

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)

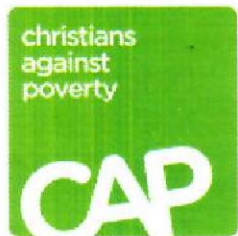
The Charity Trustees met four times during the year to review progress and to discuss future plans. The meeting in January and April took place over Zoom and the July and October meetings were hybrid, with both in-person and remote attendees.

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: 16th 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
Total Income	34,022
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
Total Expenditure	37,569
Balance at 1 January 2021	17,493
Balance at 31 December 2021	13,946

Balance Sheet at 31 December 2021

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

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:

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