

## 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

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)  
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)

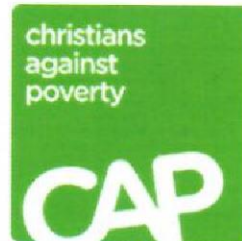
The Charity Trustees met four times during the year to review progress and to discuss future plans. The meeting in January took place over Zoom and the April, July and October meetings were hybrid, with both in-person and remote attendees. Three partner churches were in interregnum during the year so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

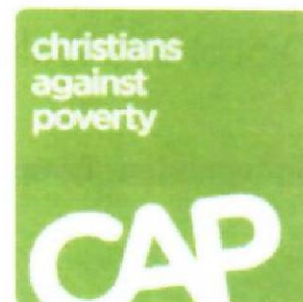
The new staff undertook initial training from CAP Head Office in Bradford, and staff (and 1 volunteer) have attended CAP conferences in Woking and York. The Centre Manager ran several Induction sessions for new volunteers, and the Debt Coaches visited a service of each Didcot locality partner church 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 L. Allen ..... Date: ..... 16/4/2023 .....



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

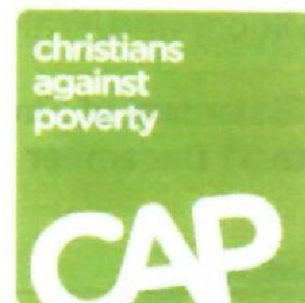
INCOME	£
Donations from partner churches	35,004
Individual Donations and Grants	1,156
Reimbursement of Client Blessings	2,924
<b>Total Income</b>	<b>39,084</b>

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 LIXTON BARN  
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HARWELL  
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