidance.

Signed on behalf of the Trustees: Naomi Gibson Date: 6/5/2025



**Statement of Financial Activities from 1 January to 31 December 2024**

INCOME	£
Donations from partner churches	£ 46,906.85
Individual Donations and Grants	£ 3,820.86
Reimbursement of Client Blessings	£ 1,187.00
<b>Total Income</b>	<b>£ 51,914.71</b>
EXPENDITURE	£
Employment	
Salary	£ 28,060.81
Pension	£ 1,525.40
Payroll costs	£ 503.40
Travel and Expenses	£ 2,023.57
CAP Head Office	£ 7,200.00
Events, publicity and postage	£ 907.09
Insurance and other running costs	£ 1,093.33
Client Blessings	£ 1,017.00
<b>Total Expenditure</b>	<b>£ 42,330.60</b>
<b>Balance at 1 January</b>	<b>£ 13,375.53</b>
<b>Balance at 31 December</b>	<b>£ 22,959.64</b>

**Balance Sheet at 31 December**

<b>Current Assets</b>	
CAF Bank Current Account	£ 9,647.29
CAF Bank Gold Account	£ 13,312.35
<b>Current Liabilities</b>	
Outstanding Expenses	£ -
<b>Net Assets</b>	<b>£ 22,959.64</b>



## Independent Examiner's Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

### Responsibilities and basis of report

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

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 all 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date:

21/03/25

Name: NICHOLAS J. CLARKE

Address: 1 LOCKTOW BARNES  
CHURCH LANE  
HARWELL  
DIDCOT  
OX11 0EZ

**DIDCOT AND WALLINGFORD AREA CAP DEBT CENTRE**

England & Wales - Charity number 1160343

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# Accounts

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## Report and Accounts 2023

### Trustees Report

The Trustees have pleasure in presenting this report which covers the year ended 31 December 2023.

The Didcot and Wallingford Area CAP Debt Centre is a partnership of seven churches in the Didcot and Wallingford area with the national charity 'Christians Against Poverty' and was registered as a CIO with the Charity Commission in February 2015. (Reg no 1160343).

The objects of the Charity are

1. The relief of poverty by providing a debt counselling and debt management service
2. The advancement of the Christian religion in Didcot and Wallingford and the surrounding area

The following have served as Trustees during the year:-

Andrew Avery (St Mary's Church, Cholsey)  
William Bassett (Ridgeway Community Church)  
Rebecca Buss (Wallingford Baptist Church)  
Suzana de Azevedo Greenwood (Didcot Baptist Church) (Resigned October 2023)  
Naomi Gibson (All Saints, Chilton)  
Timothy Hammond (St Mary's Church, Cholsey)  
Simon Hudson (Wallingford Baptist Church)  
Jeremy Parsons (St Matthew's, Harwell with All Saints, Chilton) (Appointed June 2023)  
Rebecca Peters (St Mary's Church, Cholsey) (Appointed April 2023)  
Elizabeth Roberts (St Matthew's Harwell with All Saints', Chilton) (Resigned April 2023)  
Nicholas White (King's Church, Didcot)

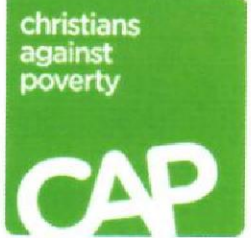
The Charity Trustees met four times during the year to review progress and to discuss future plans. Two of the partner churches appointed new leaders during 2023 who also then became trustees. One church is still in interregnum and the CAP Church Advocate represented the church at the meetings.

The day-to-day work of the Charity is in the hands of the part-time Centre Manager, Sue Bright. The Chair of Trustees acts as Line Manager for the Centre Manager. One of the Centre's part-time Debt Coach, Sarah Bassett, resigned in April. Melanie Shields has taken on additional hours and achieved sign off as a Debt Coach in August. Naomi Gibson continues to provide administrative support to the team who are in regular contact via Google Meet and in-person meetings. Sue has indicated that she intends to leave her post of Centre Manager during 2024 and gave formal resignation in October. Recruitment has started to find her replacement.

