

LANCASTER, MORECAMBE AND DISTRICT CHURCHES DEBT CENTRE

England & Wales · Charity number 1173790

Details

Status Registered

Legal form CIO

Registered 2017-07-12

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

Contact

Address 19 Rosedale Avenue
Heysham
Morecambe
LA3 2HS

Phone 01524853857

Email lmdebtcentre@gmail.com

Website <http://www.lmdebtcentre.org.uk/>

Activities

Objects: (A) THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND THE LANCASTER, MORECAMBE AND DISTRICT, WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING ADVICE AND OTHER SERVICES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;(B) THE ADVANCEMENT OF EDUCATION OF THE PUBLIC LIVING IN AND AROUND THE LANCASTER, MORECAMBE AND DISTRICT IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;(C) THE ADVANCEMENT OF THE CHRISTIAN FAITH THROUGH CARE, COMPASSION AND RELEVANT PRACTICAL AND SPIRITUAL HELP AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Christians Against Poverty (CAP) is passionate about releasing people from debt, poverty and its causes. CAP brings good news, hope and freedom. Every client is visited in their own home, while CAP do all the negotiating with creditors to reduce the outstanding debts. CAP gives advice on a suitable budget so that clients meet their debts while local volunteers offer them ongoing support.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£34,226	£29,881	-	-
2024-09-30	£27,474	£25,866	-	-
2023-09-30	£29,438	£29,290	-	-
2022-09-30	£20,466	£27,042	-	-
2021-09-30	£31,619	£32,900	-	-

Trustees

Name	Role	Appointed
Rev STEVEN DAVID HEWITT	Chair	2017-07-12
Hannah Bell		2018-01-15
Jane Callow		2017-07-12
MICHAEL GUNTHER KOHL		2017-07-12
Nigel Purcell		2018-04-24
Peter Carrington		2025-11-17

LANCASTER, MORECAMBE AND DISTRICT CHURCHES DEBT CENTRE

England & Wales - Charity number 1173790

Accounts

Trustees' Annual Report for Lancaster, Morecambe and District Churches' Debt Centre, Oct 1, 2024 – Sept 30, 2025

Objectives

The objects of Lancaster, Morecambe and District Churches' Debt Centre (LMDCDC) are for the public benefit:

- (a) The relief of poverty for persons living in and around the Lancaster, Morecambe and district, who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing advice and other services as the trustees may from time to time think fit;
- (b) The advancement of education of the public living in and around the Lancaster, Morecambe and district in all matters relating to the management of their personal finances as the trustees may from time to time think fit;
- (c) The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time to time think fit.

We aim to fulfil these objectives by partnering with Christians Against Poverty to run a CAP Debt Centre and a CAP Job Club covering Lancaster district. We employ a Debt Centre Manager and a Debt Coach. They work with clients using CAP's debt advice processes, empowering people to meet their debts. We also employ a Job Club Manager to run a CAP Job Club, based around CAP's 'Steps to Employment' course.

Introduction from Rev. Steven Hewitt, Chair of Trustees

Christians take great comfort from words in Romans 8 that nothing 'in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord' (8:39). This truth is what as a charity we are seeking to communicate to those we work with. Situations may seem serious and can feel overwhelming. But we pray that in some way, by our presence in a client's home or sat alongside them in a Job Club or budgeting session, we can show them that their situation need not be a barrier to experiencing and knowing God's love.

The charity has continued to develop during this year. Fundraising began to develop more structure with the quiz to start the year and the Cross-bay walk on a wonderful Spring Saturday. Our two Debt centre staff, Suzie and Lou, have continued to serve clients wonderfully well, while also being pilots of CAP Central's system changes.

In last year's report, it was mentioned that we were considering adding a CAP Job Club to our portfolio. As I write, we're halfway through the second Job Club and you will read later about exciting plans for how that could develop under the direction of Job Club manager, Ali, who has hit the ground running with real enthusiasm. We are grateful to the Cinnamon Trust for their £2,000 start-up grant and 3R for funding two laptops.

As the charity matures, the Trustees have spent time considering the future. We have been pleased to welcome Pete Carrington and Chris McDonald onto our board. They have made a positive impact and we want to be open to fresh insights from them, and potentially others. I am grateful to Jane, Hannah, Michael and Nigel as well.

We thank God for the grace He has shown us through the work of LMDCDC. People face many challenges but we are blessed and humbled to be invited into those challenges to share the love of God in word and action. Do pray with us that the charity's work will be go on making a difference in the lives of people in the Lancaster and Morecambe area.

Suzie Shearsby, Debt Centre Manager

Our work continues with the most vulnerable throughout Lancaster and Morecambe.

The 'new' pilot system that we have been working with this year is well imbedded now. We are taking on more responsibility for 'owning' the client, but this means we record and have responsibility for more client admin. We are getting quicker with this, and in the long run we

believe this will be a good move when it is ready to be rolled out across CAP. We have noticed that CAP central are struggling to progress our cases, and this has been frustrating. From the start of 2025, Lou and I have worked with three new clients every month. This year however, we have had a large number of clients (18) not make it to visit 1, or 2, or their case has been closed due to non-activity from them. Some of these have been carried over from 2024, but it has been discouraging at times.

We have seen eight clients go Debt Free in 2025, and three more who should be Debt-free by the end of the year through a DRO (debt relief order). We have eight clients who are waiting to be debt free through a long term Debt Management plan in 2025 (six of these carried over from previous years). We have 17 clients that we are working with currently.

