

KING'S LYNN DEBT CENTRE

England & Wales · Charity number 1167702

Details

Status Registered

Legal form CIO

Registered 2016-06-17

Register [View on the Charity Commission register](#)

Contact

Address The Kings Centre
Wellesley Street
Kings Lynn
Norfolk
PE30 1QD

Phone 01553 766333

Email rachel-osborne@sky.com

Activities

Objects: THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT:A) THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND NORTH WEST NORFOLK WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING ADVICE AND OTHER SERVICES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;B) THE ADVANCEMENT OF EDUCATION OF THE PUBLIC LIVING IN AND AROUND NORTH WEST NORFOLK IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;C) THE ADVANCEMENT OF THE CHRISTIAN FAITH THROUGH CARE, COMPASSION AND RELEVANT PRACTICAL AND SPIRITUAL HELP AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: King's Lynn Debt Centre (KLDC) exists to relieve individuals and families from financial debt. KLDC is run by three partner churches and it works in liaison with Christians Against Poverty. Income for the operation of KLDC is raised via individuals, the partner churches, fundraising activities and grant aid. KLDC is non-profit making. The Centre Manager is contracted to work 20 hours per week.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Norfolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£16,149	£17,967	-	-
2023-12-31	£21,715	£16,169	-	-
2022-12-31	£23,805	£18,388	-	-
2021-12-31	£30,895	£22,901	-	-
2020-12-31	£19,404	£24,168	-	-

Trustees

Name	Role	Appointed
Rachel Osborne	Chair	2021-05-18
Chester Noble		2021-05-18
Clare Mallet		2021-05-18
Diane Walmsley		2024-06-03
Hilary Johnson		2024-01-29
John Edward Currey		2016-04-04
Julian Hallett		2024-06-03
Peter Walmsley		2024-06-03

KING'S LYNN DEBT CENTRE

England & Wales - Charity number 1167702

Accounts

King's Lynn Debt Centre (CAP) Annual General Meeting

Monday 13th October 2025 at The King's Centre

Chairperson's Report for the year 2024-2025

We have maintained a place of financial stability throughout this year. This is definitely due to the generous giving from our partner churches and also individuals who have a heart for the King's Lynn Debt Centre. As a body of Trustees, we are very grateful for the financial support the Debt Centre receives.

As we have heard from our Debt Centre manager, this year has been and remains challenging; clients have been referred to the debt centre from connecting organisations: Hanseatic Union, Purfleet Trust, DWP, Mind and the NHS has referred their first client to our service. Many clients come through 'word of mouth'.

Clients come with high levels of need and struggle to organise the necessary paperwork at the fact finding stage; this really slows down the process of forming a sustainable budget from Head Office. Our manager reports that many clients have mental health issues that cause them difficulties when trying to engage with the process. Having said that, we celebrate the good news that 6 families have gone debt free. Additionally, the total amount of debt cleared since the centre opened (10 years ago next year) is £662,842.42 This is amazing. As Trustees, we would like to thank those volunteers past and present for all their commitment to the welfare of our clients. We also recognise that this amazing achievement reflects the hard work of the current Debt Centre manager and also her predecessor.

The current caseload for the manager is 17 households including 6 children.

The solid and loyal base of volunteers help to befriend the clients but there is always a need for more as the rôle of befriending is vital for encouraging clients, supporting and helping them to continue on their journey out of debt.

The Drop In service is new since last year; people can come in and talk in confidence and be sign posted to CAP to start the process. This is another opening for a volunteer to help and support the manager on a monthly basis.

There have been several ways in which the debt centre has supported clients throughout this year:

- School uniform was given to those children of school age**
- Equivalent financial support for those struggling to buy food**
- Household items found for those in need**
- Invites to CAP events**
- Christmas hampers given out**

As a Christian charity, we are ever grateful to God for his provision so that this work can continue to help people on their journey out of debt. For our God is a God who brings peace and order to those whose lives are in turmoil and chaos.

R.Osborne – Chairperson

October 2025

**King's Lynn Debt Centre
Income and Expenditure Accounts
Year ended 31st December 2024**

	2024	2023
	£	£
<u>Income</u>		
Partner Churches	10,523.92	10,023.92
Charities	500.00	4,186.08
Grants (restricted)	1,500.00	-
Other churches and donations	3,625.40	7,504.60
	16,149.32	21,714.60
 <u>Expenditure</u>		
Salary and associated costs	9,223.90	7,202.01
Travel	196.44	165.82
Insurance	328.30	320.63
Stationery	131.89	195.00
Accountancy	228.00	156.00
Client events and support	234.98	701.74
Client blessing (restricted)	1500.00	-
Phone	180.00	
Volunteer exps	187.49	
Bank charges	120.00	
Thirty-one eight subs and charges	227.24	
Miscellaneous	7.99	722.72
Equipment	-	329.00
King's Centre hall hire	1	-
CAP - Bradford	5,400.00	6,000.00
	17,967.23	18,388.49
 Deficit/Surplus for the year	-1,817.91	5,545.52