During the year, referrals for about 40 client families were received and we saw 20 individuals and their families going debt-free, bringing the total to 76 at the end of the year. The Debt Centre is continuing to focus on locality working - with staff, volunteers and churches focussed on either the Wallingford or Didcot areas. Didcot Baptist Church continues to provide much appreciated office space in the Didcot locality, complementing the Wallingford locality office in Wallingford Baptist Church.

During 2023 clients have been supported practically, involving debt centre staff supporting clients with significant benefit applications, grants and accompanying them to court. Clients have been

## Didcot and Wallingford Area CAP Debt Centre



supported in accessing the help of their MP when needed. Staff and volunteers have also helped with three house moves, electric/gas and phone top-ups, internet payments, and providing various furniture items, fridge, freezer, bed, sofa, cooker and bikes. Delivery of weekly food parcels to those on the tightest of budgets - fresh produce from local supermarkets Waitrose and Tesco - has continued in partnership with the charity FareShare.

Two client events were run in each locality, as well as the joint summer event. Didcot held a Fish and Chip supper in February and Bonfire event in November. Wallingford hosted an Easter Journey Experience in April and Fish and Chip event in November. The joint event was a Summer BBQ with a magician. Various clients are now engaging with partner churches in various ways and one client was baptised on Easter Day.

During December, 72 hampers of Christmas food and gifts were put together by the partner churches (with thanks to the generosity of church members). These were delivered to clients with generous food parcels or supermarket vouchers provided by the Didcot and Wallingford Food banks.

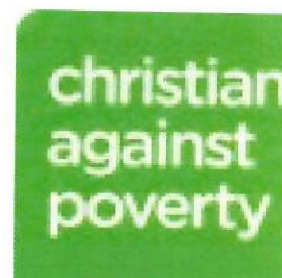
The Centre Manager ran a Training and Celebration Day and lunch in April for volunteers and trustees covering topics, such as safeguarding and understanding the befriending and visiting role. Sue and Melanie visited a service of each of the Didcot and Wallingford locality partner churches to raise awareness of CAP. The United Conference (run by CAP Head Office) in Woking was attended by twelve people from our region with various roles from staff, volunteers and Money Coaches and had an inspirational and encouraging day. Sue and Melanie attended a Revive Training Day in Woking, as well as completing in house training including FCA Code of Conduct, data protection etc.

The Trustees wish to record their appreciation of the hard work put in by Sue whilst the new staff were trained in the Debt Coach role. The Trustees are very aware of the need for mental health and emotional support for Sue and Melanie in these challenging times. Thanks also to Melanie and Naomi and the many volunteers undertaking various tasks. This year, 40 plus volunteers have joined the staff in visiting and befriending clients and supporting the centre's work in other ways.

Small groups of people from the partner churches continue to meet regularly in both Didcot and Wallingford to pray for the work of the Debt Centre and were pleased to return to in person meetings rather than online this year.

The Trustees recognise that without all these people, we would not be able to offer and provide the services we do. It is hoped that, in the coming year, the centre will be able to reach out to more clients providing them with financial help and, when the opportunity arises, spiritual guidance.

