

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)

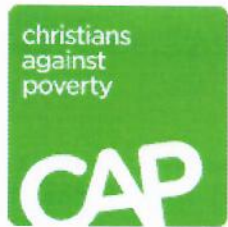
The Charity Trustees met four times during the year to review progress and to discuss future plans. Didcot Baptist Church is still in an interregnum and a church member represented the church at the meetings.

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
Total Income	£ 51,914.71
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
Total Expenditure	£ 42,330.60
Balance at 1 January	£ 13,375.53
Balance at 31 December	£ 22,959.64

Balance Sheet at 31 December

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



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

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