

Trustees' Annual Report for the period						
From		Period start date			Period end date	
		1 st	January	2021	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	Bryan Henley	Trustee/part time Chair		
3	Graham Nurse	Treasurer	Resigned 31/12/2021	
4	Angie Young	Trustee/Part time Chair		
5	Rosalind Rachel Thomas	Trustee/Treasurer	Appointed 1 st Jan 2022	
6				
7				
8				
9				
11				
10				
11				
12				
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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

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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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 32 ongoing clients to assist with managing budgets and provide support to enable them to be released from the burden of unmanageable debt. This year with we have partnered with the Market Place in September 2021 which provides fresh food for families for a small fee of £2 for 12 items provided from local supermarkets/food stores This has enabled us to see more clients face to face for triage help to see if our service for debt help or our money budgeting course is the most appropriate service available. We are continuing to see families going debt free during the year which has been really a year of getting back to normal levels of our service after the pandemic.

We are 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.

During the year we have also trained a new CAP Money coach and delivered our CAP Money budgeting course online.

In 2021 we have had a hybrid way of working so that people feel comfortable to either have an appointment at their home, at a local public building or over the phone/video call. This means our service has been accessible to all.

We have still been unable to do events during 2021 but did manage to have a celebration of our 10th year together with a fundraising campaign which has a target of 10K which at the end of the year was on target to be achieved through local grants/Just giving campaign and an increase in church partnership with two other churches coming on board towards the end of the year committing to regular monthly giving. We delivered 24 Christmas Hampers this year with vouchers included for fresh meat and veg from local suppliers.

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)

Rosalind Rachel Thomas

Position (eg Secretary, Chair, etc)

Trustee/Treasurer

Date

27/09/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
Bexhill CAP Centre	1174660

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2021		31/12/2021

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	22,180	-	-	22,180	22,405
Donations-Churches	8,785	-	-	8,785	8,452
Gift Aid Claim	5,044	-	-	5,044	7,635
Clients Pastoral Fund		-	90	90	4,669
Grant Funding	3,300	-	-	3,300	6,730
Fund Raising	3,749	-	-	3,749	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	43,059	-	90	43,149	49,891
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	43,059	-	90	43,149	49,891

A3 Payments

Head Office Subscriptions	7,200	-	-	7,200	7,200
Salaries/NI/Pensions	25,551	-	-	25,551	19,939
Administration	4,281	-	-	4,281	2,404
Client Support and Events		-	2,834	2,834	1,715
Staff/Volunteer travel and training	1,209	-	-	1,209	612
Gifts	206	-	-	206	2,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	38,447	-	2,834	41,281	33,869

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A4 Asset and investment purchases, (see table)

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

Total payments	38,447	-	2,834	41,281	33,869
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Net of receipts/(payments)	4,612	-	- 2,744	1,868	16,022
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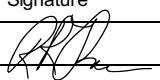
A5 Transfers between funds

A6 Cash funds last year end	42,364	7,492	4,691	54,546	38,524

Cash funds this year end	46,975	7,492	1,947	56,414	54,546
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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	46,702	7,492	1,947
	Petty Cash	274	-	-
		-	-	-
	Total cash funds	46,975	7,492	1,947
	(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
		Ros Thomas	04/10/2022



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

The Bexhill CAP Centre

On accounts for the year
ended

31/12/2021

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 31st Dec 2021.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn 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:

10th Oct 2022

Name:

James Hough

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

Address:

Flat 8, The Borodales

White Hill Drive, Bexhill On Sea

East Sussex, TN39 3RW

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 brief details of any items that the examiner wishes to disclose.