



## 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 fluid and cursive, with a large initial 'P'.

Patrick M Sharman Trustee

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## 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