

THE FENLAND CAP DEBT CENTRE

England & Wales · Charity number 1181269

Details

Status Registered

Legal form CIO

Registered 2018-12-19

Register [View on the Charity Commission register](#)

Contact

Address Centenary Baptist Church
High Street
March
PE15 9LB

Phone 07855827783

Email kjbeckwith@btinternet.com

Activities

Objects: A) THE RELIEF OF POVERTY FOR PEOPLE IN FENLAND, PROVIDING ACCESS TO DEBT COUNSELLING, AND MONEY MANAGEMENT, AND SUPPORTING PEOPLE TO ADDRESS THE CAUSES OF FINANCIAL DIFFICULTIES. B) THE ADVANCEMENT OF THE CHRISTIAN FAITH.

Activities: Providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties, in the Fenland Area

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Cambridgeshire
- Norfolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£26,262	£20,458	-	-
2023-12-31	£19,280	£17,750	-	-
2022-12-31	£13,209	£17,460	-	-
2021-12-31	£20,186	£11,434	-	-
2020-12-31	£18,635	£9,088	-	-

Trustees

Name	Role	Appointed
Gail Carolyn Faith Ruston		2021-03-15
Godfrey Brian Smith		2023-01-18
Joanne Rayner		2021-06-16
Karen Jane Beckwith		2021-03-15
Linda Joan Albon		2021-03-15
Steve Tong		2026-02-03
Tina Adele Cooley		2022-03-17

THE FENLAND CAP DEBT CENTRE

England & Wales - Charity number 1181269

Accounts

Annual Report ended 31st December 2024 of the Fenland CAP Debt Centre,

Registered Charity Number 1181269

Background: The Fenland CAP Debt Centre was established as a Charitable Incorporated Organisation (CIO) on December 2018. The year 2024 was therefore the sixth full year of operation as a charity, although the work of the Debt Centre was previously done under the auspices of the Centenary Baptist Church March and Wisbech Baptist Church.

There are currently 6 Trustees:

Name	Commencement Date	End date
Linda Albon	15/3/21	14/3/26
Gail Ruston	15/3/21	14/3/26
Karen Beckwith	15/3/21	14/3/26
Tina Cooley	17/3/21	16/3/26
Joanne Rayner	16/6/21	15/6/26
Godfrey Smith	18/1/23	17/1/27

The Centre works closely with Christians Against Poverty nationally.

Centre Manager and Debt Coach:

Lin Stanton, formerly volunteer Debt Coach, has been in post as the Centre Manager since September 2021 and this has been extremely successful. The Trustees are aware Lin has stated she is looking to step down and retire within the next 12 months. The Trustees continue the process of advertising for the position. The suitability of a potential applicant has been successfully progressed and initial training has been completed.

Debt Coaches

The debt coach has stepped down from post which will mean we are one debt coach down.

The Work of the Centre:

The Centre's main aims are the relief of poverty for people in Fenland, providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties; and offers prayer to anyone willing to accept it. Services are open to anyone regardless of faith, ethnicity, sexuality or disability. When individuals from Fenland contact the CAP help-line they are put in touch with a debt coach in the local area, based in March and Wisbech, who usually visits them at home or an agreed place.

During the meetings clients the Centre Manager/debt coach explains the service and gathers information including income and outgoings and supporting paperwork. This is then passed to CAP Head Office caseworkers who work out an affordable budget plan and negotiate with creditors on the individual's behalf. The budget and the options to debt freedom are then presented and explained to the client by the local debt coach. Once a debt plan has been set up, the Centre Manager/debt

coaches/volunteers continue to contact the individual/family to support them in keeping to the plan until they become debt free. Where appropriate, help can also be arranged via the local Food Banks, community fridge and via connections with other local agencies such as Citizens Advice. As of the end of 2023, the Fenland CAP Debt Centre was working with 33 clients (individuals/families in the Fenland Area. Several clients have become debt free. Since 2008 approximately individuals/families in the Fenland Area have become debt free.