We continue to make the clients our priority, giving them time and support to not only help them become debt free, but to make good financial choices going forward. Our oldest client is 76 and our youngest is 30. We have worked with singles, couples and families.

Our biggest challenge continues to be utility debts, where people are struggling to pay their gas/electricity/council tax bills. We do tend to work with people on benefits the most, but this year we have worked with a few people in work who have mortgages. This is a challenge as there is less support available for people in this financial situation.

We continue to feel God's presence in all we do, preventing us from getting discouraged by the difficult situations we see. We are reminded often that we must keep good boundaries with our clients, but at the same time offer God's love to them. It is a tricky balance, and every client is different! It is right to conclude with the wonderful news of seeing and hearing of clients being baptised this past year. As CAP strapline says, there is always hope.

Ali Demet, Job Club Manager

Since March 2025, I have been employed for one-day to week as the LMDC Job Club Manager - to grow a volunteer team, prepare and lead CAP *Steps to Employment* course (8-10 weeks), network with other local agencies seeking to tackle unemployment, and prayerfully share the opportunity of Job Club with local churches.

Through network meetings and hot-desking presence, we were able to develop a strong working relationship with the Morecambe Job Centre Plus and with West End Impact/The Re:Store: 47% of our members have been referrals from the Job Centre and 27% from Impact/Re:Store (the remaining 26% from local churches, particularly Stanley Road Baptist Church and Morecambe Parish - two churches visited on Sunday mornings).

We've seen some wonderful volunteers become part of the Job Club team - two have received CAP Job Club training to become Coaches, with one more about to start training. Volunteers have largely come from Stanley Road Baptist Church - assisting as welcomers, catering, befrienders, and prayer support. West End Impact generously agreed to second their Youth Worker, Maddie Shaw, to the Job Club as one of our coaches. It's been so encouraging to see the team grow in confidence, discernment, and gifting.

There has also been great connections made locally with Lancaster & District CVS, NHS Work Well, and NHS IPS - with representatives attending and contributing to the Job Club sessions.

We launched our first Job Club at Stanley Road Baptist Church in May 2025, with 15 members attending - nine of those on a regular basis. Each week consisted of time to chat over refreshments, search for jobs online, learn together via the interactive *Steps to Employment* course (up-front presentation, group discussion, video, workbook input), share a light lunch, and have opportunity for informal coaching - particularly helping members think about their MAD goals (Motivational Achievable Deadline). We had originally

intended for the coaching sessions to be more structured and formal, but quickly realised that members were not keen to do this - preferring organic chats over a brew or some soup! By the end of the first course, one member had got a job, two others had found casual work, and one had been inspired to start a decorating business. All members said they had grown in job-seeking skills and in confidence. Many were open to faith conversations and accepted prayer when offered. A 'Verse for the Week' was shared, and given out to take away. We finished the course with a presentation by the Deputy Mayor, Coun John Hanson - a fitting bookend as we had learnt that the Mayor had opened an Employment Club in the 1930s at Sion Baptist (which later combined with Olivet to create SRBC).

Going forwards, we are currently running another Job Club at Stanley Road - with six regulars (three are returning members). We are planning to run a Job Club in Lancaster in early 2026. Connections need to be deepened with Lancaster Job Centre Plus, and developed further with Adullam. We are also exploring the possibility of a shorter, evening-based Job Club for those aged 18-25 who are classed as NEET (Not in Education, Employment, or Training) - with funding from local charitable grants. The material would need to be adapted for this purpose, and grant money applied for.

It has been an incredible privilege to be a part of people's job seeking journey - to see them find motivation, discover their strengths, overcome obstacles, and grow in confidence. It has also been so encouraging to see missional, holistic passion stir up in the volunteers from Stanley Road - with the church building bubbling with hope. I'm so grateful for the opportunity and support - praying for all that's ahead!

Nigel Purcell, Treasurer

Our budget for this financial year again anticipated a small deficit but, in the event, we had a substantial surplus of £4,344.98, which is very good news. This was due in part to much higher-than-expected individual donations and also somewhat more than expected grant funding. This more than compensated for the higher than planned total expenditure arising from the development of our 'Job Club' service.

The £6,192 raised through our fundraising efforts is a slightly higher than we aimed for and we hope this year to achieve a similar target figure. Grant income exceeded our budget target and included £2,000 from the PLR trust which was very kindly given without requiring an application process. Overall, income exceeded the forecast by over £7,556.

Overall, we continue to maintain a stable financial situation through supplementing our core partner and individual donation income with a combination of grants and fundraising. In the next financial year, it would help a great deal if we could further increase our regular core income from Partner churches and individual regular givers. We are very grateful for the continued support from so many individuals and churches and for the hard work and commitment of those involved in our fund raising efforts.

In conclusion we thank God for once again enabling us to provide another year of vital help to those struggling with the burden of debt.

Trustees: Rev. Steven Hewitt (chair), Michael Kohl, Hannah Bell, Jane Callow (secretary), Nigel Purcell (treasurer), Pete Carrington (from Sept 2025), Chris McDonald (from Sept 2025)
We can confirm that there have been no serious incidents affecting the charity.

