

SIDCUP DEBT ADVICE

England & Wales · Charity number 1169856

Details

Status Registered

Legal form CIO

Registered 2016-10-24

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

Contact

Address New Community Church
24 Station Road
Sidcup
DA15 7DU

Phone 0208 269 8621

Email sidcupda@gmail.com

Activities

Objects: THE RELIEF OF FINANCIAL HARDSHIP THROUGH THE PROVISION OF SUPPORT AND ACCESS TO FREE FINANCIAL ADVICE AND ASSISTANCE TO PEOPLE WITH DEBT-RELATED PROBLEMS LIVING IN THE SIDCUP AREA AND BEYOND WHO, THROUGH LACK OF MEANS, WOULD OTHERWISE BE UNABLE TO OBTAIN SUCH SUPPORT AND ADVICE.

Activities: The relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt-related problems living in the Sidcup are and beyond who, through lack of means, would otherwise be unable to obtain such support and advice

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Bexley
- Bromley
- Greenwich
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£19,910	£15,851	-	-
2024-04-05	£14,630	£13,603	-	-
2023-04-05	£7,350	£11,926	-	-
2022-04-05	£4,728	£7,670	-	-
2021-04-05	£16,455	£5,500	-	-

Trustees

Name	Role	Appointed
Charles Edward January		2016-10-24
Dr LEWIS JOHNMAN		2025-12-04
GRACE OGUNJOBI FCCA		2025-12-04
Ian Stedman		2024-08-01
Michael Pinard		2020-08-02
Paul William Hurren		2021-07-12

SIDCUP DEBT ADVICE

England & Wales - Charity number 1169856

Accounts



Trustees' Annual Report for the period

From 01/04/2024
Period end date

Period start date To 31/03/2025

Charity name: SIDCUP DEBT ADVICE

Charity registration number:1169856

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt-related problems living in the Sidcup, LB of Bexley and Kent area and beyond who, through lack of means, would otherwise be unable to obtain support and advice.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit and the Financial Conduct Authority (FCA) on debt advice activity. Although all advisers have been trained to the required level, all advisers continue to be encouraged to undertake CPD with Community Money Advice (CMA) or Wiseradviser. This is to ensure the service that is provided is of as high a quality as possible and to the benefit of the public, as per both the requirements of the FCA and the guidance issued by the Charity Commission. SDA started the year with 17 clients (21 2023/24); we took on a further 33 (35 2023/24) new clients during the year; 33 (39 2023/24) clients were closed in the period leaving a net at the period end of 17 (17 2023/24). We managed a total debt of £470,895.86 (£597,745.24 2023/24). During the year £39,638.20 of unsustainable client debt was written off by creditors, bringing the total of debt

written off since we started to £137,043.20.

We continue to develop the multiple links with local support agencies that we created last year. For example, our relationship with Pier Road, an NHS based charity in Erith, Kent, whose client base has complex needs, has grown substantially and we are in weekly contact with approximately 8 (12 2023/24) client meetings throughout the year. Some of the clients have been complex due to the increased number of those with backgrounds of various abuses both physical and drug related. We reiterate that the number of clients does not necessarily mirror how busy we have been. One client having complicated debts can absorb more working hours than several 'straightforward' clients put together. We have also established relationships with the Irish Community Services Greenwich, and various social service sections of Bexley Council.

Zoom video calls continue to be preferred to face-to-face meetings and office working has been replaced by home working. The remote working model has been successful in more flexible working practices and hours. It is now standard for records to be supplied and maintained on-line using a secure programme, Catalyst, which is provided by CMA. The number of client appointments was 8 (12 2023/24). However, over 3,600 (2,258 2023/24) emails were exchanged associated with client debts - some emails having multiple layers behind them.

The three dedicated mobile devices using a charity bundle from Tesco Mobile have continued to be invaluable in communication with clients, especially via WhatsApp. Our use of X and Facebook has continued but still has not resulted in any clients during the period. It does, however, maintain our presence in social media.

