

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.

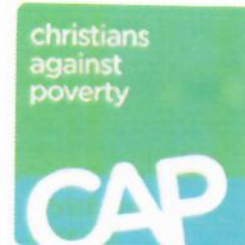
The day-to-day work of the Charity was in the hands of the part-time Centre Manager, Liberty Joseph. The Chair of Trustees acts as Line Manager for the Centre Manager. Melanie Shields continues to work as a part-time Debt Coach and Naomi Gibson provides administrative support to the team who are in regular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

Didcot and Wallingford Area CAP Debt Centre



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.

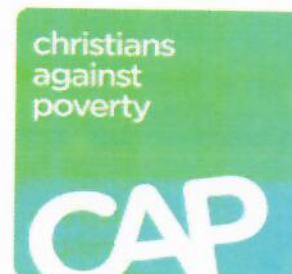
The team ran a "Thank You Brunch" for the volunteers in November in recognition of their amazing contribution over the last ten years. They were given a magnet to commemorate the milestone year. The United Conference (run by CAP Head Office) in Woking was attended by fourteen people from our area with 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

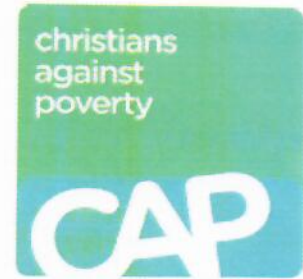


Statement of Financial Activities from 1 January 2025 to 31 December

INCOME	£
Donations from partner churches	£ 44,111.30
Individual Donations and Grants	£ 20,760.64
Reimbursement of Client Blessings	£ -
Total Income	£ 64,871.94
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	£ -
Total Expenditure	£ 48,066.40
Balance at 1 January 2025	£ 22,959.64
Balance at 31 December 2025	£ 39,765.18

Balance Sheet at 31 December 2025

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



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