Signatures:

Treasurer – Nigel Purcell *N. C. Purcell* Date – November 17, 2025
Trustee – Michael Kohl *M. Kohl* Date – November 17, 2025

LMDCDC Income & Expenditure Account

1st October 2024 - 30th Sep 2025

	Actual @ 30/09/2025		BUDGET 2024-25
	2024-25	% Annual	
INCOME			
Partner Income	£ 12 300 77	94%	£ 13 020 00
Donations Individual/Unident	£ 11 439 50	229%	£ 5 000 00
Fundraising	£ 6 192 84	113%	£ 5 500 00
Grants	£ 3 250 00	163%	£ 2 000 00
Gift aid	£ 866 25	43%	£ 1 048 50
Sundries	£ 175 82	176%	£ 100 00
Total Income	£34 225 18	128%	£ 26 668 50
EXPENDITURE			
D Centre Coach/Manager Suz	£ 12 603 84	105%	£ 12 037 50
D Centre Coach (Lou)	£ 5 086 80	112%	£ 4 534 40
Job Club Manager	£ 2 020 17	78%	£ 2 574 00
Tax and NI	£ 171 15	34%	£ 500 00
Pension	£ 1 021 91	130%	£ 787 44
Expenses	£ 683 95	137%	£ 500 00
Phone	£ 222 78	124%	£ 180 00
Office costs	£ 463 92	116%	£ 400 00
Insurance	£ 398 76	100%	£ 400 00
CAP Central	£ 5 715 00	106%	£ 5 400 00
Fundraising costs	£ 350 00		
Sundries	£ 81 00	27%	£ 300 00
CAF Fee	£ 60 00	83%	£ 72 00
Client support	£ 1 000 92	100%	£ 1 000 00
Total Expenditure	£29 880 20		£ 28 685 34
Opening balance	£ 11 940 72		£ 11 940 72
Income	£ 34 225 18		£ 26 668 50
Expenditure	£ 29 880 20		£ 28 685 34
Closing balance (30/9/25)	£ 16 285 70		£ 9 923 88
Total Surplus/deficit	£ 4 344 98		£ (2 016 84)

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

Lancaster & Morecambe District Churches Debt Centre

On accounts for the year
ended

30th September 2025

Charity no

1173790

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2025.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Allan Barnes

Date:

24th October 2025

Name:

Allan Barnes

Relevant professional
qualification(s) or body
(if any):

Church Treasurer

Address:

4 Park Crescent, Morecambe

LA4 6AU

LANCASTER, MORECAMBE AND DISTRICT CHURCHES DEBT CENTRE

England & Wales - Charity number 1173790

Accounts

Lancaster, Morecambe and District Churches' Debt Centre Trustees' Annual Report and Accounts, 2023-24



Registered charity: 1173790
Photograph by Jonny Gios, Unsplash

Lancaster, Morecambe and District Churches' Debt Centre Trustees' Annual Report, Oct 1, 2023 - Sept 30, 2024

Objectives

The objects of Lancaster, Morecambe and District Churches' Debt Centre (LMDCDC) are for the public benefit:

(a) The relief of poverty for persons living in and around the Lancaster, Morecambe and district, who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing advice and other services as the trustees may from time to time think fit;

(b) The advancement of education of the public living in and around the Lancaster, Morecambe and district in all matters relating to the management of their personal finances as the trustees may from time to time think fit;

(c) The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time to time think fit.

We aim to fulfil these objectives by partnering with Christians Against Poverty to run a CAP Debt Centre covering Lancaster district. We employ a Debt Centre Manager and a Debt Coach. They work with clients using CAP's debt advice processes, empowering people to meet their debts.

Reports

Rev. Steven Hewitt, Chair of Trustees

As I write, we're not far from Christmas. Indeed, tomorrow is the client Christmas meal. What was *actually* happening that first Christmas? Well, Paul writes that Jesus 'made himself nothing by taking the very nature of a servant, being made in human likeness' (Phil 2:7). The wonderful Christian song, 'The Servant King', begins with Christmas, 'From heaven you came, helpless babe'. The 'helpless babe' became a man and declared that he 'did not come to be served, but to serve...' (Mark 10:45). This annual report is a report of service done in the name of 'Servant King'.

The work of the CAP Debt Centre has continued in a similar vein to last year with the main focus helping clients face up to, and begin to deal with, their debts. The debt landscape seems to be constantly changing and our two staff, Suzie and Lou, have done an excellent job in navigating this for our clients. In recognition of this, CAP Central asked them to pilot a new IT system, which has been hard for our staff, but should bear fruit across the country going forward. Again, an opportunity to serve.

Serving covers a multitude of activities and we continue to be thankful for the help of our volunteers, whether that is befriending, praying, being a trustee, fundraising or just 'cheerleading' this work in all sorts of ways. Others have helped with the CAP Money course and the companion 'Kids' course.

We've seen growth with the regular monthly prayer meeting and Lou has redesigned our website to more reflect our work. Have a look at www.lmdebtcentre.org.uk

We thank God for the stories we have heard this year as a Centre. We are confident there will be more to come next year, especially as we consider taking the significant step of starting a CAP Job Club in the area. Whatever we do, may we continue to take seriously Paul's reminder to have an attitude like Jesus (Phil 2).

Suzie Shearsby, Debt Centre Manager

We continue to work with the most vulnerable across Lancaster and Morecambe. We have worked with 36 clients this year, with 11 going debt free in 2024. We continue

to make the clients our priority, giving as much time and support as we can to not only help them become debt free, but to make good future financial choices. We work with singles, couples and families. Our oldest client was 76 and our youngest 21. Our biggest challenge tends to be utility debts, where people are struggling to pay their gas/electricity/council tax bills. We tend to mostly work with people on benefits. However, this year we have worked with a few people in work with mortgages, which is a challenge, as there is less support available. We helped three elderly clients who were in debt because they have given money away via scams. We have to adapt to these more complex situations, often involving other organisations (e.g. Police).

