



Lancaster, Morecambe and District Churches' Debt Centre

Trustees' Annual Report and Accounts 2021-22





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 30 / 09 / 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:

Alan Barnes

Date: 28th November 2022

Name:

Alan Barnes

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

Church Treasurer

Address:

5 Kensington Court, Bare Lane, Morecambe
LA4 6DH