It is not possible, unfortunately, to help everyone who contacts us. During the year we received 33 (38 2023/24) calls from people seeking assistance for the first time. Some people who get in touch do not follow through with the offer of free debt advice, some have

		<p>more debts than our resources can manage (normally 10, but some have reached 30!) and some are referred to other agencies, e.g. Stepchange, as their mode of operation is more beneficial to the person making the enquiry. Some start the process, i.e. contact us and are booked for a consultation, but never follow through. Work relating to these activities is difficult to quantify and therefore are not included in our statistics. SDA also had numerous calls on the Voicemail associated with current clients – these can be the client calling or a Creditor.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Sidcup Debt Advice does not make grants
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	All debt advice is undertaken by volunteers. Without our volunteers, SDA would be unable to provide the service of free debt advice.
Other		The volunteer advisers are supported by the Trustees, all voluntary, a Centre Manager, also voluntary, and two part time paid administrative staff, who are also debt advisers.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	SDA started the year with 17 clients, we took on a further 33 new clients during the year and closed 33 in the period leaving, a net at the period end of 17. We managed a total debt of £470,895.86, slightly less than the previous year. Some of the clients have been complex due to the increased number of those with backgrounds of various abuses both physical and drug related. Our relationship with Pier Road in Erith, Kent has grown substantially with weekly calls ongoing and approximately 8 client meetings throughout the year. We have also continued to build relationships with the Irish Community Services Greenwich, and various social service sections of Bexley Council.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's income for the year exceeded its expenditure and the Trustees are positive that the reserves combined with future grants will enable it to continue into the future. The Trustees continue to monitor the financial position at each Trustee meeting
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's currently policy on reserves is to ensure there are sufficient funds to meet the essential costs for the following year and several months into the next.
Amount of reserves held	Para 1.22	£12,483
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	No funds were in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees are confident that further income can be obtained to ensure the going concern of the charity

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	A significant grant from the National Lottery provided a boost to funds. The third of three annual grants from a local charity, the Harenc Community Trust, helped to continue to fund the admin assistant. A grant from another body, The Worshipful Company of Wax Chandlers, which was obtained via Bexley Voluntary Service Council, provided funds for training. Grants were also obtained from churches in Sidcup, Kent
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Failure to obtain new or increased funding would result in a reduction of paid staff and thereby the services the charity would be able to provide.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing Trustees on a majority vote

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is affiliated to the national money advice charity Community Money Advice – charity number 1111436
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Sidcup Debt Advice
Other name the charity uses	
Registered charity number	1169856
Charity's principal address	24 Station Road Sidcup Kent DA15 7DU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Charles Edward January	Treasurer/Secretary /Chair		
2	Mr Michael Pinard			
3	Mr Paul William Hurren			
4	Mr Ian Stedman			
5	Mr Michael Conway	Chair	01/04/2024 – 23/10/2024	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Charles Edward January	
Position (eg Secretary, Chair, etc)	Chair	
Date	20/10/2025	

**SIDCUP DEBT ADVICE
BALANCE SHEET**

ASSET TYPE	FY-2024 PRIOR YEAR	FY-2025 CURRENT YEAR
Fixed assets	-	-
Current assets		
Bank Account	8,424	12,483
Other assets	-	-
Current liabilities	-	-
Long-term liabilities	-	-
Current Assets less Current Liabilities:	8,424	12,483
Total Assets less Current Liabilities	8,424	12,483
Total Assets less Total Liabilities:	8,424	12,483
Capital & Reserves		
Funds	7,398	8,424
P & L Account	1,026	4,059
BALANCE	8,424	12,483

Cash Book Totals	2024/ 25
Sidcup Debt Advice	Total
Donation re Mobiles	110
Grants	19,784
Donations	<u>16</u>
Total Income	19,910
Phones	151
SS	5,874
KH	5,355
Membership	1,725
Training	415
Stationery, etc	84
Miscellaneous	184
IT, etc	1,221
Insurance	<u>843</u>
Total Expenditure	15,851
Profit/Loss	<u><u>4,059</u></u>