A really positive aspect this year is we have had quite a few clients who are in recovery for addiction. They have approached their journey out of debt with bravery, courage and humility. We have seen very positive changes to their lives, with all being able to access debt relief with us. Here is one of these stories (name changed):

We began working with Daniel in the summer. I was impressed by how cheerful he was. He told us stories of how his addictions had caused relationship breakdowns and led to large amounts of debt, particularly with family. He showed clear remorse and regret. He desperately wanted to put things right and was open to what we had to say. When we told him about the debt relief that he was eligible for, he broke down into tears. He said he couldn't believe that he was going to have a fresh start, despite all his mistakes. He couldn't stop thanking us. He felt it was a blessing from God. It was such a pleasure to see his gratitude and a joy to work with him. Thanks be to God!

Nigel Purcell, Treasurer

Our budget for this financial year anticipated a small deficit but, in the event, we had a surplus of £1,607, which is great. This was due in part to higher than expected donations, both from individuals and our church partners, alongside a reduction in total expenditure, owing primarily to the reduction in our CAP central contribution.

The £4202.21 raised through our fundraising efforts is a slight increase over the previous year (though somewhat less than our ambitious target). We also had two successful grant bids which were very helpful. Overall, income exceeded the forecast by over £800. Owing to some hiccups in the application process for gift aid we didn't manage to claim it this year, but have since done so.

Overall, we continue to maintain a stable financial situation through supplementing our core partner and individual donation income with a combination of grants and fundraising. In the next financial year, it would help a great deal if we could further increase our regular core income from Partner churches and individual regular givers. We are very grateful for the continued support from so many individuals and churches. Many thanks to all those worked so hard to raise funds for our work.

In conclusion, we thank God for once again enabling us to provide another year of vital help to those struggling with the burden of debt.

Trustees: Rev. Steven Hewitt (chair), Michael Kohl, Hannah Bell, Jane Callow (secretary), Nigel Purcell (treasurer).

We can confirm that there have been no serious incidents affecting the charity.

Signatures:

Treasurer – Nigel Purcell  Date – December 12, 2024

Trustee – Michael Kohl  Date – December 12, 2024

LMDCDC Income & Expenditure Account - Oct 1, 2023 – Sept 30, 2024

INCOME	Actual @30/9/24		BUDGET
	2023-24	% Annual	2023-24
Partner Income	£ 14,525.98	112%	£ 13,020.00
Donations _Individuals & Unidentified/Business donations	£ 6,554.78	131%	£ 5,000.00
Fund Raising	£ 4,202.21	76%	£ 5,500.00
Grants	£ 2,000.00	100%	£ 2,000.00
Gift Aid	£ -	0%	£ 1,048.50
Sundries	£ 190.98	191%	£ 100.00
Total Income	£ 27,473.95	110%	£ 26,668.50

EXPENDITURE			
Debt Centre Manager	£ 12,210.50	101%	£ 12,037.50
Debt Coach	£ 5,048.54	111%	£ 4,534.40
Tax and NI	£ 123.20	25%	£ 500.00
Pension	£ 896.75	114%	£ 787.44
Expenses	£ 235.75	47%	£ 500.00
Phone	£ 284.00	158%	£ 180.00
Office costs	£ 0	0%	£ 400.00
Insurance	£ 357.76	89%	£ 400.00
CAP Central	£ 5,400.00	75%	£ 7,200.00
Sundries	£ 494.92	165%	£ 300.00
CAF Fee	£ 60.00	83%	£ 72.00
Client support	£ 754.98	38%	£ 2,000.00
Total Expenditure	£ 25,866.40	89%	£ 28,911.34

Opening balance	£ 10,333.17		£ 10,333.17
Income	£ 27,473.95		£ 26,668.50
Expenditure	£ 25,866.40		£ 28,911.34
Closing balance	£ 11,940.72		£ 8,090.33

Total surplus/deficit	£ 1,607.55		£ (2,242.84)
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Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
Lancaster & Morecambe District Churches Debt Centre

On accounts for the year ended

30th September 2024

Charity no

1173790

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 / 09 / 2024.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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- the accounts did not accord with the accounting records; or
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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Allan Barnes

Date:

3rd December 2024

Name:

Allan Barnes

Relevant professional qualification(s) or body (if any):

Church Treasurer

Address:

4 Park Crescent, Morecambe

LA4 6AU

LANCASTER, MORECAMBE AND DISTRICT CHURCHES DEBT CENTRE

England & Wales - Charity number 1173790

Accounts



Lancaster, Morecambe and District Churches' Debt Centre

Trustees' Annual Report and Accounts 2022-23



Registered charity: 1173790
Photograph by Jonny Gios, Unsplash



Lancaster, Morecambe and District Churches' Debt Centre Trustees' Annual Report, Oct 1, 2022 - Sept 30, 2023

Objectives

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We aim to fulfil these objectives by partnering with Christians Against Poverty to run a CAP Debt Centre covering Lancaster district. We employ a Debt Centre Manager, a Debt Coach and an Administrator. They work with clients using CAP's debt advice processes, empowering people to meet their debts.

Reports

Rev. Steven Hewitt, Chair of Trustees

Right from the off, the Bible reminds us that every person has the dignity of being made in the image of God (Genesis 1:26). The work of a Christian charity like Lancaster, Morecambe and District Churches' Debt Centre seeks to uphold this truth. We want to bring hope to people seemingly in despair because of debt because the people we work with matter. I asked Suzie to share two responses she had had from clients.

