

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

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

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.

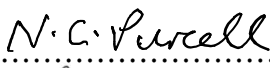
Amanda stepped down as Centre Administrator at the end of August. She has been a real asset to our work, contributing in all kinds of ways to the effective functioning of the centre. Many thanks Amanda – you will be missed from this role but of course are continuing to be involved with the CAP Money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

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 2023.

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