

# WEST CUMBRIA COMMUNITY MONEY ADVICE

England & Wales · Charity number 1171545

## Details

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**Other names** WCCMA

**Status** Registered

**Legal form** CIO

**Registered** 2017-02-09

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

## Contact

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**Address** The Bridge Centre  
Central Sq  
Workington  
CA14 3BG

**Phone** 01900821100

**Email** [wccma2023@outlook.com](mailto:wccma2023@outlook.com)

## Activities

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**Objects:** THE RELIEF OF FINANCIAL HARDSHIP OR POVERTY AMONGST PERSONS IN WEST CUMBRIA BY ANY SUCH MEANS THAT ARE EXCLUSIVELY CHARITABLE IN LAW, PARTICULARLY BUT NOT EXCLUSIVELY BY PROVIDING DEBT COUNSELLING AND ADJUSTING SERVICES, ADVICE AND ASSISTANCE IN FINANCIAL MATTERS.

**Activities:** Provide debt advice, free to the client, to assist them in managing debt and empowering them to gain freedom from it. Acting as intermediary between debtor and creditor to obtain managed settlements. Providing budgeting training and awareness of the dangers of debt

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities

## Geography

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- Cumbria

## Finances

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Period end	Income	Expenditure	Assets	Employees	
2024-12-31		£0	£0	-	-
2023-12-31		£0	£0	-	-
2022-12-31		£236	£5,063	-	-
2021-12-31		£5,297	£4,486	-	-
2020-12-31		£5,485	£4,239	-	-

## Trustees

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Name	Role	Appointed
Patrick Sharman		2017-01-17
The Venerable Dr Richard Pratt		2022-07-18

**WEST CUMBRIA COMMUNITY MONEY ADVICE**

England & Wales - Charity number 1171545

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# Accounts

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## WEST CUMBRIA COMMUNITY MONEY ADVICE

### CHARITY INFORMATION

Year Ended 31 December 2024

Charity Number	1171545
Working Name	WCCMA
Principal Office	The Bridge Centre Central Square Workington Cumbria CA14 3BG
Trustees	Ven Dr Richard Pratt (Chair) Mr Patrick Sharman Ms Lisa Andradez (resigned 28.9.24)
Bankers	National Westminster Bank PLC 31 Pow Street Workington Cumbria CA14 3AE

# WEST CUMBRIA COMMUNITY MONEY ADVICE

## TRUSTEE REPORT

Year ended 31 December 2024

### 1. Trust Information

Details of trustees and other information are set out on the front page and form part of this report.

### 2. Structure, governance and management.

The charity is governed by a Charitable Incorporated Organisation constitution approved on 19 January 2017 and registered with the Charity Commission on the 7 February 2017. Initial trustees were appointed at outset and new trustees were recruited from volunteers within the charity.

### 3. Activities

Due to the retirement of debt advisors, operations ceased on the 31 March 2022 with all cases being closed or transferred to Stepchange (a debt charity). The trustees at the time had intended to wind up the charity and had transferred some funds to Stepchange and Community Money Advice. However an approach was received from the Carlisle Diocese to explore the possibility of using the charity for a new Christan's Against Poverty branch in Maryport to take the debt project forward. As no progress has been made to date the trustees have decided to wind up the charity and distribute the funds to another debt charity.

#### Objectives

The primary objective is to prevent or relieve financial hardship for the public benefit of the people living in West Cumbria through the provision of free, confidential and impartial:

- a) Budget Coaching in an individual or group setting, and
- b) Debt Advice through face-to-face interviews

Approved by the Board of Trustees at their meeting on 25 September 2025 and signed on their behalf.



Patrick M Sharman Trustee

WEST CUMBRIA COMMUNITY MONEY ADVICE

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2024

	2024		2023	
	£	£	£	£
<u>RECEIPTS</u>				
Refund	0		0	
HMRC Gift Aid	<u>0</u>		<u>0</u>	
		0		0
<u>PAYMENTS</u>				
Donations	0		0	
Advice UK insurance and fees	0		0	
Rent	0		0	
Telephone and broadband	0		0	
Events	0		0	
Miscellaneous	<u>0</u>		<u>0</u>	
		0		0
Deficit/ Surplus for year		<u>0</u>		<u>0</u>
Bank & cash balances BF		<u>1777</u>		<u>1777</u>
Bank & cash balances CF		<u>1777</u>		<u>1777</u>

STATEMENT OF ASSETS AND LIABILITIES

Bank account	1777	1777
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**WEST CUMBRIA COMMUNITY MONEY ADVICE**

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# Accounts

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## WEST CUMBRIA COMMUNITY MONEY ADVICE

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## WEST CUMBRIA COMMUNITY MONEY ADVICE

### TRUSTEE REPORT

Year ended 31 December 2023

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#### 3. Activities

Due to the retirement of debt advisors, operations ceased on the 31 March 2022 with all cases being closed or transferred to Stepchange (a debt charity). The trustees at the time had intended to wind up the charity and had transferred some funds to Stepchange and Community Money Advice. However an approach was received from the Carlisle Diocese to explore the possibility of using the charity for a new Christan's Against Poverty branch in Maryport to take the debt project forward. The trustees are awaiting developments and willing to use the remaining funds for such a project.