"I wanted to say a big thank you for all the support you have given me. It feels amazing not to have to worry the way I was. Keep being you, you're amazing."

"Life has given us so many struggles. I don't know what we would have done without CAP. We are so thankful."

Whether it is through the ongoing work with clients, helping them to face up to, and begin to deal with, their debts, or in simple acts of love such as the Christmas hampers, text messages of encouragement, offers of prayer, or just the general way we go about our activities, we are reminding people they have value.

This year, our team have worked hard in all aspects of their roles. Suzie and Lou have built an excellent relationship and it is inspiring to see their mutual support for each other. Amanda continued to do wonderful and important duties in keeping things running smoothly as Administrator before finishing in August. Thank you, Amanda.

As the saying goes, 'prevention is better than cure' and if more people are empowered to budget well, then it will reduce the number of people hampered by debt. That is why we are keen to get the CAP Money course into more communities, and the companion 'Kids' course into more schools, in this coming year.

We thank God for the stories we have heard this year as a Centre. We are thankful to Him for stirring the hearts of everyone involved (staff, volunteers, prayer partners, partner churches and trustees) and for all they are doing to make a difference. As God's image-bearers, may people see Him through us, and the actions of the Centre.

Suzie Shearsby, Debt Centre Manager

This year began with the cost of living and energy crisis. As a charity we were mindful of these extra challenges, and we partnered with Green Rose, a local organization who specialises in helping people to save energy costs. We did a little training for us and our volunteers so that we could help our clients during this time.

Our number of clients varies, but we generally see more clients during the autumn and winter time. We continue to work closely with all our clients, giving them our time and our care, helping them to address other issues in their life as well as their debt.

We have seen nine families go debt free this year, with quite a few very close. Most of our clients are going through some kind of insolvency, usually because they have very little assets and they are living on a very small income.

We have good relationships with many local charities and we are able to refer our clients into other organisations to help them to improve their well-being. Mental health continues to be a very common aspect of our job. We have undertaken training to help us to understand behaviours and be able to respond in a helpful way, protecting ourselves as well as the client.

We continue to feel our work is much-needed in the local area, and it is good to know that we are able to respond in a practical and caring manner.

Nigel Purcell, Treasurer

At the beginning of the year, it looked as though we would probably incur a substantial deficit of income over expenditure. However, a combination of a successful grant bid and summer fundraiser has meant that we have a small surplus.

A grant of £5,000 from the LDCVS Foundation, Cost of Living programme was a huge help, and we are very grateful for their encouragement and support. Many thanks too, to all those worked so hard to raise funds over the summer for our work. The figure of £3,821 in the accounts isn't the whole story and further donations have come in since the end of September so in total we raised well over £4,000!

Partner income is also slightly more than expected whilst individual donations are slightly lower. Overall, income exceeded the forecast by over £2,700.

Amanda stepped down as Centre Administrator at the end of August. She has been a real asset to our work, contributing in all kinds of ways to the effective functioning of the centre. Many thanks Amanda – you will be missed from this role but of course are continuing to be involved with the CAP Money courses.

Overall, we continue to maintain a stable financial situation through supplementing our core partner and individual donation income with a combination of grants and fundraising. In the next financial year, it would be particularly helpful if we could increase our regular core income from Partner churches and individual regular givers.

In conclusion, we thank God for once again enabling us to provide another year of vital help to those struggling with the burden of debt.

Trustees: Rev. Steven Hewitt (chair), Michl Kohl, Hannah Allison, Jane Callow (secretary), Nigel Purcell (treasurer).

Signatures:

Treasurer – Nigel Purcell  Date – March 14, 2024

Trustee – Michl Kohl  Date – March 14, 2024

LMDCDC Income & Expenditure Account - Oct 1, 2022 – Sept 30, 2023

	Actual @ 30/09/2023		BUDGET
	2022-23	% Annual	2022-23
INCOME			
Partner Income	£ 14,494.12	111%	£ 13,020.00
Donations _Individuals & Unidentified	£ 4,866.00	97%	£ 5,000.00
Fund Raising	£ 3,821.46	69%	£ 5,500.00
Grants	£ 5,000.00	250%	£ 2,000.00
Gift Aid	£ -	0%	£ 1,048.50
Sundries	£ 1,256.20	1256%	£ 100.00
Total Income	£ 29,437.78	110%	£ 26,668.50

EXPENDITURE			
Debt Centre Manager	£ 11,493.00	95%	£ 12,037.50
Debt Coach	£ 4,116.77	91%	£ 4,534.40
Administrator	£ 2,420.60	94%	£ 2,574.00
Tax and NI	£ 659.40	132%	£ 500.00
Pension	£ 842.23	107%	£ 787.44
Expenses	£ 178.45	36%	£ 500.00
Phone	£ 90.00	50%	£ 180.00
Office costs	£ 229.02	57%	£ 400.00
Insurance	£ 342.20	86%	£ 400.00
CAP Central	£ 7,200.00	100%	£ 7,200.00
Sundries	£ 206.98	69%	£ 300.00
CAF Fee	£ 60.00	83%	£ 72.00
Client support	£ 1,451.18	73%	£ 2,000.00
Total Expenditure	£ 29,289.83		£ 31,485.34
Total Deficit	£ 147.95		£ (4,816.84)