**King's Lynn Debt Centre
Income and Expenditure Accounts
Year ended 31st December 2024**

	2024	2023
	£	£
<u>Current assets</u>		
Debtors		
Bank	24,660.93	26,478.84
	24,660.93	26,478.84
<u>Current liabilities</u>		
Creditors		-
NET ASSETS	24,660.93	26,478.84
REPRESENTED BY		
Unrestricted accumulated surplus		
b/f	26,478.84	20,933.32
Surplus for the year	-1,817.91	5,545.52
Total funds	24,660.93	26,478.84

We would like to thank everyone who has donated to the King's Lynn Debt Centre this year, your generosity is amazing and we are very grateful.

A big thank you to Laura for all her hard work and heading up a great team and a massive thank you to all the volunteers, whether you go out and see clients, do the admin or support in prayer you are invaluable.

The main expenditure this year has been Laura's salary and the contribution to CAP Bradford.

Fundraising down this year compared to last year and there was a large donation of £3,000 last year which we did not have this year. This has resulted in a deficit this year of £1,817. Next year the CAP Bradford payments will be £3,600 as our monthly fee has decreased to £300 per month.

The partner churches are Cornerstone King's Lynn Baptist Church, Church of the Woottons, The King's Centre and King's Lynn Evangelical Church.

KING'S LYNN DEBT CENTRE

England & Wales - Charity number 1167702

Accounts

King's Lynn Debt Centre Annual General Meeting

Tuesday 8th October 2024 at the King's Centre 6.30pm

Chairperson's Report for the year 2023-2024

We have reached a place of financial stability which has been sustained throughout this year. This is definitely due to the generous giving from our four partner churches and also to the gifts from individuals who have a heart for this charity. We are very thankful for these gifts.

During this year, we have appointed a new Debt Centre Manager who works with the CAP Area Manager to run the centre inline with the policies and practices of the nationwide charity Christians Against Poverty (CAP). The Trustees meet regularly with the Debt Centre Manager to ensure that all is well with the running of the centre again inline with both CAP and the Charity Commission. As a charity, we are really pleased when we hear from our centre manager that a client has become debt free; this means a lot to us all as Trustees and volunteers.

Summary for the Debt Centre:

The average size of the Manager's caseload is around 15 households with a capacity for taking on two new clients a month.

Total amount of debt repaid or written off so far is £523, 141.3

Total households helped since opening: 241 with 47 going debt free.

This includes 161 adults and 135 children.

The Manager plans to continue to promote CAP with churches in the town and with other agencies in King's Lynn.

Training for new volunteers takes place regularly and have been supported by experienced volunteers.

Events have been planned throughout this year for clients and volunteers as a means to build relationships and to help those who may be struggling with their mental health.

R.Osborne

Chair of Trustees

8th October 2024

King's Lynn Debt Centre
Income and Expenditure Accounts
Year ended 31st December 2023

	2023	2022
	£	£
<u>Income</u>		
Partner Churches	10,023.92	10,023.92
Charities	4,186.08	8,150.00
Other churches and donations	7,504.60	5,631.00
	21,714.60	23,804.92
 <u>Expenditure</u>		
Salary and associated costs	7,202.01	9,073.73
Travel	165.82	401.95
Insurance	320.63	310.63
Stationery	195.00	136.22
Accountancy	156.00	-
Client events and support	701.74	1,432.28
Phone	280.00	
Volunteer exps	370.11	
Bank charges	121.68	
Thirty-one eight subs and charges	232.00	
Miscellaneous	95.09	1,033.68
Equipment	329.00	-
CAP - Bradford	6,000.00	6,000.00
	16,169.08	18,388.49
 Surplus for the year	5,545.52	5,416.43

**King's Lynn Debt Centre
Income and Expenditure Accounts
Year ended 31st December 2023**

	2023	2022
	£	£
<u>Current assets</u>		
Debtors		
Bank	26,478.84	20,933.32
	26,478.84	20,933.32
<u>Current liabilities</u>		
Creditors		-
NET ASSETS	26,478.84	20,933.32
 REPRESENTED BY		
Unrestricted accumulated surplus		
b/f	20,933.32	15,516.89
Surplus for the year	5,545.52	5,416.43
Total funds	26,478.84	20,933.32

We would like to thank everyone who has donated to the King's Lynn Debt Centre this year, your generosity is amazing and we are very grateful.

