



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

30th September 2021

Charity no
(if any)

1173790

Set out on pages

(remember to include the page numbers of additional sheets)

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.