Opening balance	£ 10,185.22		£ 10,185.22
Income	£ 29,437.78		£ 26,668.50
Expenditure	£ 29,289.83		£ 31,485.34
Closing balance	£ 10,333.17		£ 5,368.38

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Lancaster & Morecambe District Churches Debt Centre

On accounts for the year
ended

30th September 2023

Charity no 1173790

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30th September 2023.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Allan Barnes

Date:

15th February 2024

Name:

Allan Barnes

Relevant professional
qualification(s) or body
(if any):

Church Treasurer

Address:

4, Park Crescent, Morecambe Lancs LA4 6AU

LANCASTER, MORECAMBE AND DISTRICT CHURCHES DEBT CENTRE

England & Wales - Charity number 1173790

Accounts



Lancaster, Morecambe and District
Churches' Debt Centre
Trustees' Annual Report and Accounts
2021-22



Registered charity: 1173790



Lancaster, Morecambe and District Churches' Debt Centre Trustees' Annual Report, Oct 1, 2021 - Sept 30, 2022

Objectives

The objects of Lancaster, Morecambe and District Churches' Debt Centre (LMDCDC) are for the public benefit:

- (a) The relief of poverty for persons living in and around the Lancaster, Morecambe and district, who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing advice and other services as the trustees may from time to time think fit;
- (b) The advancement of education of the public living in and around the Lancaster, Morecambe and district in all matters relating to the management of their personal finances as the trustees may from time to time think fit;
- (c) The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time to time think fit.

We aim to fulfil these objectives by partnering with Christians Against Poverty to run a CAP Debt Centre covering Lancaster district. We employ a Debt Centre Manager, a Debt Coach and an Administrator. They work with clients using CAP's debt advice processes, empowering people to meet their debts.

Reports

Rev. Steven Hewitt, Chair of Trustees

As last year drew to a close, we knew that with Jono Peatman leaving, 2022 would see us recruiting again. We were pleased to have good applicants for the Debt Centre Manager job, but it was clear that it was right to promote Suzie Shearsby from coach. Her passion to see hope and change in clients' lives is infectious.

Lou Mosey was appointed as our new Debt Coac, bringing such a lot to the team with her awareness of CAP and extensive ministry experience too. With Amanda as administrator, the team have gelled together and are moving us forward now from the disruption of the Covid-19 pandemic. It is especially pleasing to see so many capable volunteers committing their time to the centre as well. Thank you to you all. We recognise that on one hand, the cost of living crisis means the help we offer, is needed more than ever. But on the other hand, we face challenges with our own income. We need to continue working hard with our relationships in the community and with churches in order for this vital work to stay sustainable for the longer term.

We continue to ask God for His inspiration as we respond to the needs of our clients. Thank you to my fellow trustees. It continues to be a privilege to serve alongside you.

Suzie Shearsby, Debt Centre Manager

The first half of 2022 was the busiest that I had seen the centre since I joined in 2020. It was good to be able to work at full capacity and meet with many new clients. For the first time since the pandemic, we had a waiting list, which wasn't ideal, but we have learnt lessons from how we would manage this in the future. This year we have worked with 25 individuals and families, with some going debt free within the year.

I was able meet various church leaders, which was really valuable. Members of the team have been invited to speak at several churches. This brought new befrienders on board and extra financial support. This was a real testament to God's blessing on the ministry and I feel that this continues to grow as other churches in the local area hear about the work that we do with the most marginalised in our society.

Lou has hit the ground running, seeing new clients from August. She brings a real sense of God's love to the role and has gifts to bring to the team. Welcome Lou! Amanda has continued to provide invaluable admin support, often behind the scenes! We're so grateful to her for bringing our ideas together to fruition!

CAP money continues to grow. We have had two more money coaches train this year, and have run seven money courses, some online, some in person. CAP Kids has begun, with the first course in Moorside School. We are incredibly grateful to the team of volunteers for their time and effort in making this happen.

We provided Christmas hampers again to every client. We personalised the hampers, to address the practical needs given the cost-of-living crisis. We included portable heaters, hot water bottles, blankets and supermarket vouchers. Our clients were moved to receive their hampers, we had many in tears! We handed several out at our Client Christmas party. It was fantastic to see the room filled with people, all having a hearty meal in the warmth of the befriender team. A real highlight for me!

A huge thankyou to our many volunteers, trustees, staff members and all of our supporting churches who have helped to facilitate the work. Each and every one is crucial. I predict that 2023 will be very busy as we move into a time of increased financial hardship in our community, but I feel we are ready to pick up and go!

Nigel Purcell, Treasurer

This financial year has been mainly as expected and income has returned to close to pre-pandemic levels. Income from business donations and partners was a little more than forecast but fundraising somewhat less. In total, we raised £566 more than forecast. Expenditure was significantly lower than forecast due mainly to the necessary delay in appointing a second debt coach after Suzie's appointment as Debt Centre Manager. As a result, our reserves have dropped substantially but still significantly less than forecast over the year with a final deficit of £6575 and a closing balance of £10,815.

Our partner churches and regular business and individual givers continue to provide invaluable support, both financially and through prayer and engagement with our activities and services to our clients at a time when the need is greater than ever. We are confident that we can sustain the work of the debt centre for another year, but if we are to maintain the work at its current level beyond 2023, we will need to raise more funds to do so. In particular, we want to increase the level of regular giving as well as strengthening our fund-raising activities. To achieve this, we will be seeking to increase our partnerships with local churches and individual givers as well as investigating the possibilities of supplementary grant funding.