A big thank you to Laura for all her hard work and heading up a great team and a massive thank you to all the volunteers, whether you go out and see clients, do the admin or support in prayer you are invaluable.

The main expenditure this year has been Steve's salary and the contribution to CAP Bradford. The partner churches are Cornerstone King's Lynn Baptist Church, Church of the Woottons, The King's Centre and King's Lynn Evangelical Church.

KING'S LYNN DEBT CENTRE

England & Wales - Charity number 1167702

Accounts

**King's Lynn Debt Centre Annual General Meeting
Monday 9th October 7.30pm at King 's Centre**

Chairperson's report

We have reached a place of financial stability that we have not been able to enjoy since the establishment of the Debt Centre until this year. This is due to the generosity of each of our partner churches, other local churches and individuals who make regular and occasion donations. I am very grateful too, to Andrew Frere-Smith who has had considerable success in the grant applications he has made.

During this past year the trustees have made small but significant alterations and additions to our constitution, and we make it our business to ensure that we oversee the business of KLDC according the to guidance of our constitution and the requirements of the Charity Commission.

Our biggest challenge of the year came when Emily Hart resigned as Centre Manager to take up her new position as CAP Area Manager. Keeping the Centre running in the interim was well within the scope and ability of Laura our Debt Coach to whom we are very grateful.

I and two other trustees ran the process to recruit a new Centre Manager aided by advice from CAP. There was a great deal of interest in the post, but we were glad to appoint Steve Lofts who began working for KLDC in March. Steve was commissioned during a wonderful service at King's Lynn Evangelical Church in April.

I am very grateful to my fellow trustees for their commitment to KLDC and for the work they do to ensure its efficient running

James Nash
Chair of Trustees
9th October 2023

KINGS LYNN DEBT CENTRE INCOME & EXPENDITURE YEAR ENDED 31/12/2022

2021	Charity Number 1167702	2022
£	Income	£
10,430.92	Partner Churches	10,023.92
10,950.00	Charities	8,150.00
9,514.05	Other churches & donations	5,631.00
30,894.97		23,804.92
	Expenditure	
	Operational Costs	
13,251.27	Salary and associated costs	9,073.73
332.80	Travel	401.95
310.63	Insurance	310.63
63.51	Stationery	136.22
13,958.21	Sub-total	9,922.53
3,070.95	Client events & support	1,432.28
15.65	Miscellaneous	1,033.68
6,000.00	CAP - Bradford	6,000.00
23,044.81		18,388.49
7,850.16	(Deficit)/Surplus for the year	5,416.43

BALANCE SHEET

CURRENT ASSETS

0.00	Debtors	0.00
15,606.89	Bank	20,933.32
15,606.89		20,933.32

	CURRENT LIABILITIES	
90.00	Creditors	0.00
<u>15,516.89</u>	NET ASSETS	<u>20,933.32</u>
	REPRESENTED BY	
7,666.73	Unrestricted accumulated surplus b/f	15,516.89
<u>7,850.16</u>	(Deficit)/Surplus for year	<u>5,416.43</u>
<u>15,516.89</u>	Total Funds	<u>20,933.32</u>

The 2021 account originally submitted did not balance due to the omission of payroll of £144. The above account has been restated to reflect the correction.

We would like to thank the generous donors that made grant awards to King's Lynn Debt Centre during 2022. These include:

Albert Hunt Charity	£2,000
Paul Bassham Charity	£2,000
Geoffrey Watling Charity	£2,500
East Coast Community Fund	£1,150
Neighbourly	£500

We would like to acknowledge the hard work and dedication of our staff and volunteers as they have adjusted to the impact of the pandemic and our recovery from it. We particularly want to thank Emily Hart who has been our Debt Coach since 2016 when the project began. She will be greatly missed, but thankfully, having been promoted to regional officer with CAP, she will still be in touch.

The major items of expenditure are salary and the contribution to CAP Bradford.

The partner churches are Cornestone King's Lynn Baptist, Church in the Woottons, King's Church, and King's Lynn Evangelical Church. Other churches and donations included King's Lynn Minster, Church of the Nazarene, St Faiths Gaywood, and St Mary's Heacham.

KING'S LYNN DEBT CENTRE

England & Wales - Charity number 1167702

Accounts

King's Lynn Debt Centre
Annual Report and Accounts
for the year to 31 December 2021

Charity number 1167702

October 2022

King's Lynn Debt Centre

Report of the trustees for the year ending 31 December 2021

The trustees are pleased to present their annual report and accounts for the year ending 31 December 2021. The report complies with Charity Commission guidance and the Statement of Recommended Practice – Accounting and reporting by Charities (SORP 2005).

