

Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1 st	January	2024		31	Dec

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	Trustee/Secretary		
	2	Bryan Henley	Trustee/Chair		
	3	Rosalind Rachel Thomas	Trustee/Treasurer		
	4	Andrew Phillips	Trustee	Appointed - 18/03/2025	
	5	Rachel Simmons	Trustee	Appointed - 18/03/2025	
	6	Rev. Sally Sago	Trustee	Appointed - 18/03/2025	
	7				
	8				
	9				
	11				
	10				
	11				
	12				

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 (e.g. trust deed, constitution)	Constitution CIO
How the charity is constituted (e.g. trust, association, company)	Trust
Trustee selection methods (e.g. 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.

Rachel Simmons was appointed as the new volunteer Service Support Administrator; however, she did not wish to be considered to serve as a trustee at this time. We are actively seeking to appoint additional trustees to the team.

Revd Sally Sago became the new Pastor of our lead partner Church, Sidley Baptist Church. She attended her first trustees meeting in February as an observer with a view to becoming a trustee when she has settled into her new church role.

In December 2024 we started a review of all our existing policies and procedures, with the anticipation that these will be finalised and agreed by the Trustees during 2025.

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)

The Bexhill CAP Centre is a charity that offers free face-to-face debt counselling throughout the Rother District, in conjunction with centres in Hastings and Rye.

Because our service is not telephone or internet based but personal and hands on, local agencies tend to refer clients to us whose lifestyles are particularly complex and chaotic. Indeed, a quarter of whom will cite mental health as their primary reason for getting into debt and would really struggle to access debt help any other way.

We support clients until they are debt free, we also provide budgeting advice to help ensure that they stay so.

We refer to local agencies for wider support if required and will also take clients for emergency food shops, help with accessing grants for 'white-good's and help practically in other ways, making phone calls, attending court etc

The trustees have regard to the guidance issues by the charity commission on the public benefit.

Additional details of objectives and activities (Optional information)

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

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

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The charity pays a subscription to its head office (CAP UK based in Bradford) for the training and equipping of two front line workers and for the provision of free debt counselling services, with a capacity of 5 new clients per month.

Due to continued increased demand on our services we recruited a new debt coach in April, Andrew Phillips, who will be employed one day a week initially. He comes with a wealth of experience, having served previously as a Chief Executive of a local charity.

The weekly group 'Oasis' which we launched in May of 2023 continues to grow. It meets at a local community centre for lunch and a Bible based, life applied discussion. This is primarily for existing and previous CAP clients who have expressed a desire to explore the Christian Faith, in a 'non-church' setting. The group also provides friendship and support.

We also continue to host one off client events throughout the year.

CAP UK launched a new Money Coaching/budgeting course we looked to train up new volunteers to deliver the course to local people, but this did not prove possible in 2024 so has been postponed until 2025.

In December we formalised our relationship with the Bexhill Foodbank. We refer clients to them for food and benefit advice and their benefits advisor refers people in need of debt help to us. The clients benefit hugely from this approach.

The Debt Relief Order guidelines changed in 2024, making more clients eligible for this route, this coincided with CAP UK simplifying and thereby speeding up the process for clients.

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.

Accounts Note:-

An amendment to the accounts has been made to correct where funds should be correctly represented and a transfer of funds was agreed at the Trustees meeting on 15/9/25 to amend this with effect from the year end of 2024. The transfer is as quoted below:-

From Restricted Funds:

Church Partnership Retention	£1,200.00
Redundancy Retention	£8,824.69

To Unrestricted(Designated) Funds:

Church Partnership Retention	£1,200.00
Redundancy Retention	£8,824.69

Section F Other optional information

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Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

Mrs Rosalind Rachel Thomas

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Position (eg Secretary, Chair, etc)

Trustee/Treasurer

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Date

20 October 2025

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CHARITY COMMISSION
FOR ENGLAND AND WALES

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 01/01/2024	To	Period end date 31/12/2024
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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	22,558	-	-	22,558	22,111	1
Donations-Churches	12,922	-	-	12,922	12,812	2
Gift Aid Claim	4,350	-	-	4,350	4,545	3
Clients Pastoral Fund		550	-	550	140	4
Grant Funding		7,030	-	7,030	4,730	5
Fund Raising		-	-	-	165	6
	-	-	-	-	-	
Sub total (Gross income for AR)	39,830	7,580	-	47,410	44,503	
A2 Asset and investment sales, (see table).						
	-	-	-	-	-	
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total receipts	39,830	7,580	-	47,410	44,503	
A3 Payments						
Head Office Subscriptions	7,200	-	-	7,200	7,200	7
Salaries/NI/Pensions	34,877	2,912	-	37,789	31,920	8
Administration	6,124	-	-	6,124	3,858	9
Client Support and Events	592	2,286	-	2,878	3,969	10
Staff/Volunteer travel and training	2,170	122	-	2,292	909	11
Gifts	105	980	-	1,085	830	12
	-	-	-	-	-	
	-	-	-	-	-	
	-	-	-	-	-	
Sub total	51,068	6,300	-	57,368	48,686	
A4 Asset and investment purchases, (see table)						
	-	-	-	-	-	
	-	-	-	-	-	
Sub total	-	-	-	-	-	
Total payments	51,068	6,300	-	57,368	48,686	
Net of receipts/(payments)	- 11,238	1,280	-	- 9,958	- 4,183	
A5 Transfers between funds	10,025	- 8,977	- 1,048	-	-	
A6 Cash funds last year end	41,900	10,025	1,048	52,973	57,156	
Cash funds this year end	40,687	2,328	-	43,015	52,973	

Note: Transfers between funds relates to the correction of funds incorrectly categorised in the previous accounting period. In the previous accounting period designated funds were presented as restricted funds and restricted funds as endowment funds. These are correctly presented as at 31 December 2024.

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	40,625	2,328	-
	Cash in hand	62	-	-
		-	-	-
	Total cash funds	40,687	2,328	-
	(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	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Mrs Rosalind Rachel Thomas	20/10/2025	



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 2024

Charity no
(if any)

1174660

Set out on pages

1 to 7

(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 December 2024.

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 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.

Signed:

Date:

21 October 2025

Name:

Joseph Greenslade

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

FCCA

Address:

Gibbons Mannington & Phipps LLP
Landgate Chambers
24 Landgate
Rye
East Sussex
TN31 7LJ

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.