We have provided one to one training for our clients and have held a number of drop-in/chat sessions across Fenland and all clients were invited. Services took place in both March and Wisbech to allow clients and befrienders to share their stories in moving to become debt free. We were also able to provide hampers for 33 clients over the Christmas period, plus 22 children's gifts. We have a confidential prayer group holding monthly prayer meetings again in both March and Wisbech to ensure the practical application of our work retains and reflects the spiritual cornerstone of work across Fenland.

Finances and Staffing:

The total income for the year was £26,262.58. We have also been blessed with two significant donations/grants from the Post Code Lottery (£5000) and the Quakers (£15,000 Ann Docwra Fund) along with funds from various fund-raising events and donations.

Costs to run the centre were £20,458.46 for the year which included salary of £10,292.03 and £7,460 contributions to CAP national head office.

We are very grateful to our funders for helping us achieve the amount needed. New and existing grants and funding opportunities are being actively explored. The Centre Manager has continued in her role with the support of a debt coach.

Work of Trustees:

The Trustees' have remained focused in 2024 and met 4 times throughout the year. Firstly the Trustees have been keen to ensure compliance with the requirements of a Registered Charity, updating of policies and procedures, setting budgets, monitoring finances and monitoring the on-going work of the Centre. Secondly a significant amount of time and effort has been expended in preparing for the replacement of the centre manager. Thirdly, but equally as important as the first two points the Trustees have been seeking additional funding through fund raising activities and grant applications.

Plans have now been made for fund-raising activities in 2025 along with the identification of grants to ensure ongoing funding is available for the Centre Manager position salary and associated costs.

Karen Beckwith - Secretary to Trustees 8th April, 2025

Fenland CAP CIO Accounts
for the year ending 31-12-24
Registered Charity Number 1181269

Expenditure	General Fund	Income	General Fund	Restricted Salary Fund			
Travel Expenses	789.75	Cash Donations	2,086.37				
Telephone/Internet	131.50	Standing Orders	900.00				
CAP Head Office	7460.00	Gift Aided Donations	1,020.00				
Stationery	11.00	Other Donations	20,787.00				
Equipment	306.00	Centenary Donations	0.00				
Repairs	0.00	Wisbech Donations	0.00				
Ink Cartridges	57.95	Gift Aid Refunds	0.00				
Parking Charges	0.00	Fund Raising Events	1,469.21				
Insurance	276.08	Miscellaneous	0.00				
Postage/Stamps	39.15						
Client Events	0.00						
Fund Raising Events	0.00						
Miscellaneous	1095.00						
Salary/PAYE	10292.03						
Total	20458.46		26262.58				
Opening Balance	20510.47	N.B. Opening Balance and Excess =		20510.47	5804.12	='	26314.59
General Fund Excess of Income/Expenditure	5804.12	Closing Balance '='					26314.59
Balance held in National Westminster Current Account	26314.59						
I have examined the accounts for the Fenland CAP Debt Centre, including the account records, receipts, payments, invoices and bank statements and confirm that they represent an accurate statement of income and expenditure*.							
Signed <i>A. Braithwaite</i>			Dated <i>09/05/25</i>				
<i>BSc MA</i>							

Fenland CAP CIO Accounts
for the year ending 31-12-24
Registered Charity Number 1181269

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Signed <i>A. Braithwaite</i>			Dated <i>09/05/25</i>				
<i>BSc MA</i>							

THE FENLAND CAP DEBT CENTRE

England & Wales - Charity number 1181269

Accounts

Annual Report ended 31st December 2023 of the Fenland CAP Debt Centre,

Registered Charity Number 1181269

Background: The Fenland CAP Debt Centre was established as a Charitable Incorporated Organisation (CIO) on December 2018. The year 2023 was therefore The fifth full year of operation as a charity, although the work of the Debt Centre was previously done under the auspices of the Centenary Baptist Church March and Wisbech Baptist Church.

There are currently 6 Trustees:

Name	Commencement Date	End date
Linda Albon	15/3/21	14/3/26
Gail Ruston	15/3/21	14/3/26
Karen Beckwith	15/3/21	14/3/26
Tina Cooley	17/3/21	16/3/26
Joanne Rayner	16/6/21	15/6/26
Godfrey Smith	18/1/23	17/1/27

The Centre works closely with Christians Against Poverty nationally.

