

## 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.

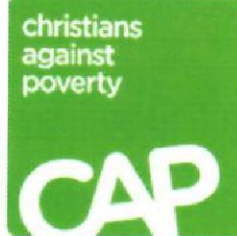
The day-to-day work of the Charity is in the hands of the part-time Centre Manager, Sue Bright. The Chair of Trustees acts as Line Manager for the Centre Manager. One of the Centre's part-time Debt Coach, Sarah Bassett, resigned in April. Melanie Shields has taken on additional hours and achieved sign 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. Elson Date: 1/5/2024

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

<b>INCOME</b>	<b>£</b>
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>
<b>EXPENDITURE</b>	<b>£</b>
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

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:**

A handwritten signature in black ink, appearing to read "N J Clarke".

**Date:**

11-Mar-24

**Name: N J Clarke**

### Address:

1 Lockton Barns  
Church Lane  
Harwell  
Didcot OX11 0EZ