As always, we depend wholly on the God-inspired generosity and ongoing support of our partner churches, business and individual supporters. Finally, as Treasurer, I would like again to express my grateful thanks to all those who support our work whether financially or in other ways.

Trustees: Rev. Steven Hewitt (chair), Michl Kohl, Hannah Allison, Jane Callow (secretary), Nigel Purcell (treasurer).

Signatures:

Treasurer – Nigel Purcell  Date – December 8, 2022

Trustee – Michl Kohl  Date – December 8, 2022

LMDCDC Income & Expenditure Account - Oct 1, 2021 – Sept 30, 2022

	Actual @ 30/09/2022		BUDGET
	2021-22	% Annual	2021-22
INCOME			
Partner Income	£ 11,602.70	106%	£ 10,900.00
Summer fundraiser	£ 2,190.32	88%	£ 2,500.00
Other Fund Raising	£ 470.00	47%	£ 1,000.00
Grants	£ -	0%	£ -
Business donations	£ 1,140.00	228%	£ 500.00
Donations_ Individuals & Unidentified	£ 4,944.00	99%	£ 5,000.00
Sundries	£ 119.46	0%	£ -
Total Income	£ 20,466.48	103%	£ 19,900.00

EXPENDITURE			
Debt Centre Manager (Jono)	£ 2,425.96	29%	£ 8,472.00
Debt Coach/Centre Manager (Suzie)	£ 8,198.17	205%	£ 4,000.00
Debt Coach (Lou)	£ 1,544.20	0%	-
Administrator	£ 2,123.50	106%	£ 2,000.00
Tax and NI	£ 1,401.97	52%	£ 2,700.00
Pension	£ 736.13	99%	£ 745.80
Expenses	£ 409.74	273%	£ 150.00
Phone	£ 70.02	58%	£ 120.00
Stationery	£ 539.33	1079%	£ 50.00
Insurance	£ 342.90	86%	£ 400.00
CAP Central	£ 7,200.00	88%	£ 8,200.00
Fundraising costs	£ 93.60	19%	£ 500.00
Sundries	£ 321.17	107%	£ 300.00
Christmas appeal	£ -	0%	£ -
CAF Fee	£ 90.00	125%	£ 72.00
Donations	£ -	200%	£ 1,000.00
Client support	£ 1,545.31	77%	£ 2,000.00
Total Expenditure	£ 27,042.00		£ 30,709.80
Total Deficit	£ (6,575.52)		£ (10,809.80)

Opening balance	£ 16,760.74		£ 16,760.74
Income	£ 20,466.48		£ 19,900.00
Expenditure	£ 27,042.00		£ 30,709.80
Closing balance	£ 10,185.22		£ 5,950.94

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Lancaster & Morecambe District Churches Debt Centre

On accounts for the year
ended

30th September 2022

Charity no

1173790

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30th September 2022.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Ailan Barnes

Date:

28th November 2022

Name:

Ailan Barnes

Relevant professional
qualification(s) or body
(if any):

Church Treasurer

Address:

5 Kensington Court, Bare Lane, Morecambe

LA4 6DH

LANCASTER, MORECAMBE AND DISTRICT CHURCHES DEBT CENTRE

England & Wales - Charity number 1173790

Accounts



Lancaster, Morecambe and District
Churches' Debt Centre
Trustees' Annual Report and Accounts
2020-21



Registered charity: 1173790



Lancaster, Morecambe and District Churches' Debt Centre Trustees' Annual Report, Oct 1, 2020 - Sept 30, 2021

Objectives

The objects of Lancaster, Morecambe and District Churches' Debt Centre (LMDCDC) are for the public benefit:

- (a) The relief of poverty for persons living in and around the Lancaster, Morecambe and district, who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing advice and other services as the trustees may from time to time think fit;
- (b) The advancement of education of the public living in and around the Lancaster, Morecambe and district in all matters relating to the management of their personal finances as the trustees may from time to time think fit;
- (c) The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time to time think fit.

We aim to fulfil these objectives by partnering with Christians Against Poverty to run a CAP Debt Centre covering Lancaster district. We employ a Debt Centre Manager and a Debt Coach. They work with clients using CAP's debt advice processes with the aim of empowering people to meet their debts.

Reports

Rev. Steven Hewitt, Chair of Trustees

This year has been one of consolidation at the Debt Centre. The support we received financially over the last year or so enabled us to appoint a Debt Coach and an Administrator. This has led to new initiatives, with more people being helped and more volunteers serving. We are settling into responding in this new 'Covid' reality.

It is four years since Jono Peatman became our first Debt Centre Manager. His heart for the Gospel and its impact on people has shone through. He has really driven the centre's development, and led the centre well through the pandemic. We will miss him, but we know he will continue to serve God faithfully through his ministry training. Jono's departure and this sense of consolidation makes it feel like we are moving into a new stage for the centre. While our dream would be for there to be no need for our services, the reality of debt is not going to go away. We are needed and we are making a difference. May God inspire us as we appoint a new Debt Centre Manager, and also look to building on the strong foundations of the last four years.

Thank you to my fellow Trustees. It continues to be a privilege to serve alongside you.

Jono Peatman, Debt Centre Manager

In the midst of the uncertainty that has continued over the past year, it has been an incredible privilege to continue to support many people in their journey out of debt. We have seen enquiries in the service peak and trough over the last year but, over the past 12 months, we have had 25 formal enquiries for our help, and many of them have gone on to work with us, with two of those already going debt free. Suzie Shearsby has done a fantastic job in settling in and finding her feet as CAP Debt Coach. She has been crucial in spearheading CAP money, which has now run both in person and several times online.