Centre Manager and Debt Coach:

Lin Stanton, formerly volunteer Debt Coach, has been in post as the Centre Manager since September 2021 and this has been extremely successful. The Trustees are aware Lin has stated she is looking to step down and retire within the next 12 months. The Trustees have commenced the process of advertising for the position. The suitability of a potential applicant for the voluntary Debt Coach position was assessed, in conjunction with Christians Against Poverty.

Debt Coaches

No new debt coaches were recruited within this period of reporting.

The Work of the Centre:

The Centre's main aims are the relief of poverty for people in Fenland, providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties; and offers prayer to anyone willing to accept it. Services are open to anyone regardless of faith, ethnicity, sexuality or disability. When individuals from Fenland contact the CAP help-line they are put in touch with a debt coach in the local area, based in March and Wisbech, who usually visits them at home or an agreed place.

During the meetings clients the Centre Manager/debt coach explains the service and gathers information including income and outgoings and supporting paperwork. This is then passed to CAP Head Office caseworkers who work out an affordable budget plan and negotiate with creditors on the individual's behalf. The budget and the options to debt freedom are then presented and explained to the client by the local debt coach. Once a debt plan has been set up, the Centre Manager/debt coaches/volunteers continue to contact the individual/family to support them in

keeping to the plan until they become debt free. Where appropriate, help can also be arranged via the local Food Banks, community fridge and via connections with other local agencies such as Citizens Advice. As of the end of 2023, the Fenland CAP Debt Centre was working with 33 clients (individuals/families in the Fenland Area. Several clients have become debt free. Since 2008 approximately individuals/families in the Fenland Area have become debt free.

We have provided one to one training for our clients and have held a number of drop-in/chat sessions across Fenland and all clients were invited. Services took place in both March and Wisbech to allow clients and befrienders to share their stories in moving to become debt free. We were also able to provide hampers for 33 clients over the Christmas period. We have a confidential prayer group holding regular prayer meetings again in both March and Wisbech to ensure the practical application of our work retains and reflects the spiritual cornerstone of work across Fenland.

Finances and Staffing:

The total income for the year was £19,495.94 which included the final £8,000 from Ely Foodbank. We received £2,500 from Centenary Church. Plus £1000 from Wisbech Churches together along with funds from various fund-raising events and donations.

Costs to run the centre were £17,750.89 for the year which included salaries of £8443.24 and £7512.00 contributions to CAP national centre.

We are very grateful to our funders for helping us achieve the amount needed. New and existing grants and funding opportunities are being actively explored. The Centre Manager has continued in her role with the support of a debt coach.

Work of Trustees:

The Trustees' have remained focused in 2023 and met 4 times throughout the year. Firstly the Trustees have been keen to ensure compliance with the requirements of a Registered Charity, updating of policies and procedures, setting budgets, monitoring finances and monitoring the on-going work of the Centre. Secondly a significant amount of time and effort has been expended in preparing for the potential replacement of the centre manager who has indicated she is considering retiring. Thirdly, but equally as important as the first two points the Trustees have been seeking additional funding through fund raising activities and grant applications. Plans have now been made for fund-raising activities in 2024 along with the identification of grants to ensure ongoing funding is available for the Centre Manager position salary and associated costs.

Karen Beckwith - Secretary to Trustees 18th June, 2024

Fenland CAP Summary										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
Income										
Cost Centre	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
Cash Donations	147.10	125.00	.00	10.00	115.00	135.00	74.00	.00	170.00	70.00
Standing Orders	90.00	90.00	75.00	75.00	75.00	75.00	75.00	75.00	65.00	75.00
Gift Aid Donations	75.00	1,075.00	75.00	75.00	75.00	75.00	575.00	75.00	75.00	90.00
Other Donations	.00	100.00	.00	100.00	.00	.00	100.00	4,000.00	4,100.00	.00
Centenary Donations	.00	2,500.00	.00	.00	.00	.00	.00	.00	.00	.00
Wisbech Donations	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Gift Aid Refunds	.00	.00	.00	481.99	.00	.00	.00	.00	.00	.00
Fund Raising Events	.00	.00	.00	141.38	.00	.00	.00	298.26	1,003.01	215.00
Miscellaneous	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Total	312.10	3890.00	150.00	883.37	265.00	285.00	824.00	4448.26	5413.01	450.00

I have examined the Accounts (records of Income, Expenditure, Bank Statements, Invoices) and agree that this is an accurate record.