#### 4. Objectives

The primary objective is to prevent or relieve financial hardship for the public benefit of the people living in West Cumbria through the provision of free, confidential and impartial:

- a) Budget Coaching in an individual or group setting, and
- b) Debt Advice through face-to-face interviews

Approved by the Board of Trustees at their meeting on 30 September 2024 and signed on their behalf.



Patrick M Sharman Trustee

WEST CUMBRIA COMMUNITY MONEY ADVICE

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2023

	£	2023 £	£	2022 £
<b>RECEIPTS</b>				
Refund	0		70	
HMRC Gift Aid	0		166	
		0		236
<b>PAYMENTS</b>				
Donations	0		2250	
Advice UK insurance and fees	0		784	
Rent	0		555	
Telephone and broadband	0		143	
Events	0		1315	
Miscellaneous	0		16	
		0		5063
Deficit/ Surplus for year		0		-4827
Bank & cash balances BF		1777		6604
Bank & cash balances CF		1777		1777
<b>STATEMENT OF ASSETS AND LIABILITIES</b>				
Bank account		1777		1777

**WEST CUMBRIA COMMUNITY MONEY ADVICE**

England & Wales - Charity number 1171545

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# Accounts

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## WEST CUMBRIA COMMUNITY MONEY ADVICE

### CHARITY INFORMATION

Year Ended 31 December 2022

Charity Number	1171545
Working Name	WCCMA
Principal Office	The Bridge Centre Central Square Workington Cumbria CA14 3BG
Trustees	Mr Stephen Arnold (Chair) (Res 21.6.2022) Mrs Irene Callow (Res 21.6.2022) Mr Patrick Sharman Mrs Jean Stroulger (Res 23.10.2022) Mr Robert Stroulger (Res 23.10.2022) Ven Dr Richard Pratt (Chair) (App 18.7.2022) Mrs Christine Ashcroft (App 31.5.22) Mrs Julie Batsford (App 31.5.22) Ms Lisa Andradez (App 31.5.22)
Bankers	National Westminster Bank PLC 31 Pow Street Workington Cumbria CA14 3AE

# WEST CUMBRIA COMMUNITY MONEY ADVICE

## TRUSTEE REPORT

Year ended 31 December 2022

### 1. Trust Information

Details of trustees and other information are set out on the front page and form part of this report.

### 2. Structure, governance and management

The charity is governed by a Charitable Incorporated Organisation constitution approved on 19 January 2017 and registered with the Charity Commission on the 7 February 2017. Initial trustees were appointed at outset and new trustees are recruited from volunteers within the charity. The trustees meet regularly during the year to discuss financial matters and to review the activities of the organisation. Cumbria Community Money Advice (WCCMA) was affiliated to the national charity Community Money Advice (CMA), which had an overarching responsibility for the work.

### 3. Activities

Due to the retirement of debt advisors, operations ceased on the 31 March 2022 with all cases being closed or transferred to Stepchange (a debt charity). The trustees had intended to wind up the charity and had transferred funds to Stepchange £1250 and Community Money Advice £1000. However an approach was also received from the Carlisle Diocese to explore the possibility of using the charity for a new Christan's Against Poverty branch in Maryport to take the debt project forward. To successfully proceed an appointment needed to be made by the Diocese. New trustees were appointed and it is expected substantial progress will be made in 2023

### 4. Objectives and activities

The primary objective is to prevent or relieve financial hardship for the public benefit of the people living in West Cumbria through the provision of free, confidential and impartial:

- a) Budget Coaching in an individual or group setting, and
- b) Debt Advice through face-to-face interviews

To achieve these aims the charity has carried out the following activities:-

- Arranged appointments on Tuesday mornings and at other times to suit clients at the Bridge Centre in Workington
- Provided budget advice to clients who request help
- Run a satellite centre for appointments in Cockermouth
- Maintained close co-operation with Westfield Housing Association whose tenants have access to the Service
- Supported all the volunteers who provide the advice to clients

- Closely co-operated with Kings Church Cockermouth and Christ Central Church, Workington whose support is welcomed and valued.

