



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

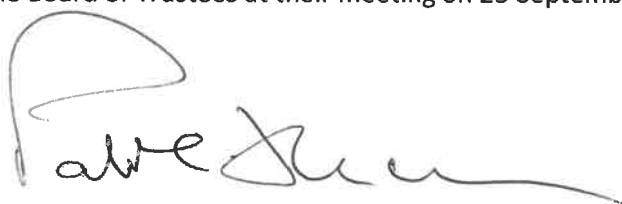
Due to the retirement of debt advisors, operations ceased on the 31 March 2022 with all cases being closed or transferred to Stepchange (a debt charity). The trustees at the time had intended to wind up the charity and had transferred some funds to Stepchange and Community Money Advice. However an approach 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.

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

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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