A. Braithwaite BS MA

21/10/21

Fenland CAP Summary

	Nov	Dec	Total	Budget	Difference
Income					
Cost Centre	Nov	Dec	Total	Budget	Difference
Cash Donations	1,220.20	150.00	2,216.30	1100	1116.3
Standing Orders	85.00	75.00	930.00	3000	-2070
Gift Aid Donations	150.00	190.00	2,605.00	1300	1305
Other Donations	440.00	.00	8,840.00	8000.00	840.00
Centenary Donations	.00	.00	2,500.00	2500.00	0.00
Wisbech Donations	50.00	.00	50.00	1000.00	-950.00
Gift Aid Refunds	.00	.00	481.99	900.00	-418.01
Fund Raising Events	.00	.00	1,657.65	700.00	957.65
Miscellaneous	.00	.00	.00	50.00	-50.00
Total	1945.20	415.00	19,280.94	18550.00	730.94

Fenland CAP Summary Expenditure										
Cost Centre	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
Travel Expenses	35.91	20.25	61.92	.00	88.13	77.56	88.09	66.26	41.41	204.49
Telephone/Internet	.00	.00	.00	.00	10.00	20.00	.00	10.00	19.00	19.00
CAP Head Office	626.00	626.00	626.00	626.00	626.00	626.00	626.00	626.00	626.00	626.00
Stationery	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Equipment	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Repairs	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Ink Cartridges	5.99	.00	.00	.00	.00	.00	.00	.00	.00	.00
Parking Charges	.00	.00	.00	.00	.00	.00	.00	.00	.00	3.50
Insurance	.00	.00	27.68	27.60	27.60	27.60	27.60	27.60	27.60	27.60
Postage	.00	10.88	.00	.00	.00	.00	.00	.00	.00	.00
Client Events	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Fund Raising Events	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Miscellaneous	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Salary/PAYE	554.74	554.73	554.73	1,410.73	554.73	554.73	554.73	1,017.39	554.73	554.73
Total	1222.64	1211.86	1270.33	2064.33	1306.46	1305.89	1296.42	1747.25	1268.74	1435.32

**Fenland CAP
Summary
Expenditure**

Cost Centre	Nov	Dec	Total	Budget	Difference
Travel Expenses	55.62	11.12	750.76	1200.00	-449.24
Telephone/Internet	19.50	.00	97.50	450.00	-352.50
CAP Head Office	626.00	626.00	7512.00	7512.00	0.00
Stationery	.00	.00	0.00	70.00	-70.00
Equipment	.00	.00	0.00	40.00	-40.00
Repairs	.00	.00	0.00	30.00	-30.00
Ink Cartridges	.00	10.99	16.98	100.00	-83.02
Parking Charges	.00	.00	0.00	20.00	-20.00
Insurance	27.60	27.60	276.08	300.00	-23.92
Postage	8.70	10.00	29.58	200.00	-170.42
Client Events	.00	.00	0.00	250.00	-250.00
Fund Raising Events	.00	.00	0.00	20.00	-20.00
Miscellaneous	470.00	154.75	624.75	200.00	424.75
Salary/PAYE	1,577.27	.00	8443.24	8320.00	123.24
Total	2784.69	840.46	17750.89	18712.00	-961.11

CIO Bank Reconciliation					
Month Starting	Opening Balance	Income	Expenditure	Summary Balance	Statement Balance
01/01	23032.25	312.10	1222.64	22121.71	21980.59
01/02	21980.59	3890.00	1211.86	24658.73	23520.83
01/03	23520.83	365.00	1270.33	22352.21	22352.21
01/04	22352.21	883.37	2064.33	21478.65	21478.65
01/05	21478.65	265.00	1306.46	20449.04	20449.04
01/06	20449.04	285.00	1305.89	19719.87	19719.87
01/07	19719.87	824.00	1296.42	19719.87	19719.87
01/08	19719.87	4448.26	1747.25	22420.88	18611.23
01/09	18611.23	5413.01	1268.74	22755.50	17997.69
01/10	17997.69	450.00	1435.32	17012.37	17896.52
01/11	17896.52	1945.20	2784.69	17057.03	19786.91
01/12	19786.91	415.00	840.46	19361.45	18787.70
		19495.94	17754.39		