Amanda has continued to provide invaluable admin support, which has kept the wheels turning, especially while we've worked remotely at times. I'm so grateful to the staff team that we have developed over the last couple of years.

We have continued to meet for our monthly drop-in café at Stanley Road Baptist Church and, although small scale, we have seen clients who live in total isolation come along and take part in conversation and community.

As well as the financial guidance we have been able to provide, we have also been able to help many clients practically with food parcels, gas and electricity top-ups, white goods, bedding and clothing. We provided Christmas hampers again to everyone we work with, giving them all something to open on Christmas Day. Some said that would be the only gift they were likely to receive for Christmas. I want to say a huge thankyou to our many volunteers, trustees, staff members and all of our supporting churches who have helped to facilitate the work that we do. From home visits to helping with the café, to delivering food and Christmas hampers, to prayer; each and every one is crucial to this work.

Through the course of this year, it has become confirmed and is now public knowledge that I will be finishing my work with the debt centre at Christmas 2021. I am so confident that this work will continue and grow, so as I sign off. I can't wait to see what is in store for this amazing charity in 2022.

Nigel Purcell, Treasurer

In spite of the continuing difficulties created by the pandemic, we have had another very successful year in terms of our fund-raising activities, particularly at Christmas. Our income from partner churches has significantly increased and, in addition, both business and individual donations were higher than expected. As a result, our total income was approximately £9,500 more than in our budget and our deficit was very much less than forecast. That's the kind of forecasting error I like!

Expenditure was slightly more than budgeted, mainly because of increased activity and support for clients due to the increased capacity with a second debt coach.

Because of our strong financial position, we decided that our summer fundraiser would be in aid of other local charities with whom we work. In all, £2,215 was raised and distributed to Grace Ministries, Morecambe; Home Start, Morecambe; Lancaster Adullum; Morecambe Bay Foodbank and West End Impact.

Our partner churches and regular business and individual givers continue to provide invaluable support, both financially and through prayer and engagement with our activities and services to our clients at a time when the need is greater than ever.

Our greatly increased income, together with significant reserves from last year, has left us in a strong financial position with enough reserves to ensure the continuation of our current activity. In particular, it means that we can be confident that we can replace Jono as Debt Centre Manager in order to maintain our present provision.

Finally, as Treasurer, I would just like to express my thanks to all those who support our work whether financially or in other ways.

Trustees: Rev. Steven Hewitt (chair), Michl Kohl, Hannah Allison, Jane Callow (secretary), Nigel Purcell (treasurer).

Signatures:

Treasurer – Nigel Purcell  Date – November 8, 2021

Trustee – Michl Kohl  Date – November 8, 2021

LMDCDC Income & Expenditure Account - Oct 1, 2020 – Sept 30, 2021

	Actual @ 30/09/2021		BUDGET
	2020-21	% Annual	2020-21
INCOME			
Partner Income	£ 13,471.83	141%	£ 9,540.00
July Challenge	£ 2,215.33	89%	£ 2,500.00
Christmas appeal	£ 8,815.19	196%	£ 4,500.00
Other Fund Raising	£ 1,159.93	58%	£ 2,000.00
Grants	£ -	0%	£ -
Business donations	£ 1,490.00	298%	£ 500.00
Donations_ Individuals & Unidentified	£ 3,719.00	122%	£ 3,054.00
Sundries	£ 747.29	0%	£ -
Total Income	£ 31,618.57	143%	£ 22,094.00

EXPENDITURE			
Debt Centre Manager	£ 8,506.34	100%	£ 8,472.00
Debt Coach	£ 4,078.80	102%	£ 4,000.00
Administrator	£ 1,670.00	84%	£ 2,000.00
Tax and NI	£ 2,167.30	80%	£ 2,700.00
Pension	£ 790.49	106%	£ 745.80
Expenses	£ 773.86	516%	£ 150.00
Phone	£ 34.00	28%	£ 120.00
Stationery	£ 72.58	145%	£ 50.00
Insurance	£ 337.90	84%	£ 400.00
CAP Central	£ 8,200.00	100%	£ 8,200.00
Fundraising costs	£ 56.50	11%	£ 500.00
Sundries	£ 1,324.42	265%	£ 500.00
Christmas appeal	£ 2,003.90	0%	£ -
CAF Fee	£ 87.00	121%	£ 72.00
Donations	£ 2,000.00	200%	£ 1,000.00
Client support	£ 796.89	40%	£ 2,000.00
Total Expenditure	£ 32,899.98	106%	£ 30,909.80
Total Deficit	£ (1,281.41)		£ (8,815.80)

Opening balance	£ 18,042.15		£ 18,042.15
Income	£ 31,618.57		£ 22,094.00
Expenditure	£ 32,899.98		£ 30,909.80
Closing balance	£ 16,760.74		£ 9,226.35

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name Lancaster & Morecambe District Churches Debt Centre

On accounts for the year
ended

30 th September 2021	Charity no (if any)	1173790
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Set out on pages

<i>(remember to include the page numbers of additional sheets)</i>
--

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: Allan Barnes

Date: 25 / 11 / 21

Name: ALLAN BARNES

Relevant professional qualification(s) or body (if any):

CHURCH TREASURER

Address:

5, KENSINGTON COURT

BARE LANE

MORECAMBE LANCS LA4 6DH

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Empty box for disclosure details]