Chairman's report

We find ourselves in a place of transition and some uncertainty regarding our immediate future now that Emily has ceased being the manager of our Debt Centre, and before we have recruited her replacement. However, I feel very encouraged by the steady and impressive progress made by King's Lynn Debt Centre. This has been evidenced in the number of people and families we serve, by the wonderful stories we have heard of lives changed for the better, and by the number of people who find themselves debt free because of the centre's ministry. I am also very encouraged that Emily, having served so effectively as manager here, has gained such a thoroughly deserved and good promotion.

In addition to these things, I am pleased to acknowledge that the debt centre has grown to have four partner churches rather than three, and as a result we are strengthened by having two extra trustees. We are certainly in a more secure financial position than we were 12 months ago.

May I thank my fellow trustees for their commitment to the work of our debt centre. I thank Andrew for all he has given and continues to give as our treasurer, and Hilary for her very effective work as our secretary and bookkeeper.

I would also like to thank our volunteers for their commitment to the centre over the past year.

Finally, my thanks are due to Emily for her God inspired and faithful service working towards debt relief in King's Lynn since the inception of King's Lynn Debt Centre in 2016. Thank you to Laura for all she has done in support of Emily and for her willingness to hold the reins until our next Centre Manager is ready to take over.

I pray that God will continue to bless our shared ministry in this place.

Our purposes and activities

The purposes of the charity are:

- (a) The relief of poverty for persons living in North-West Norfolk who are in conditions of need, hardship, or distress by reason of their financial circumstances.
- (b) The advancement of education in all matters relating to the management of personal finances.
- (c) The advancement of the Christian faith through care, compassion, practical and spiritual help.

During the year our programme of activities focused on helping people get out of debt and equipping them with the tools and confidence to take control of their finances. In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit.

Centre Manager's report

In our latest newsletter the scripture Ecclesiastes 3:1 was shared. It declares "There is a season for everything, and a season for every activity under the heavens".

This last year has been a season of rebuilding in the Debt Centre. We have emerged out of a series of COVID-19 lockdowns, where we were only able to provide an over the phone service, to now being able to visit people once again in their own people's homes. We remain one of the few services in the area that has resumed home visits.

In January 2022, I felt that we needed to focus on building up our volunteer teams. To start with we ran a lunch for current volunteers, where we asked them to recommit to volunteer, or discreetly chose to step down if they felt they had served their time with us. We sought new volunteers and held our first volunteer's coffee morning. We ran Empower training for all current and new volunteers to prepared them for home appointments. We also ran a mental health and boundaries training. We now have 15 volunteers in addition to Laura (our volunteer Debt Coach). However, only 3 of these are male volunteers. We really need some more male volunteers to become befrienders.

Laura has been a Debt Coach for a year now and her support has been greatly appreciated. She has completed all the required training elements and helps to oversee the wellbeing of all our volunteers. She is looking forward to being more involved in the training of volunteers and running courses to help our clients.

Over the last few months, we have only had a few new clients. This is a surprise to us with the current cost of living crisis. One reason could be the severely negative impact that Covid-19 has had on many people who were already struggling with their mental health. They have got worse and are not in a mental position to receive help, even though they desperately need it. They cannot cope so they bury their head in the sand hoping the situation will go away - we all know it won't.

In recent months we have done a lot of work promoting the debt centre. We have had newspaper articles in Lynn News and Your Local Paper. We have been featured on BBC Look East. We have updated other charities and services through the West Norfolk Community Forum. We have spent a week at King's Lynn Foodbank promoting our service to people coming to collect food. We have also had volunteers displaying posters and flyers in different locations across the town. Laura and I also attended a Provision Marketplace event at Job Centre Plus to promote our work with all the work coaches. Ideally, we would like to see someone volunteer 2-4 hours a week as a Community Links Co-ordinator. They would be responsible for carrying out all promotion of the Debt Centre as well as building and maintaining relationships with referral agencies in our local area.

The client's we are helping are also struggling to engage regularly with our services. Many are living with severe mental health challenges. Laura is passionate about running drop-ins and courses like The Well-being Course in 2023 to re-engage with our clients on a regular basis.

We continue to run monthly prayer gatherings and value the support of everyone who prays for the work of the Debt Centre whether that is attending the prayer gatherings or by praying in their own time at home. Prayer is a vital component to the work we do.

This year we have seen a huge demand for emergency aid. CAP Head Office have an emergency aid fund available to our clients. Each client can apply for assistance. Some of these things include food shops, electricity/gas top-ups, mobile phone top-ups, school uniform, interview clothes etc. We also use ACTS 435 to request funds for items that clients may need. We can also issue Foodbank vouchers.