Approved by the Board of Trustees at their meeting on 29 October 2023 and signed on their behalf.

A handwritten signature in black ink, appearing to read 'Patrick M Sharman'. The signature is written in a cursive style with a large, prominent initial 'P'.

Patrick M Sharman Trustee

WEST CUMBRIA COMMUNITY MONEY ADVICE

TRUSTEE REPORT (cont.)

Year ended 31 December 2022

	2022		2021	
	£	£	£	£
<u>RECEIPTS</u>				
Westfield Housing Association		0	3500	
Kings Church Cockermouth		0	500	
Donations		0	1012	
Refund		70	0	
HMRC Gift Aid		166	285	
		236		5297
<u>PAYMENTS</u>				
CMA membership fees		0	1350	
Donations		2250	0	
AdviceUK insurance and fees		784	510	
Rent		555	1040	
Telephone and broadband		143	548	
Reference books		0	93	
Stat post publicity		0	86	
Events		1315	0	
Training and conference		0	295	
Computer and website		0	225	
Office equipment		0	0	
Miscellaneous		16	338	
		5063		4485
Deficit/ Surplus for year		-4827		812
Bank & cash balances BF		6604		5792
Bank & cash balances CF		1777		6604

STATEMENT OF ASSETS AND LIABILITIES

Bank account		1777		6515
Cash		0		89
		1777		6604

**WEST CUMBRIA COMMUNITY MONEY ADVICE**

England & Wales - Charity number 1171545

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# Accounts

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## WEST CUMBRIA COMMUNITY MONEY ADVICE

### CHARITY INFORMATION

Year Ended 31 December 2021

Charity Number	1171545
Working Name	WCCMA
Principal Office	The Bridge Centre Central Square Workington Cumbria CA14 3BG
Satellite office	2 Market St Cockermouth Cumbria CA13 9NJ
Trustees	Mr Stephen Arnold (Chair) Mrs Irene Callow Mr Patrick Sharman Mrs Jean Stroulger Mr Robert Stroulger
Bankers	National Westminster Bank PLC 31 Pow Street Workington Cumbria CA14 3AE

# WEST CUMBRIA COMMUNITY MONEY ADVICE

## TRUSTEE REPORT

Year ended 31 December 2021

### 1. Trust Information

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West Cumbria Community Money Advice (WCCMA) is affiliated to the national charity Community Money Advice (CMA), which has an overarching responsibility for the work. Volunteers are trained by CMA through an internal training structure and annual audits are performed to check conformity to national standards. Representatives from WCCMA also attend an annual conference where there is opportunity to share ideas and good practice with other CMA groups,

### 3. Objectives and activities

The primary objective is to prevent or relieve financial hardship for the public benefit of the people living in West Cumbria through the provision of free, confidential and impartial:

- a) Budget Coaching in an individual or group setting, and
- b) Debt Advice through face-to-face interviews

To achieve these aims the charity has carried out the following activities:-

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- Run a satellite centre for appointments in Cockermouth
- Maintained close co-operation with Westfield Housing Association whose tenants have access to the Service
- Supported all the volunteers who provide the advice to clients
- Closely co-operated with Kings Church Cockermouth and Christ Central Church, Workington whose support is welcomed and valued.
- Maintained client contact and availability during Covid 19 emergency

WEST CUMBRIA COMMUNITY MONEY ADVICE

TRUSTEE REPORT (cont.)

Year ended 31 December 2021

4. Achievements

Over the past 10 years WCCMA has helped hundreds of clients either with complicated Debt Management issues or simple budget plans. We have represented clients at court who have gone through Bankruptcy and completed several Debt Relief Orders.

We have also run Budget Training courses for officers of local Housing Associations and have been the first port of call for referrals from various other local agencies. To assist with this work we have a close association with the local Foodbank. In the last year new relationships have been explored with local health agencies.

A substantial amount of work is carried out by volunteers who support the vision and values of the Trust and without whom the work could not continue. Their contribution is gratefully acknowledged by the trustees.

5. Financial Review and Reserves

The detailed figures are set out in this report. The trustees have worked to secure an operational surplus so that we can operate for six months within existing funds should necessity require. Westfield Housing Association are a major partner who contribute a substantial part of our funds whilst we provide a debt and budgeting service to their tenants where needs require.

Management Accounts are produced for each meeting of trustees to aid decision making and a budget is prepared annually to assist planning.

