

# 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](http://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

	Actual @30/9/24		BUDGET
INCOME	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
<b>Total Income</b>	<b>£ 27,473.95</b>	<b>110%</b>	<b>£ 26,668.50</b>

### 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
<b>Total Expenditure</b>	<b>£ 25,866.40</b>	<b>89%</b>	<b>£ 28,911.34</b>

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

<b>Total surplus/deficit</b>	<b>£ 1,607.55</b>		<b>£ (2,242.84)</b>
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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

30<sup>th</sup> 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 / 2021~~.

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: 3<sup>rd</sup> December 2024

Name: Allan Barnes

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

Church Treasurer

Address: 4 Park Crescent, Morecambe

LA4 6AU

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Dec 2024