

# **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.

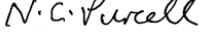
Overall, we continue to maintain a stable financial situation through supplementing our core partner and individual donation income with a combination of grants and fundraising. In the next financial year, it would help a great deal if we could further increase our regular core income from Partner churches 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  Date – November 17, 2025

Trustee – Michael Kohl  Date – November 17, 2025

# LMDCDC Income & Expenditure Account

1st October 2024 - 30th Sep 2025

	Actual @	30/09/2025	
	2024-25	% Annual	BUDGET 2024-25
<b>INCOME</b>			
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
<b>Total Income</b>	<b>£34 225 18</b>	<b>128%</b>	<b>£ 26 668 50</b>
<b>EXPENDITURE</b>			
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
<b>Total Expenditure</b>	<b>£29 880 20</b>		<b>£ 28 685 34</b>
<b>Opening balance</b>	£ 11 940 72		£ 11 940 72
Income	£ 34 225 18		£ 26 668 50
Expenditure	£ 29 880 20		£ 28 685 34
<b>Closing balance (30/9/25)</b>	<b>£ 16 285 70</b>		<b>£ 9 923 88</b>
<b>Total Surplus/deficit</b>	<b>£ 4 344 98</b>		<b>£ (2 016 84)</b>

## 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 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: 24<sup>th</sup> October 2025

Name:

Allan Barnes

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

Church Treasurer

Address:

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