This summer we provided Summer Hampers to all our families to help them through the summer. These included food cupboard staples such as pasta, rice, tins, as well as kids' snacks, and children's activities to keep them busy in the holidays.

The King's Centre held a Family Fun Day- each for our families and four families come along. This was greatly encouraging.

All our CAP families will also receive help from The King's Centre's Community Impact School Uniform project to help relieve the burden of the extra costs to spend out on school uniforms.

For me, this is my final Centre Manager's report. I have been in the post since February 2016, launching the Debt Centre in April 2016. This September I began a new role within Christians Against Poverty as Area Manager of East of England (North). It has been a privilege and honour to serve with this ministry to help people in our local community find financial freedom and more importantly to display the love of God to people. I know God isn't finished with the Debt Centre here in King's Lynn and he will take it from strength to strength. I look forward to hearing more about what God continues to do through the work of Christians Against Poverty King's Lynn Debt Centre.

Over the last 6 ½ years we have seen (statistics on 25/08/2022)

> 41 households have gone Debt Free.

> 154 adults' lives impacted

> 133 children's lives impacted

I want to thank everyone who has supported me and the debt centre over the last 6 and a half years. Whether you have said a prayer, volunteered your time, or served as a Trustee, each of you has had a valuable part to play in the working of the Debt Centre. Thank you for whatever part you have played to make this Debt Centre the success it is today.

Emily Hart

Debt Centre Manager (February 2016-August 2022)

Reference and administrative details

Charity number: 1167702

Principal Office: King's Centre, Wellesley St, King's Lynn PE30 1QD

Bank: HSBC, 23 New Conduit Street, King's Lynn, PE30 1DE

Trustees

Canon James Nash	Chair	(elected 2 March 2016)
John Currey		(elected 2 March 2016)
Neil Hubbard		(elected 2 March 2016)
Rachel Osborne		(elected 24 January 2022)
Clare Mallet		(elected 24 January 2022)
Chester Noble		(elected 27 June 2022)
Vera Harsant		(elected 24 January 2022)
Terry Harsant		(elected 24 January 2022)

Trustees removed because of resignation or retirement on 24th January 2022

David Tate	(elected 2 March 2016)
Kenneth Hubbard	(elected 2 March 2016)
Kevan Crane	(elected 2 March 2016)
Mark Willetts	(elected 2 March 2016)

Debt Centre Manager

Currently vacant

Governance

King's Lynn Debt Centre is a registered charity with the Charity Commission of England and Wales. It is governed by a constitution adopted 2nd March 2016. The charity is constituted as a Charitable Incorporated Organisation (CIO). Trustees are appointed or reappointed annually at the Annual General Meeting in October.

The trustees are responsible keeping proper accounting records that disclose, with reasonable accuracy, at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial review

Reserves policy

Cash at bank at 31/12/2021 was £15,661 in unrestricted funds. The main financial risk to the charity is the loss of grant funding and a fall in donations. Funds are held to cover 3 months operational costs in the event of a loss of income and to meet any unforeseen expenditure that may occur.

Funds

Our main source of funds this year has been donations from partner churches, other churches, and individuals. We received grants from Diocese of Norwich, Yorkshire Building Society, and the Leatherworkers Company. The major expenses were staff costs and the subscription to CAP Bradford.

The Revd. Canon James Nash (Chair)

10 October 2022

KINGS LYNN DEBT CENTRE INCOME & EXPENDITURE YEAR ENDED 31/12/2021

			Charity Number 1167702			
2020	2020	2020		2021	2021	2021
General Fund	Restricted Funds	Total		General Fund	Restricted Funds	Total
£	£	£		£	£	£
12,879.92	0.00	12,879.92	Income			
0.00	0.00	0.00	Partner Churches	10,430.92	0.00	10,430.92
0.00	0.00	0.00	Diocese of Norwich	7,500.00	0.00	7,500.00
0.00	0.00	0.00	Charities Trust (Yorkshire BS)	2,000.00	0.00	2,000.00
1,500.00	0.00	1,500.00	Leathersellers Co	1,450.00	0.00	1,450.00
5,024.00	0.00	5,024.00	Allchurches Trust	0.00	0.00	0.00
19,403.92	0.00	19,403.92	Other churches & donations	9,514.05	0.00	9,514.05
				30,894.97	0.00	30,894.97
			Expenditure			
			Operational Costs			
13,605.44	0.00	13,605.44	Salary and associated costs	13,107.27	0.00	13,107.27
419.30	0.00	419.30	Travel	332.80	0.00	332.80
303.28	0.00	303.28	Insurance	310.63	0.00	310.63
29.43	0.00	29.43	Stationery	63.51	0.00	63.51
14,357.45	0.00	14,357.45	Sub-total	13,814.21	0.00	13,814.21
2,096.04	0.00	2,096.04	Client events	3,070.95	0.00	3,070.95
1,714.57	0.00	1,714.57	Miscellaneous	15.65	0.00	15.65
6,000.00	0.00	6,000.00	CAP - Bradford	6,000.00	0.00	6,000.00
24,168.06	0.00	24,168.06		22,900.81	0.00	22,900.81
(4,764.14)	0.00	(4,764.14)	(Deficit)/Surplus for the year	7,994.16	0.00	7,994.16