Signed on behalf of the Trustees: Naomi L. Gibson Date: 1/5/2024

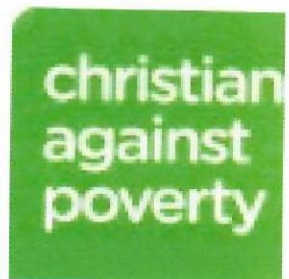


**Statement of Financial Activities from 1 January 2023  
to 31 December 2023**

INCOME	£
Donations from partner churches	£ 40,456.79
Individual Donations and Grants	£ 1,121.68
Reimbursement of Client Blessings	£ 2,284.00
<b>Total Income</b>	<b>£ 43,862.47</b>
EXPENDITURE	£
Employment	
Salary	£ 27,419.19
Pension	£ 1,419.03
Payroll costs	£ 536.40
Travel and Expenses	£ 1,734.66
Mobile phone	£ 241.95
CAP Head Office	£ 7,200.00
Events, publicity and postage	£ 1,577.54
Insurance and other running costs	£ 579.89
Client Blessings	£ 2,029.28
<b>Total Expenditure</b>	<b>£ 42,737.94</b>
<b>Balance at 1 January 2023</b>	<b>£ 12,251.00</b>
<b>Balance at 31 December 2023</b>	<b>£ 13,375.53</b>

**Balance Sheet at 31 December 2023**

<b>Current Assets</b>	
CAF Bank Current Account	7,249.11
CAF Bank Gold Account	6,126.42
<b>Current Liabilities</b>	
Outstanding Expenses	-
<b>Net Assets</b>	<b>13,375.53</b>



## Independent Examiner's Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

### Responsibilities and basis of report

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

**Signed:**

**Date:**

11-Mar-24

**Name: N J Clarke**

**Address:**

1 Lockton Barns  
Church Lane  
Harwell  
Didcot OX11 0EZ

**DIDCOT AND WALLINGFORD AREA CAP DEBT CENTRE**

England & Wales - Charity number 1160343

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# Accounts

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## Report and Accounts 2022

### Trustees Report

The Trustees have pleasure in presenting this report which covers the year ended 31 December 2022.

The Didcot and Wallingford Area CAP Debt Centre is a partnership of seven churches in the Didcot and Wallingford area with the national charity 'Christians Against Poverty' and was registered as a CIO with the Charity Commission in February 2015. (Reg no 1160343).

The objects of the Charity are

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2. The advancement of the Christian religion in Didcot and Wallingford and the surrounding area

The following have served as Trustees during the year:-

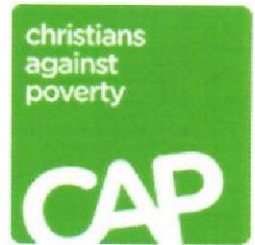
Andy Avery (St Mary's Church, Cholsey)  
William Bassett (Ridgeway Community Church)  
Bec Buss (Wallingford Baptist Church)  
Suzana de Azevedo Greenwood (Didcot Baptist Church) (Appointed October 2022)  
Naomi Gibson (All Saints, Chilton)  
Tim Hammond (St Mary's Church, Cholsey)  
Simon Hudson (Wallingford Baptist Church)  
Jonathan Mobey (St Matthew's, Harwell with All Saints, Chilton) (Resigned March 2022)  
Tim O'Brien (Didcot Baptist Church) (Resigned September 2022)  
Andrew Petit (St Mary's Church, Cholsey) (Resigned January 2022)  
Liz Roberts (St Matthew's Harwell with All Saints', Chilton) (Appointed April 2022)  
Nick White (King's Church, Didcot)

The Charity Trustees met four times during the year to review progress and to discuss future plans. The meeting in January took place over Zoom and the April, July and October meetings were hybrid, with both in-person and remote attendees. Three partner churches were in interregnum during the year so the CAP Church Advocate became a trustee representing the church at the meetings.

The day-to-day work of the Charity is in the hands of the part-time Centre Manager, Sue Bright. The Chair of Trustees acts as Line Manager for the Centre Manager. The Centre's part-time Debt Coach, Susie Holden, retired in January. Following a successful recruitment process, two new Debt Coaches, Sarah Bassett and Melanie Shields, began their Debt Coach training in early March. Naomi Gibson continues to provide administrative support to the team who are in regular contact via Google Meet and in-person meetings.