SIDCUP DEBT ADVICE

England & Wales - Charity number 1169856

Accounts



Trustees' Annual Report for the period

From 01/04/2023
Period end date

Period start date To 31/03/2024

Charity name: SIDCUP DEBT ADVICE

Charity registration number:1169856

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt-related problems living in the Sidcup, LB of Bexley and Kent area and beyond who, through lack of means, would otherwise be unable to obtain support and advice.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.</p> <p>Although all advisers have been trained to the required level, all advisers continue to be encouraged to undertake CPD with Wiseradviser. This is to ensure the service that is provided is of as high a quality as possible and to the benefit of the public, as per both the requirements of the FCA and the guidance issued by the Charity Commission.</p> <p>SDA started the year with 21 clients (16 2022/23); we took on a further 35 (38 2022/23) new clients during the year; 39 (33 2022/23) clients were closed in the period leaving a net at the period end of 17 (21 2022/23). We managed a total debt of £597,745.24 (£294,881.13 2022/23).</p> <p>We continue to develop the multiple links with local support agencies that we created last year. For example, our relationship with Pier Road, an NHS based charity in Erith, Kent, whose client base has complex needs, has grown substantially and we are in weekly</p>

contact with approximately 12 (16 2022/23) client meetings throughout the year. Some of the clients have been complex due to the increased number of those with backgrounds of various abuses both physical and drug related We reiterate that the number of clients does not necessarily mirror how busy we have been. One client having complicated debts can absorb more working hours than several 'straightforward' clients put together. We have also established relationships with the Irish Community Services Greenwich, and various social service sections of Bexley Council.

Zoom video calls continue to be preferred to face-to-face meetings and office working has been replaced by home working. The remote working model has been successful in more flexible working practices and hours. It is now standard for records to be supplied and maintained on-line with pdfs. The number of client appointments were 12 (16 2022/23). However, over 2,258 (2,280 2022/23) emails were exchanged associated with client debts - some emails having multiple layers behind them.

The three dedicated mobile devices using a charity bundle from Tesco Mobile have continued to be invaluable in communication with clients, especially via WhatsApp. Our use of Twitter/X and Facebook has continued but still have not resulted in any clients during the period.

It is not possible, unfortunately, to help everyone who contacts us. During the year we received 38 (35 2022/23) calls from people seeking assistance for the first time. Some people who get in touch do not follow through with the offer of free debt advice, some have more debts than our resources can manage and some are referred to other agencies, e.g. Stepchange, as their mode of operation is more beneficial to them. Some start the process, i.e. contact us and are booked for a consultation, but never follow through. Work relating to these activities is difficult to quantify and therefore are not included in the above. SDA also had 61 (20 2022/23) calls on the Voicemail associated with current clients – these can be the client calling or a Creditor.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Sidcup Debt Advice does not make grants
Policy on social investment including program related investment	Para 1.38	
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Other		

Achievements and Performance

	SORP reference	

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>SDA started the year with 21 clients, we took on a further 35 new clients during the year and closed 39 in the period leaving, a net at the period end of 17. We managed a total debt of £597,745, more than double the previous year. Some of the clients have been complex due to the increased number of those with backgrounds of various abuses both physical and drug related. Our relationship with Pier Road charity in Erith, Kent has grown substantially with weekly calls ongoing and approximately 12 client meetings throughout the year. We have also established relationships with the Irish Community Services Greenwich, and various social service sections of Bexley Council.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	
<p>Other</p>		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's income for the year exceeded its expenditure and the Trustees are positive that the reserves combined with future grants will enable it to continue into the future. The Trustees continue to monitor the financial position at each Trustee meeting
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's currently policy on reserves is to ensure there are sufficient funds to meet the essential costs for the following year.
Amount of reserves held	Para 1.22	8,424
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	No funds were in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees are confident that further income can be obtained to ensure the going concern of the charity

Additional information (optional)

You may choose to include further statements where relevant about:

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Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Failure to obtain new or increased funding would result in a reduction of paid staff and thereby the services the charity would be able to provide.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing Trustees on a majority vote

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is affiliated to the national money advice charity Community Money Advice – charity number 1111436
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Sidcup Debt Advice
Other name the charity uses	
Registered charity number	1169856
Charity's principal address	24 Station Road Sidcup Kent DA15 7DU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Michael John Conway	Chair		
2	Mr Charles Edward January	Treasurer/Secretary		
3	Mr Michael Pinnard			
4	Mr Paul William Hurren			
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Charles Edward January	
Position (eg Secretary, Chair, etc)	Secretary	
Date	21/01/2025	