BALANCE SHEET

CURRENT ASSETS	
151.95	Debtors
7,563.13	Bank
7,715.08	
CURRENT LIABILITIES	
48.35	Creditors
7,666.73	
NET ASSETS	
REPRESENTED BY	
12,430.87	Unrestricted accumulated surplus b/f
(4,764.14)	(Deficit)/Surplus for year
7,666.73	Total Funds

NOTES

- 2021 saw an increase of grant income from £1,500 (received in 2020) to £10,950. This meant we ended the year with a surplus of £7994, a carry forward from 2020 of £7667 and total funds of £15,661.
- The major items of expenditure were salary costs and the contribution to CAP Bradford.
- The partner churches of Cornerstone King's Lynn Baptist, the Church in the Wootton's and King's Lynn Evangelical Church were joined by the King's Church.
- Gifts came from other churches including the Church of the Nazarene, King's Lynn Minster, and St Faith's Gaywood. Many personal donations were received, including an anonymous gift of £5000.
- Many charities have experienced financial difficulties in 2021 due to the coronavirus and its impact on our economy. During 2022 we hope to increase our profile across the area and our pool of volunteers and donors.
- We are very grateful to the staff and volunteers who have served so selflessly throughout this difficult period. We would also like to thank the local churches and individuals for their regular support.
- We are particularly grateful to the Diocese of Norwich, Yorkshire Building Society, and the Leatherworkers Company for their generous grant.

A. Frere-Smith

A Frere-Smith
Treasurer, King's Lynn Debt Centre

These accounts were approved by the Trustees on the 27th of June 2022 and signed on their behalf by

JANash

Revd Canon James Nash
Chair of Trustees



Section A Independent Examiner's Report

Report to the trustees/
members of **King's Lynn Debt Centre**

On accounts for the year ended **31st December 2021** Charity no (if any) **1167702**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

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 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: Lorraine Collins Date: 15th February 2022

Name: Lorraine Collins

Relevant professional qualification(s) or body (if any):

Address: 8 Swan Lane
Fincham
Kings Lynn
PE33 9UR

KING'S LYNN DEBT CENTRE

England & Wales - Charity number 1167702

Accounts

King's Lynn Debt Centre
Annual Report and Accounts
for the year to 31 December 2020

Charity number 1167702

November 2021

King's Lynn Debt Centre

Report of the trustees for the year ending 31 December 2020

The trustees are pleased to present their annual report and accounts for the year ending 31 December 2020. The report complies with Charity Commission guidance and the Statement of Recommended Practice – Accounting and reporting by Charities (SORP 2005).

Chairman's report

The past year has been like no other. We have faced the challenge of the Covid-19 pandemic, working from home, no longer being able to have face-to-face appointments, and not being able to host social events. We were not even able to hold an AGM last year. However, we have found new ways of working online and our clients have continued to receive our best service.

I would like to thank Emily, our debt centre manager, for the magnificent way she has adapted and maintained such a positive attitude. You will see from her report just how much has been achieved despite the challenges.

We are pleased to note that during 2021 the King's Church joined us, to become our fourth partner church. We are sorry to see Kevan Crane, Mark Willetts and Ken Hubbard leave the trustees after being with us since the foundation of the debt centre. They have been tremendous help guiding us through our early years. We would particularly like to thank Ken who has held the position of treasurer throughout.

We also acknowledge the work of Dan Tansey, who also stands down as a trustee. His experience with CAP has been invaluable over the last four years.

We are pleased to welcome our new trustees Terry and Vera Harsant, Clare Mallett, Chester Noble, and Rachel Osborne.

I would like to thank everyone for their commitment to the centre over the past year.

Our purposes and activities

The purposes of the charity are:

- (a) The relief of poverty for persons living in North-West Norfolk who are in conditions of need, hardship, or distress by reason of their financial circumstances.
- (b) The advancement of education in all matters relating to the management of personal finances.
- (c) The advancement of the Christian faith through care, compassion, practical and spiritual help.