The Debt Centre has been able to return to pre-pandemic levels of service and in-person visits. During the year, referrals for 38 client families were received and we saw 7 individuals and their families going debt-free, bringing the total to 56 at the end of the year. In order to improve engagement with each local partner church and to reduce time and travel costs to help manage workloads, the Debt Centre is focusing on locality working - with staff, volunteers and churches focussed on either the Wallingford or Didcot areas. Didcot Baptist Church have provided much appreciated office space in the Didcot locality, complementing the Wallingford locality office in Wallingford Baptist Church

## Didcot and Wallingford Area CAP Debt Centre



During 2022 clients have been supported practically, involving debt centre staff supporting clients with significant benefit applications, grants and accompanying them to court. Staff and volunteers have also helped with house moves, shopping, electric/gas and phone top-ups, internet payments, and providing various furniture items, fridge, freezer, bed, sofa, tumble drier, cooker and bikes. Delivery of weekly food parcels to those on the tightest of budgets - fresh produce from local supermarkets Waitrose and Tesco - has continued in partnership with the charity FareShare. Working with local District Councils we have been able to support clients in accessing the Household Support Fund vouchers.

We were able to run and support client events again this year as restrictions were relaxed including the 'Tough Talk Event' at South Moreton Boxing Club. 'Real Easter Eggs' were delivered along with invitations to Easter church services and events. We were pleased to reinstate our client Summer BBQ in June with a visiting CAP speaker and also to host a Pizza and Film night just before Christmas. Various clients are now engaging with partner churches in various ways and one client was baptised in September.

During December, 60 hampers of Christmas food and gifts were put together by the partner churches (with thanks to the generosity of church members). These were delivered to clients with generous food parcels provided by the Wallingford and Didcot Food banks. We were also able to put clients in touch with local business GA who generously purchased Christmas gifts for many of the children on their parents' behalf.

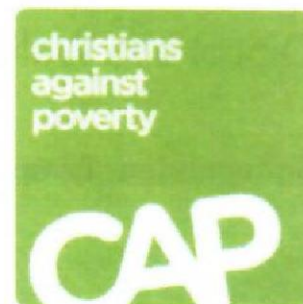
The new staff undertook initial training from CAP Head Office in Bradford, and staff (and 1 volunteer) have attended CAP conferences in Woking and York. The Centre Manager ran several Induction sessions for new volunteers, and the Debt Coaches visited a service of each Didcot locality partner church to raise awareness of CAP and to introduce the new Debt Coaches.

The Trustees wish to record their appreciation of the hard work put in by Sue as she bore the whole client portfolio whilst new staff were being recruited and as they trained in the role. The Trustees are very aware of the need for mental health support for Sue and her team in these challenging times. Thanks also to Sarah, Melanie and Naomi and the many volunteers undertaking various tasks. This year, 45 volunteers have joined the staff in visiting and befriending clients.

Small groups of people from the partner churches continue to meet regularly in both Didcot and Wallingford to pray for the work of the Debt Centre and were pleased to return to in person meetings rather than online this year.

The Trustees recognise that without all these people, we would not be able to offer and provide the services we do. It is hoped that, in the coming year, the centre will be able to reach out to more clients providing them with financial help and, when the opportunity arises, spiritual guidance.

Signed on behalf of the Trustees: ..... Naomi R. Allen ..... Date: ..... 16/4/2023 .....

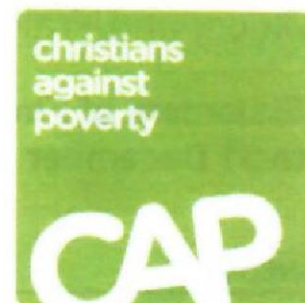


**Statement of Financial Activities from 1 January 2022 to 31 December 2022**

INCOME	£
Donations from partner churches	35,004
Individual Donations and Grants	1,156
Reimbursement of Client Blessings	2,924
<b>Total Income</b>	<b>39,084</b>
EXPENDITURE	£
Employment	
Salary	24,698
Pension	816
Payroll costs	536
Travel and Expenses	1,516
Mobile phone	228
CAP Head Office	7,200
Events, publicity and postage	1,218
Insurance and other running costs	1,751
Client Blessings	2,816
<b>Total Expenditure</b>	<b>40,779</b>
<b>Balance at 1 January 2022</b>	<b>13,946</b>
<b>Balance at 31 December 2022</b>	<b>12,251</b>