6. Future

The trustees have decided that with no offers forthcoming to take over the leadership of the organisation and having considered over an extended period all options, that the charity will cease all operations by 31 March 2022. In due course any remaining funds will be passed on to organisations with similar aims and the charity wound up.

Approved by the Board of Trustees at their meeting on 15 February 2022 and signed on their behalf.

A handwritten signature in black ink, appearing to read 'Stephen Arnold', written over a horizontal line.

Stephen Arnold – Chair of Trustees

WEST CUMBRIA COMMUNITY MONEY ADVICE

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2021

	2021		2020	
	£	£	£	£
<b><u>INCOME</u></b>				
Westfield Housing Assn	3500		3500	
Kings Church Cockermouth	500		500	
Donations	1012		1200	
HMRC Gift Aid	<u>285</u>	5297	<u>285</u>	5485
<b><u>EXENDITURE</u></b>				
CMA membership fees	1350		1270	
AdviceUK insurances & fees	510		737	
Rent	1040		715	
Telephone and broadband	548		552	
Stationery, postage, publicity	86		269	
Reference books, posters	93		79	
Training and Conference	295		-	
Computer and Website hosting	225		-	
Office equipment	-		378	
Miscellaneous	<u>338</u>	<u>4486</u>	<u>239</u>	<u>4239</u>
Surplus for year		811		1246
Bank and cash balances b/f		<u>5792</u>		<u>4547</u>
		<u>6603</u>		<u>5793</u>
<b>STATEMENT OF ASSETS AND LIABILITIES</b>				
Bank account		6515		5716
Cash		<u>88</u>		<u>77</u>
		<u>6603</u>		<u>5793</u>

**WEST CUMBRIA COMMUNITY MONEY ADVICE**

England & Wales - Charity number 1171545

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# Accounts

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## WEST CUMBRIA COMMUNITY MONEY ADVICE

### CHARITY INFORMATION

Year Ended 31 December 2020

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Bankers	National Westminster Bank PLC 31 Pow Street Workington Cumbria CA14 3AE



# WEST CUMBRIA COMMUNITY MONEY ADVICE

## TRUSTEE REPORT

Year ended 31 December 2020

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- Maintained client contact and availability during Covid 19 emergency



WEST CUMBRIA COMMUNITY MONEY ADVICE

TRUSTEE REPORT (cont.)

Year ended 31 December 2020

4. Achievements

Over the past 9 years WCCMA has helped hundreds of clients either with complicated Debt Management issues or simple budget plans. We have represented clients at court who have gone through Bankruptcy and completed several Debt Relief Orders.

We have also run Budget Training courses for officers of local Housing Associations and have been the first port of call for referrals from Allerdale Borough Council for those clients transferring to Universal Credit and facing real financial hardship. To assist with this particular work we have a close association with the local Foodbank. In recent months new relationships have been explored with local health agencies

A substantial amount of work is carried out by volunteers who support the vision and values of the Trust and without whom the work could not continue. Their contribution is gratefully acknowledged by the trustees.

5. Financial Review and Reserves

The detailed figures are set out in this report. The trustees have worked to secure an operational surplus so that we can operate for six months within existing funds should necessity require. Westfield Housing Association are a major partner who contribute a substantial part of our funds whilst we provide a debt and budgeting service to their tenants where needs require.

Management Accounts are produced for each meeting of trustees to aid decision making and a budget is prepared annually to assist planning.

Approved by the Board of Trustees at their meeting on 22/6/2021 and signed on their behalf.

A handwritten signature in black ink, appearing to read 'Stephen Arnold', with a horizontal line underneath the name.

Stephen Arnold – Chair of Trustees



WEST CUMBRIA COMMUNITY MONEY ADVICE

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2020

	2020	2019
	£	£
<b>INCOME</b>		
Westfield Housing Association	3500	3500
Kings Church Cockermouth	500	500
Donations	1200	1400
HMRC Gift Aid	285	506
	<u>5485</u>	<u>5906</u>
<b>EXPENDITURE</b>		
CMA membership fees	1270	1170
AdviceUK insurance and fees	737	567
Rent	715	1460
Telephone and broadband	552	543
Reference books	79	0
Stat post publicity	269	364
Training and conference	0	435
Computer and website	0	540
Office equipment	378	0
Miscellaneous	239	194
	<u>4239</u>	<u>5273</u>
Surplus for year	1246	633
Bank & cash balances BF	4547	3914
Bank & cash balances CF	<u>5793</u>	<u>4547</u>
<b>STATEMENT OF ASSETS AND LIABILITIES</b>		
Bank account	5716	4482
Cash	77	65
	<u>5793</u>	<u>4547</u>
Gift Aid	200	263
Equipment	400	400