Date: 30/08/2023

Time: 13:44:25

Sidcup Debt Advice

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Profit and Loss

From: Month 12, March 2023

To: Month 12, March 2023

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Sales			
Donations	0.00	1,180.17	
Grants	0.00	6,170.00	
			7,350.17
Purchases			
			0.00
Direct Expenses			
			0.00
Gross Profit/(Loss):			<u>7,350.17</u>
Overheads			
Support Costs - Printing and Stationery	8.40	130.51	
Support Costs - Telephone and Computer	0.00	268.87	
Support Costs - General Expenses	0.00	1,833.70	
Management & Admin - Gross Wages	1,001.00	9,658.25	
Management & Admin - Professional Fees	0.00	35.00	
		1,009.40	11,926.33
Net Profit/(Loss):		<u>(1,009.40)</u>	<u>(4,576.16)</u>

Date: 30/08/2023
Time: 13:44:50

Sidcup Debt Advice
Balance Sheet

Page: 1

From: Month 12, March 2023
To: Month 12, March 2023

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Fixed Assets			
		0.00	0.00
Current Assets			
Bank Account	0.00	7,397.93	
		0.00	7,397.93
Current Liabilities			
Bank Account	1,009.40	0.00	
		1,009.40	0.00
Current Assets less Current Liabilities:		(1,009.40)	7,397.93
Total Assets less Current Liabilities:		(1,009.40)	7,397.93
Long Term Liabilities			
		0.00	0.00
Total Assets less Total Liabilities:		(1,009.40)	7,397.93
Capital & Reserves			
Funds	0.00	11,974.09	
P & L Account	(1,009.40)	(4,576.16)	
		(1,009.40)	7,397.93

SIDCUP DEBT ADVICE

England & Wales - Charity number 1169856

Accounts



Trustees' Annual Report for the period

From 01/04/2022
Period end date

Period start date To 31/03/2023

Charity name: SIDCUP DEBT ADVICE

Charity registration number:1169856

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt-related problems living in the Sidcup, LB of Bexley and Kent area and beyond who, through lack of means, would otherwise be unable to obtain support and advice.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.</p> <p>Although all advisers have been trained to the required level, all advisers continue to be encouraged to undertake CPD with Wiseradviser. This is to ensure the service that is provided is of as high a quality as possible and to the benefit of the public, as per both the requirements of the FCA and the guidance issued by the Charity Commission.</p> <p>We continue to develop the multiple links with local support agencies that we created last year. For example, our relationship with Pier Road, an NHS based charity in Erith, Kent, whose client base has complex needs, has grown substantially and we are in weekly contact. We reiterate that the number of clients does not necessarily mirror how busy we have been. One client having complicated debts can absorb more working hours than several 'straightforward' clients put together.</p>

		<p>We have found that the working practices we adopted due to the Coronavirus pandemic continues to serve us well. Zoom video calls continue to be preferred to face-to-face meetings and office working has been replaced by home working. The remote working model has been successful in more flexible working practices and hours. It is now standard for records to be supplied and maintained on-line with pdfs. The number of client appointments were 16 (15 2021/22). However, over 2,280 (1,220 2021/22) emails were exchanged associated with client debts - some emails having multiple layers behind them.</p> <p>The three dedicated mobile devices using a charity bundle from Tesco Mobile have continued to be invaluable in communication with clients, especially via WhatsApp. Our use of Twitter and Facebook has increased but still have not resulted in any clients during the period.</p> <p>It is not possible, unfortunately, to help everyone who contacts us. During the year we received 35 (27 2021/21) calls from people seeking assistance for the first time. Some people who get in touch do not follow through with the offer of free debt advice, some have more debts than our resources can manage and some are referred to other agencies, e.g. Stepchange, as their mode of operation is more beneficial to them. Some start the process, i.e. contact us and are booked for a consultation, but never follow through. Work relating to these activities is difficult to quantify and therefore are not included in the above. SDA also had 20 calls on the Voicemail associated with current clients – these can be the client calling or a Creditor.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Sidcup Debt Advice does not make grants

