



WEST CUMBRIA COMMUNITY MONEY ADVICE

CHARITY INFORMATION

Year Ended 31 December 2023

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

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TRUSTEE REPORT

Year ended 31 December 2023

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. 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.

A handwritten signature in black ink, appearing to read 'Patrick M Sharman', written over a horizontal line.

Patrick M Sharman Trustee

WEST CUMBRIA COMMUNITY MONEY ADVICE

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2023

	£	2023 £	£	2022 £
RECEIPTS				
Refund		0		70
HMRC Gift Aid		0		166
			0	236
PAYMENTS				
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
STATEMENT OF ASSETS AND LIABILITIES				
Bank account		1777		1777