During the year our programme of activities focused on helping people get out of debt and equipping them with the tools and confidence to take control of their finances. In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit.

Centre Manager's report

Introduction

At the beginning of 2020 CAP were coming out of the season of reflection and review called 'Time to Breathe'. We had just begun seeing clients again and had a full 3-month client waiting list when the Covid-19 pandemic hit, and Lockdown #1 was enforced. CAP had already implemented a work-from-home policy and paused all client appointments a week before full lockdown. After 6 months of not taking appointments due Time to Breathe, appointments were stopped again. It took CAP head office a few weeks to move our service from a face-to-face appointment system to an online/phone appointment service. Every change had to be approved by the FCA (Financial Conduct Authority) to ensure we continued to provide a compliant service.

Clients

Throughout the pandemic we were **not** short of clients and managed to keep a waiting list throughout. Over the phone appointments presented challenges as we sought to get the right information, but some things got easier. The amount of paperwork from clients was reduced significantly. It could be uploaded to the client's personal Nextcloud link, making the whole process Covid-19 friendly and more efficient. The Nextcloud link now remains and has reduced the risk of paperwork getting lost in the post. It also means a budget can be created more quickly.

We are grateful that face to face appointments have started again but are also pleased that we now have the facility to help over the phone, should we need to in the future.

A disadvantage of phone appointments was that volunteers were not able to interact with new clients. Emily had to carry the load herself. Even though the clients were invited to the virtual connect group, many chose not to participate.

Events

At the beginning of 2020 we started our first Alpha course. We had 3 clients attend in person. When the pandemic hit, we moved this online. A virtual Connect group was formed out of clients and volunteers. We completed Alpha and continued the group, running a course called 'Jesus is....' by Judah Smith. These sessions were such good times of connection and relationship building.

In the Christmas of 2020, we were able to bless clients with Christmas Hampers and toys. Lots of people from the different churches, as well as those from outside of the church, were involved putting together the hamper donations and purchasing gifts.

Since we were unable to run client events, we gave each of our CAP families a movie basket which contained 'The Star' movie (the nativity story from the perspective of the donkey), popcorn, fizzy drink, and sweets.

Volunteers

With the pandemic in full swing in 2020, volunteers were not able to participate in appointments, but they could join the connect group.

We were saddened earlier in 2021 to lose Mick of Cornerstone King's Lynn Baptist Church to Covid-19. His death impacted everyone in the group as he had played a vital part. Mick will always be remembered for all he did for Kings Lynn Debt Centre.

Looking ahead we do need to increase our volunteers from all churches. We particularly need some male volunteers to attend appointments.

A key volunteer role is being a befriender, helping to make connections with our clients and encouraging them on their journey to becoming debt free. Volunteers do not need to be money experts just people who can listen, support, and encourage.

We are very grateful for the many hours our volunteers have spent helping us. Without this valuable contribution of time, energy and care we would not have been able to achieve so much.

Now & looking ahead

We are starting to see the impact that Time to Breathe and the Covid-19 pandemic have had on the centre.

One of the biggest challenges has been maintaining good connection with referral agencies. Prior to Time to Breathe we had a greater variety of referral agencies working with us. Now organisations and charities are functioning in different ways. Some key people have left or been moved to different roles, and it has felt like we have had to start from the ground up again, which has been difficult.

We know that there will be more need for our service going forward with the £20 a week uplift not being made permanent - this uplift was needed not because of the pandemic but due to inflation during the benefits freeze. Also, with furlough ending, people may lose their jobs. As we look ahead and see how energy prices are rising, taxes are rising, and the cost of food is rising, it is not hard to predict that more people are going to struggle.

We are thankful to have Laura Joslin working as a volunteer Debt Coach and she has been a great addition to the team. Laura, having previous mental health experience, has the much-needed tools to help those of our clients who struggle with mental health.

We've been running the course 'The Well-being Journey'. We hope to run it again in January 2022 when more clients will jump on board. Most of our clients struggle with poor mental health.

CAP client report

Each year, Christians Against Poverty carry a client report - you can view the most recent report via this link <https://capuk.org/connect/policy-and-government/client-report-21>

Statistics:

In 2020 we had 21 new client households that consisted of 25 adults and 23 children

In 2020 '7' households went debt free

Since opening in April 2016 we have seen 34 households go Debt Free, we have helped 110 households, 131 adults which in turn has also impacted 108 children.