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Although all advisers have been trained to the required level, all advisers continue to be encouraged to undertake CPD with Wiseradviser. This is to ensure the service that is provided is of as high a quality as possible and to the benefit of the public, as per both the requirements of the FCA and the guidance issued by the Charity Commission.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	SDA started the year with sixteen clients, we took on a further 38 new clients during the year, 33 of whom were closed in the period leaving a net at the period end of 21 managing a total debt of £294,881.13. Some of the clients have been complex due to the increased number of those with backgrounds of various abuses both physical and drug related. Our relationship with Pier Road charity in Erith, Kent has grown substantially with weekly calls ongoing and approximately 16 client meetings throughout the year.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's costs for the year exceeded its income but the Trustees are positive that the reserves combined with future grants will enable it to continue into the future. The Trustees continue to monitor the financial position at each Trustee meeting
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's currently policy on reserves is to ensure there are sufficient funds to meet the essential costs for the following year.
Amount of reserves held	Para 1.22	7398
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	No funds were in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Trustees are confident that further income can be obtained to ensure the going concern of the charity

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	A grant from a local charity, the Harenc Community Trust, helped to continue to fund the admin assistant. A grant from another local body, William Kendall's Charity, provided funds for training Grants were obtained from churches in Sidcup, Kent
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Failure to obtain new or increased funding would result in a reduction of paid staff and thereby the services the charity would be able to provide.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is affiliated to the national money advice charity Community Money Advice – charity number 1111436
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Sidcup Debt Advice
Other name the charity uses	
Registered charity number	1169856
Charity's principal address	24 Station Road Sidcup Kent DA15 7DU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Michael John Conway	Chair		
2	Mr Charles Edward January	Treasurer/Secretary		
3	Mr Michael Pinnard			
4	Mr Paul William Hurren			
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Charles Edward January	
Position (eg Secretary, Chair, etc)	Secretary	
Date	28/01/2024	

Date: 30/08/2023

Time: 13:44:25

Sidcup Debt Advice

Page: 1

Profit and Loss

From: Month 12, March 2023

To: Month 12, March 2023

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Sales			
Donations	0.00	1,180.17	
Grants	0.00	6,170.00	
			7,350.17
Purchases			
			0.00
Direct Expenses			
			0.00
Gross Profit/(Loss):			<u>7,350.17</u>
Overheads			
Support Costs - Printing and Stationery	8.40	130.51	
Support Costs - Telephone and Computer	0.00	268.87	
Support Costs - General Expenses	0.00	1,833.70	
Management & Admin - Gross Wages	1,001.00	9,658.25	
Management & Admin - Professional Fees	0.00	35.00	
		1,009.40	11,926.33
Net Profit/(Loss):		<u>(1,009.40)</u>	<u>(4,576.16)</u>

Date: 30/08/2023
Time: 13:44:50

Sidcup Debt Advice
Balance Sheet

Page: 1

From: Month 12, March 2023
To: Month 12, March 2023

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Fixed Assets			
		0.00	0.00
Current Assets			
Bank Account	0.00	7,397.93	
		0.00	7,397.93
Current Liabilities			
Bank Account	1,009.40	0.00	
		1,009.40	0.00
Current Assets less Current Liabilities:		(1,009.40)	7,397.93
Total Assets less Current Liabilities:		(1,009.40)	7,397.93
Long Term Liabilities			
		0.00	0.00
Total Assets less Total Liabilities:		(1,009.40)	7,397.93
Capital & Reserves			
Funds	0.00	11,974.09	
P & L Account	(1,009.40)	(4,576.16)	
		(1,009.40)	7,397.93