**Balance Sheet at 31 December 2022**

<b>Current Assets</b>	
National Westminster Bank Account	-
CAF Bank Current Account	6,237
CAF Bank Gold Account	6,014
<b>Current Liabilities</b>	
Outstanding Expenses	-
<b>Net Assets</b>	<b>12,251</b>



## Independent Examiner's Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

### Responsibilities and basis of report

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

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 all 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Date: 20<sup>th</sup> MARCH 2023

Name: N. J. CLARKE

Address: 6 LIXKTON BARNS  
CHURCH LAWE  
HARWELL  
OX11 0EZ

**DIDCOT AND WALLINGFORD AREA CAP DEBT CENTRE**

England & Wales - Charity number 1160343

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# Accounts

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### Report and Accounts 2021

#### Trustees Report

The Trustees have pleasure in presenting this report which covers the year ended 31 December 2021.

The Didcot and Wallingford CAP Debt Centre is a partnership between seven churches in the Didcot and Wallingford area and the national charity 'Christians Against Poverty' and was registered as a CIO with the Charity Commission in February 2015. (Reg no 1160343).

The objects of the Charity are

1. The relief of poverty by providing a debt counselling and debt management service
2. The advancement of the Christian religion in Didcot and Wallingford and the surrounding area

The following have served as Trustees during the year:-

Andy Avery (St Mary's Church, Cholsey)  
William Bassett (Ridgeway Community Church) (Appointed October 2021)  
Bec Buss (Wallingford Baptist Church)  
Chris Eke (Ridgeway Community Church) (Resigned March 2021)  
Naomi Gibson (All Saints, Chilton)  
Tim Hammond (St Mary's Church, Cholsey)  
Simon Hudson (Wallingford Baptist Church)  
Jonathan Mobey (St Matthew's, Harwell with All Saints, Chilton)  
Tim O'Brien (Didcot Baptist Church)  
Andrew Petit (St Mary's Church, Cholsey)  
Nick White (King's Church, Didcot)

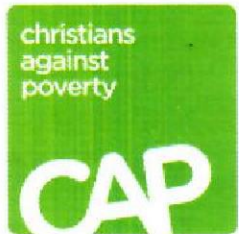
The Charity Trustees met four times during the year to review progress and to discuss future plans. The meeting in January and April took place over Zoom and the July and October meetings were hybrid, with both in-person and remote attendees.

The day-to-day work of the Charity is in the hands of the part-time Centre Manager, Mrs Sue Bright. She continues to be supported by Mrs Susie Holden as a part-time Debt Coach. One of the Trustees acts as the Line Manager for the Centre Manager. Mrs Naomi Gibson provides administrative support with Sue Bright as her Line Manager. The team continued to undertake admin work from home this year with regular contact via Zoom meetings.

During the year, our referral slots were necessarily reduced due to Covid restrictions and ill health within the staff team. 26 client families were referred to us and we saw 5 individuals and families going debt-free. The Didcot and Wallingford CAP Debt Centre has been able to continue to provide its services (within FCA regulation and Government COVID Restrictions) through a mixture of phone and video appointments and with face-to-face appointments in church buildings or at home when Covid restrictions allowed.

During 2021 clients have been supported practically, involving debt centre staff and volunteers helping with shopping, electric/gas and phone top-ups, internet payments, and providing various furniture items, fridge, freezer, bed, sofa, tumble drier, cooker and bikes. Delivery of weekly food parcels to those on the tightest of budgets - of fresh produce from local supermarkets Waitrose and

## Didcot and Wallingford Area CAP Debt Centre



Tesco - has continued in partnership with the FareShare charity. Working with local District Councils we have been able to support clients in accessing the Household Support Fund vouchers.