Reference and administrative details

Charity number: 1167702

Principal Office: Cornerstone Baptist Church, Wisbech Road, King's Lynn, PE30 5JS

Bank: HSBC, 23 New Conduit Street, King's Lynn, PE30 1DE

Trustees, who served throughout 2020

Canon James Nash Chair (elected 2 March 2016)

Kenneth Hubbard Treasurer (elected 2 March 2016)

Kevan Crane (elected 2 March 2016)

John Currey (elected 2 March 2016)

Neil Hubbard (elected 2 March 2016)

Mark Willetts (elected 2 March 2016)

Debt Centre Manager

Emily Hart

Governance

King's Lynn Debt Centre is a registered charity with the Charity Commission of England and Wales. It is governed by a constitution adopted 2nd March 2016. The charity is constituted as a Charitable Incorporated Organisation (CIO). Trustees are appointed or reappointed annually at the Annual General Meeting in October.

The trustees are responsible keeping proper accounting records that disclose, with reasonable accuracy, at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial review

Reserves policy

Cash at bank at 31/12/2020 was £7667 in unrestricted funds. The main financial risk to the charity is loss of grant funding and reduced donations. The funds are held to cover 3 months operational costs in the event of a loss of income and to meet any unforeseen expenditure that may occur.

Funds

Our main source of funds this year has been donations from partner churches, other churches, and individuals. We did not receive any grant funding. The major expenses were staff costs and the subscription to CAP Bradford.

The Revd. Canon James Nash (Chair)

9 November 2021

KINGS LYNN DEBT CENTRE INCOME & EXPENDITURE YEAR ENDED 31/12/2020

2019			2020		
General Fund	Restricted Funds	Total	General Fund	Restricted Funds	Total
£ Income					
10,599.92	0.00	10,599.92	12,879.92	0.00	12,879.92
7,000.00	0.00	7,000.00	0.00	0.00	0.00
7,000.00	0.00	7,000.00	0.00	0.00	0.00
			1,500.00	0.00	1,500.00
8,257.85	0.00	8,257.85	5,024.00	0.00	5,024.00
32,857.77	0.00	32,857.77	19,403.92	0.00	19,403.92
Expenditure					
Operational Costs					
12,469.63	0.00	12,469.63	13,605.44	0.00	13,605.44
924.80	0.00	924.80	419.30	0.00	419.30
303.28	0.00	303.28	303.28	0.00	303.28
164.55	0.00	164.55	29.43	0.00	29.43
13,862.26	0.00	13,862.26	14,357.45	0.00	14,357.45
3,113.74	0.00	3,113.74	2,096.04	0.00	2,096.04
276.18	0.00	276.18	1,714.57	0.00	1,714.57
6,000.00	0.00	6,000.00	6,000.00	0.00	6,000.00
23,252.18	0.00	23,252.18	24,168.06	0.00	24,168.06
9,605.59	0.00	9,605.59	(4,764.14)	0.00	(4,764.14)

BALANCE SHEET

CURRENT ASSETS	
548.00 Debtors	151.95
13,505.37 Bank	7,563.13
14,053.37	7,715.08
CURRENT LIABILITIES	
1,622.50 Creditors	48.35
12,430.87	7,666.73
NET ASSETS	
REPRESENTED BY	
2,825.28 Unrestricted accumulated surplus b/f	12,430.87
9,605.59 (Deficit)/Surplus for year	(4,764.14)
12,430.87 Total Funds	7,666.73

NOTES

2020 saw a reduction of grant income from £14,000, received in 2019, to £1,500 which meant that a surplus in 2019 of £10,000 became a deficit of £5,000. With fund balances reducing from £12,000 to £8,000. The major items of expenditure are salary costs and the contribution to CAP Bradford. The partner churches are Cornerstone King's Lynn Baptist, Churches in the Wootton's and King's Lynn Evangelical Church. Other churches and donations include the Church of the Nazarene, King's Lynn Minster, King's Lynn Christian Fellowship and personal donations. Many charities have experienced financial difficulties in 2020 due to the coronavirus and its impact on our economy and how we as a charity operate. We are grateful to God that we have the financial resources to operate. In 2021, three grants totalling £14,500 have been received which enables the debt centre to stabilise in 2021 and increase its core funding.

K.M. Hubbard

K.M.HUBBARD C.P.F.A.
Treasurer, King's Lynn Debt Centre

these accounts were approved by the Trustees on the 19th April 2021 and signed on their behalf by

JA Nash

Canon James Nash
Trustee

Independent Examiner's Report

**Report to the trustees of King's Lynn Debt Centre
On accounts for the year ended 31 Decembr 2020
Set out on the attached page**

Charity no:1167702

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

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, no material matters have come to my attention in connection with my examination, which causes me to believe that in, any material 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 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: 22/8/2021

Name: P.Rumbellow

Relevant professional qualification:

FCCA

Address:

21 Wellington Street
Littleport
Cambs
CB6 1PN