SIDCUP DEBT ADVICE

England & Wales - Charity number 1169856

Accounts



Trustees' Annual Report for the period

From 01/04/2021 Period start date To 31/03/2022 Period end date

Charity name: SIDCUP DEBT ADVICE

Charity registration number: 1169856

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt-related problems living in the Sidcup, LB of Bexley and Kent area and beyond who, through lack of means, would otherwise be unable to obtain support and advice.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>We increased our Admin personnel during the period and have created multiple links with local support agencies. Some of the clients have been complex due to the increased number of those with backgrounds of various abuses, both physical and substance related. Our relationship with Pier Road Project, part of the South London and Maudsley NHS Foundation Trust based charity in Erith, Kent, has grown substantially with over 30 calls over the period and nearly 80 emails that were a mixture of referrals and ongoing cases. We reiterate that the number of clients does not necessarily mirror how busy we have been. One client having complicated debts can absorb more working hours than several 'straightforward' clients put together.</p> <p>In common with every organisation, the Coronavirus pandemic changed our working practices. Face-to-face meetings were replaced with Zoom video calls and office working was moved to home working. All records were transferred to on-line as access to paper files was replaced with pdfs. Consequently, as people grappled with the pandemic, the number of total hours spent in client appointments fell to a low of 15 (20 2020/21). However, over 1,220 (1,025 2020/21) emails were exchanged over client debts, with some emails having multiple layers behind them.</p>

		<p>We were able to secure three dedicated mobile devices using a charity bundle from Tesco Mobile and these have proved invaluable in communication with clients, especially via WhatsApp. Our use of Twitter and Facebook have increased but have resulted in no clients during the period.</p> <p>This year we have passed five clients to the CMA Hub for help and one of these resulted in a DRO (Debt Relief Order).</p> <p>It is not possible, unfortunately, to help everyone who contacts us. During the year we received 27 (30 2020/21) calls from people seeking assistance for the first time. Some people who get in touch do not follow through with the offer of free debt advice, some have more debts than our resources can manage and some are referred to other agencies, e.g. Stepchange, as their mode of operation is more beneficial to them. Some start the process, i.e. contact us and are booked for a consultation, but never follow through. Work relating to these activities is difficult to quantify and therefore are not included in the above.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Sidcup Debt Advice does not make grants
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Although all advisers have been trained to the required level, all advisers continue to be encouraged to undertake CPD with Wiseradviser. This is to ensure the service that is provided is of as high a quality as possible and to the benefit of the public, as per both the requirements of the FCA and the guidance issued by the Charity Commission.

Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	SDA started the year with nine clients (eight 2020/21), we took on a further twenty new clients during the year (seven 2020/21), 13 of whom were opened and closed in the period (two 2020/21) leaving a client position at the period end of sixteen (nine 2020/21) managing a total debt of £312,730. During 2021/22 creditors agreed to write off unpayable debts of £20,108, thereby freeing clients from guilt, worry and stress, helping them to re-establish a stable, fruitful and fulfilling life.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's costs for the year exceeded its income but the Trustees are positive that the reserves combined with future grants will enable it to continue into the future.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's currently policy on reserves is to ensure there are sufficient funds to meet the essential costs for the following year.
Amount of reserves held	Para 1.22	11,974
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	No funds were in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No concerns

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	A grant from a local charity, the Harenc Community Trust, helped to continue to fund the admin assistant. A grant from another local body, William Kendall's Charity, provided funds for training A grant was obtained from the National Lottery to help fund part-time staff.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by existing Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is affiliated to the national money advice charity Community Money Advice
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Sidcup Debt Advice
Other name the charity uses	
Registered charity number	1169856
Charity's principal address	24 Station Road Sidcup Kent DA15 7DU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Michael John Conway	Chair		
2	Mr Charles Edward January	Treasurer/Secretary		
3	Mr Michael Pinnard			
4	Mr Paul William Hurren		12/07/2021	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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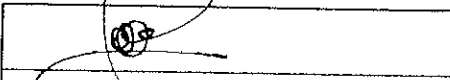
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Charles Edward January	
Position (eg Secretary, Chair, etc)	Secretary	
Date	15/01/23	

Date: 24/10/2022
Time: 15:15:34

Sidcup Debt Advice
Profit and Loss

Page: 1

From: Month 12, March 2022
To: Month 12, March 2022

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Sales			
Donations	0.00	5.00	
Grants	0.00	4,670.00	
Other Income	0.00	52.55	
			0.00
			4,727.55
Purchases			
Cost of Charitable Activities	0.00	120.00	
			0.00
			120.00
Direct Expenses			
			0.00
			0.00
Gross Profit/(Loss):		<u>0.00</u>	<u>4,607.55</u>
Overheads			
Support Costs - Printing and Stationery	0.00	80.49	
Support Costs - Telephone and Computer	479.00	702.87	
Support Costs - General Expenses	0.00	2,058.70	
Management & Admin - Gross Wages	416.25	4,673.75	
Management & Admin - Professional Fees	0.00	35.00	
		895.25	7,550.81
Net Profit/(Loss):		<u>(895.25)</u>	<u>(2,943.26)</u>