Due to COVID restrictions it was again more difficult to undertake our usual client events this year. Two face-to-face client events have been undertaken – an Afternoon Tea event in July with a CAP Evangelist speaker and a Fish & Chip Supper in November with a local testimony. Clients and ex-clients were also blessed with doorstep deliveries on Valentine's Day – Father's Love Letter and at Easter a "Family Film Night" including the DVD Miracle Maker or Risen.

During December, 62 Christmas hampers of food and Christmas gifts were put together by the partner churches (with thanks to the generosity of church members). These were delivered to clients with generous food parcels provided by the Wallingford and Didcot Food banks. We were also able to put clients in touch with local business GA who generously purchased Christmas gifts for many of the children on their parents' behalf.

The Debt Coaches completed Revalidation and Statutory training. The Centre Manager also completed a Mental Health First Aid Course and Kintsugi Hope group leader's training, developing skills and awareness around mental health. Head Office hosted two online conferences including The Gathering which marked the farewell of the CAP Founder, John Kirkby. These were attended by staff, volunteers, and trustees. We also hosted a regional day in Cholsey.

In October, the Debt Coach informed us of her decision to retire on the grounds of ill health. At the year end the Centre was actively recruiting to the role of Debt Coach and Trainee Centre Manager.

The Trustees wish to record their appreciation of the hard work put in by Sue, Susie, Naomi and the team of volunteers who undertake a variety of tasks. This year, 30 volunteers have been involved in visiting and befriending clients which has had its challenges during the changing restrictions. However, they have kept in touch with clients via text and phone calls and visits, walks and cups of tea when restrictions allowed. The offer of ongoing friendship and social support has been extended to those clients who would appreciate it, and many relationships have developed well in this way.

Small groups of people from the partner churches continue to meet regularly over Zoom in both Didcot and Wallingford to pray for the work of the Debt Centre.

The Trustees recognise that without all these people, we would not be able to offer and provide the services we do. It is hoped that, in the coming year, the centre will be able to reach out to more clients providing them with financial help and, when the opportunity arises, spiritual guidance.

Signed on behalf of the Trustees: Naomi Allen

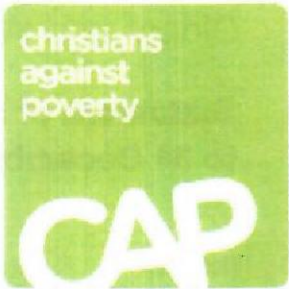
Date: 16<sup>th</sup> May 2022

**Statement of Financial Activities from 1 January 2021  
to 31 December 2021**

INCOME	£
Donations from partner churches	31,875
Individual Donations and Grants	1,467
Reimbursement of Client Blessings	680
<b>Total Income</b>	<b>34,022</b>
EXPENDITURE	£
Employment	
Salary	24,542
Pension	1,194
Payroll costs	312
Travel and Expenses	1,321
Mobile phone	190
CAP Head Office	7,200
Events, publicity and postage	1,191
Insurance and other running costs	758
Client Blessings	861
<b>Total Expenditure</b>	<b>37,569</b>
<b>Balance at 1 January 2021</b>	<b>17,493</b>
<b>Balance at 31 December 2021</b>	<b>13,946</b>

**Balance Sheet at 31 December 2021**

<b>Current Assets</b>	
National Westminster Bank Account	-
CAF Bank Current Account	13,202
CAF Bank Gold Account	1,000
<b>Current Liabilities</b>	
Outstanding Expenses	255
Outstanding Payments to CAP Head Office	-
<b>Net Assets</b>	<b>13,946</b>



## Independent Examiner's Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.

### Responsibilities and basis of report

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

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 all 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *N.J. Clarke*

Date: 1/5/22

Name: N.J. CLARKE

Address: 1 HOCKTON BARN  
CHURCH LAWE  
HARWELL  
OX11 0EE