

Trustees' Annual Report for the period						
From		Period start date			Period end date	
		1 st	January	2020	To	31

Section A Reference and administration details

Charity name	Bexhill CAP Centre
Other names charity is known by	
Registered charity number (if any)	1174660
Charity's principal address	Sidley Baptist Church, Claremont Road
	Bexhill On Sea
	East Sussex
Postcode	TN39 5BX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sue Ensor	Secretary		
2	Rev Andrew Guy Partridge	Chairman	Resigned 1 st November 2020	
3	Graham Nurse	Treasurer		
4	Angie Young	Trustee	29 th September 2020 onwards	
5	Father Michael Bailey	Trustee	Resigned 30th June 2020	
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Ros Thomas

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by the current Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(a) the relief of poverty, including the provision of money management, training, and education; coaching, equipping and supporting people in the areas of unemployment, addiction and life skills. (b) to advance the Christian faith in the local community.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Bexhill CAP is a charity that offers face-to-face debt counselling to all. Our personal and long-term approach empowers people to get out of debt and learn budgeting skills with great success. Almost 90% of all bills and debts are paid on time by established clients every month, and 94% said that our help was life transforming or a great help.

We provide one to one help to all our clients with the aim of getting them debt free.

We also provide budgeting courses and skill to help people to stay debt free once they have achieved this goal

We run a local drop in once a week to enable people to access debt help and help with budgeting and gain access to other referral agencies that may be able to help in other areas of expertise

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The charity acts as a franchise of a larger charity (Christians Against Poverty). The charity's funds pay a subscription to its head office for the training and equipping of two front line workers and debt counselling services to give debt coaching to over 40 new families and manage a workload of over 36 ongoing clients to assist with managing budgets and provide support to enable them to be released from the burden of unmanageable debt. The last 12 months has been a very different year due to the pandemic. We saw a drop in clients booking in for help. This has been due to the pandemic and clients being able to access extra government help. However during this year, we have seen approx. 20 families going debt free through this period.

We are normally a face-to-face service with a very holistic approach to provide families with full support by visiting them in their homes. We work with Christians Against Poverty nationally by helping clients to get their paperwork in order that a good budget can be created and take over negotiations with their creditors on their behalf so that clients are released from that pressure.

This year we have had to adapt our way of working due to the pandemic to be able to deliver our service over the phone or via video call.

We have been unable to do our usual events this year but have instead provided gifts and food hampers at special times of the year to help families to get through the pandemic. We delivered 23 Christmas Hampers this year with vouchers included for fresh meat and veg from local supplier. We also had a partnership with another local charity to deliver fresh fruit and veg to our clients during the pandemic. We have a fund for client emergency aid food shops and essential items that we give to clients on a case for case basis.

We provide a drop-in service once a week to enable new clients to come and enquire about our service provided and book an appointment. The drop in also acts as a hub with other referral agencies present, so ongoing clients to come in and discuss their case or be referred on to other appropriate help (with permission).

We have obtained some funding towards a new paid debt coach place and a community links officer this year to replace volunteer roles to enable us to be future proofed and ready for what we anticipate will be a very busy year ahead once restrictions lift, when the universal credit uplift is taken away plus the many job losses people have suffered over this last year.

Section E Financial review

Brief statement of the charity's policy on reserves

Our policy on reserves is to maintain sufficient funds to enable us to continue our fees to our head office to maintain client cases already set up plus a redundancy reserve of 3 months for staff termination costs if the centre were to close

Details of any funds materially in deficit

n/a

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Graham Nurse

Position (eg Secretary, Chair, etc)

Chairman

Date

25th October 2021



Charity Name Bexhill CAP Centre	No (if any) 1174660
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Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2020	To	Period end date 31/12/2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations-Individuals	22,405	-	-	22,405	24,150
Donations-Churches	8,452	-	-	8,452	11,282
Gift Aid Claim	7,635	-	-	7,635	5,144
Clients Pastoral Fund	-	-	4,669	4,669	3,181
Grant Funding	6,730	-	-	6,730	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	45,222	-	4,669	49,891	43,757
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,222	-	4,669	49,891	43,757

A3 Payments

Head Office Subscriptions	7,200	-	-	7,200	7,200
Salaries/NI/Pensions	19,939	-	-	19,939	20,382
Administration	2,404	-	-	2,404	1,913
Client Support and Events		-	1,715	1,715	3,709
Staff/Volunteer travel and training	612	-	-	612	1,422
Gifts	2,000	-	-	2,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	32,155	-	1,715	33,869	34,626

A4 Asset and investment purchases, (see table)

	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total payments	32,155	-	1,715	33,869	34,626
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Net of receipts/(payments)	13,067	-	2,954	16,022	9,131
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A5 Transfers between funds	-	2,422	1,200	-	-
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A6 Cash funds last year end	31,718	6,270	536	38,524	-
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Cash funds this year end	42,364	7,492	4,690	54,546	9,131
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	42,357	7,492	4,690
	Petty Cash	7	-	-
		-	-	-
	Total cash funds	42,364	7,492	4,690
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use				
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities				
	Creditors		-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Graham Nurse	25th October 2021



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

Bexhill CAP Centre

On accounts for the year
ended

31 December 2020

Charity no
(if any)

1174660

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 31/12/2020.

Responsibilities and
basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 (other than that disclosed below *) 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 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:

Date:

22 October 2021

Name:

Alan Edwards James Staples

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

ICAEW

Address:	8 High Street
	Heathfield
	East Sussex, TN21 8LS

Section B**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.