Date: 24/10/2022
Time: 15:16:29

Sidcup Debt Advice
Balance Sheet

Page: 1

From: Month 12, March 2022
To: Month 12, March 2022

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Fixed Assets			
		0.00	0.00
Current Assets			
Bank Account	0.00	11,974.09	
		0.00	11,974.09
Current Liabilities			
Bank Account	895.25	0.00	
		895.25	0.00
Current Assets less Current Liabilities:		(895.25)	11,974.09
Total Assets less Current Liabilities:		(895.25)	11,974.09
Long Term Liabilities			
		0.00	0.00
Total Assets less Total Liabilities:		(895.25)	11,974.09
Capital & Reserves			
Funds	0.00	14,917.35	
P & L Account	(895.25)	(2,943.26)	
		(895.25)	11,974.09

SIDCUP DEBT ADVICE

England & Wales - Charity number 1169856

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	04	2020	To	31	03	2021

Section A Reference and administration details

Charity name Sidcup Debt Advice

Other names charity is known by

Registered charity number (if any) 1169856

Charity's principal address 24 Station Road

Sidcup

Kent

Postcode

DA15 7DU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2	Mr Charles Edward January	Treasurer/Secretary		
3	Mr Michael John Conway	Chair		
4	Mrs Jeanette Smith		01/04/2020 – 16/10/2020	
5	Mr Michael Pinard		Appointed 02/08/2020	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

	<p>The charity is affiliated to the national money advice charity Community Money Advice.</p> <p>Jeanette Smith resigned as a Trustee. The remaining Trustees actively sought a replacement and one was secured post year-end.</p>
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

	<p>The relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt-related problems living in the Sidcup, LB of Bexley and Kent area and beyond who, through lack of means, would otherwise be unable to obtain support and advice</p>
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Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Throughout the year Sidcup Debt Advice (SDA) continued to undertake the active business of the provision of free debt advice. All such activities are undertaken with regard to the guidance issued by the Charity Commission on public benefit.

Training continued with all advisors now having completed CMA Stage 3 with one being trained in insolvency to supply specialised advice in this area. In addition, all Advisers were encouraged to undertake CPD with Wiseraadviser. This was to ensure the service that was provided was of as high a quality as possible and to the benefit of the public, as per both the requirements of the FCA and the guidance issued by the Charity Commission.

Last period we reported that following the departure of our part-time admin person that The Charities Commission agreed to SDA employing the spouse of one of the Charity's Trustees. He started on 4th March 2020. The Trustee in question resigned in October 2020 but the spouse has continued to work for the charity as our Administrator.

SDA started the year with eight (five 2019/20) clients, we took on a further seven (six 2019/20) new clients during the year, two of whom were opened and closed in the period and four were signed off/ended leaving a net at the period end of nine (eight 2019/20). However, a simple increase of one client does not truly reflect our activities. Similarly, the number of clients does not necessarily mirror how busy we have been. One client having complicated debts can absorb more working hours than several 'straightforward' clients put together.

In common with every organisation, the Coronavirus pandemic changed our working practices. Face-to-face meetings were replaced with Zoom video calls and office working was reduced to home working. All records were moved to on-line as access to paper files was replaced with pdfs. Consequently, as people grappled with the pandemic, the number of total hours spent in client appointments fell to a low of 20 (61 2019/20). However, over 1,025 (908 2019/20) emails were exchanged over client debts, with some emails having up to seven emails behind them.

It is not possible, unfortunately, to help everyone who contacts us. During the year we received 30 calls from people seeking assistance for the first time. Some people who get in touch do not follow through with the offer of free debt advice, some have more debts than our resources can manage and some are referred to other agencies, e.g. Stepchange, as their mode of operation is more beneficial to them. Some start the process, i.e. contact us and are booked for a consultation, but never follow through. Work relating to these activities is difficult to quantify and therefore are not included in the above.

Additional details of objectives and activities (Optional information)

All Debt Advisers undertake the work on a voluntary basis. They freely and willingly give up their time and energy to undertake training and provide debt advice.

The admin work is undertaken by one funded person plus one volunteer. In addition, both are voluntary Debt Advisers.

SDA does not make grant.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

- Client numbers continued to increase.
- This is reflected in the increase in the hours spent with clients - 61 hours were spent on appointments with clients.
- Policy documents were updated, publicity material devised and strategies considered as to the capacity of the charity and how best to manage the promotion of the services on offer.
- We were successful with two grant applications to help fund staff, IT, etc.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity currently policy on reserves is to ensure there are sufficient funds to meet the essential costs for the following year.

Details of any funds materially in deficit

No funds were in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

All funds were provided by churches in Sidcup, Kent and were free of any restriction.

A grant from a local charity, the Harenc Community Trust, helped to continue to fund the admin assistant.

A grant was obtained from the National Lottery to help fund part-time staff.

A grant was obtained from the Covid-19 Recovery Fund to help cover the cost of remote working, training, laptops & software.

These funds & grants were sufficient to pay for necessary expenditure including the funding of an admin assistant.

Section F

Other optional information

The charity is hoping to attract further funding via donations and or grants to enable it to continue to finance an administrator. The engagement of an administrator has increased the capacity of the charity by freeing-up the time of the volunteer advisors. The continuation of this position is seen as very beneficial to the charity going forward.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Charles Edward January	
Position (e.g. Secretary, Chair, etc)	Secretary	
Date		

Date: 30/04/2021

Time: 09:57:39

Sidcup Debt Advice

Page: 1

Profit and Loss

From: Month 12, March 2021

To: Month 12, March 2021

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Sales			
Donations	0.00	5.00	
Grants	0.00	16,450.00	
			16,455.00
Purchases			
Cost of Charitable Activities	0.00	570.00	
			570.00
Direct Expenses			
			0.00
Gross Profit/(Loss):	<u>0.00</u>		<u>15,885.00</u>
Overheads			
Support Costs - Telephone and Computer	0.00	607.81	
Support Costs - General Expenses	0.00	1,838.70	
Management & Admin - Gross Wages	240.00	2,268.75	
Management & Admin - Professional Fees	0.00	214.94	
			4,930.20
Net Profit/(Loss):	<u>(240.00)</u>		<u>10,954.80</u>

Date: 30/04/2021

Time: 09:57:58

Sidcup Debt Advice

Page: 1

Balance Sheet

From: Month 12, March 2021

To: Month 12, March 2021

Chart of Accounts:

Default Layout of Accounts

	<u>Period</u>	<u>Year to Date</u>	
Fixed Assets			
		0.00	0.00
Current Assets			
Bank Account	0.00	15,017.35	
		0.00	15,017.35
Current Liabilities			
Creditors : Short Term	(120.00)	0.00	
Bank Account	360.00	0.00	
		240.00	0.00
Current Assets less Current Liabilities:		(240.00)	15,017.35
Total Assets less Current Liabilities:		(240.00)	15,017.35
Long Term Liabilities			
		0.00	0.00
Total Assets less Total Liabilities:		(240.00)	15,017.35
Capital & Reserves			
Funds	0.00	4,062.55	
P & L Account	(240.00)	10,954.80	
		(240.00)	15,017.35

Date: 30/04/2021
Time: 09:56:00

Sidcup Debt Advice
Period Trial Balance

Page: 1

To Period: Month 12, March 2021

<u>N/C</u>	<u>Name</u>	<u>Debit</u>	<u>Credit</u>
1201	Barclays Bank Plc	15,017.35	
3200	Funds		4,062.55
4001	Donations Received -Non Gift Aid		5.00
4100	Grants		16,450.00
5200	Training Projects	570.00	
7351	Internet	143.88	
7352	Computer and Software	463.93	
7600	Membership Costs	1,050.00	
7604	Insurance	788.70	
7805	Wages - Casual	2,268.75	
7900	Legal Fees	35.00	
7904	Professional Fees	129.00	
7910	Trustee costs	50.94	
	Totals:	<u>20,517.55</u>	<u>20,517.55</u>