THE FENLAND CAP DEBT CENTRE

England & Wales - Charity number 1181269

Accounts

Annual Report for 2022 of the Fenland CAP Debt Centre,

Registered Charity Number 1181269

Background: The Fenland CAP Debt Centre was established as a Charitable Incorporated Organisation (CIO) on December 2018. The year 2021 was therefore only the third full year of operation as a charity, although the work of the Debt Centre was previously done under the auspices of the Centenary Baptist Church March and Wisbech Baptist Church.

There are currently 6 Trustees:

Name	Commencement Date	End date
Linda Albon	15/3/21	14/3/26
Gail Ruston	15/3/21	14/3/26
Karen Beckwith	15/3/21	14/3/26
Tina Cooley	17/3/21	16/3/26
Joanne Rayner	16/6/21	15/6/26
Godfrey Smith	18/1/23	17/1/27

Judith Prior – Treasurer came to the end of her term of office at the AGM March 2022

Jenny Webb – Secretary came to the end of her term of office at the AGM March 2022

The Centre works in partnership with the two Baptist churches and Christians Against Poverty.

Appointment of Centre Manager and Debt Coach:

We were successful in recruiting Lin Stanton, formerly volunteer Debt Coach, to the post of Centre Manager with effect from September 2021 and this has been extremely successful. The Trustees are aware Lin has stated she would like it known that this will be for a maximum of two years. The Trustees have commenced the process of advertising for the position. The suitability of a potential applicant for the voluntary Debt Coach position was assessed, in conjunction with Christians Against Poverty and Lynette Stanton has been approved.

The Work of the Centre:

The Centre's main aims are the relief of poverty for people in Fenland, providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties; and the advancement of the Christian faith. Services are open to anyone regardless of faith, ethnicity, sexuality or disability. When individuals from Fenland contact the CAP help-line they are put in touch with a debt coach in the local area, based in March and Wisbech, who usually visits them at home or an agreed place.

During the meetings clients the Centre Manager/debt coach explains the service and gathers information including income and outgoings and supporting paperwork. This is then passed to CAP Head Office caseworkers who work out an affordable budget plan and negotiate with creditors on the individual's behalf. The budget and the

options to debt freedom are then presented and explained to the client by the local debt coach. Once a debt plan has been set up, the Centre Manager/debt coaches/volunteers continue to contact the individual/family to support them in keeping to the plan until they become debt free. Where appropriate, help can also be arranged via the local Food Banks, community fridge and via connections with other local agencies such as Citizens Advice. As of the end of 2022, the Fenland CAP Debt Centre was working with 33 clients (individuals/families in the Fenland Area). During the year 4 clients have become debt free. Since 2008 over 94 individuals/families in the Fenland Area have become debt free.

We have provided one to one training for our clients and have held 6 drop-in/chat sessions across Fenland and all clients were invited to an event hosted by St Johns Church, March to enjoy a night of comedy. Services took place in both March and Wisbech to allow clients to share and celebrate their journey in becoming Christians and becoming debt free. We were also able to provide hampers for 32 clients over the Christmas period. We have a confidential prayer group holding regular prayer meeting again in both March and Wisbech to ensure the practical application of our work retains and reflects the spiritual cornerstone of work across Fenland.

Finances and Staffing:

In the early part of 2021 the Trustees sought to recruit a new Manager, without success after 2 advertisements. A decision was therefore made that we would try to raise funds to appoint a paid, part time Centre Manager for 16 hours per week, for a 3 year period, at an approximate cost of £25,000. We were fortunate in being granted the following funds: Ely Food Bank: £12000 (£4000 per year for 3 years) Elizabeth Wright Trust £6000 (£3000 per year for 2 years) Laing Charity: £3000 Diocesan Social Aid Fund £2000. The Fenland CAP Trustees were also able to earmark £2000 from donations, to raise the total sum of £25,000. A restricted fund has been established within the accounts for administration of the salary funding. We are very grateful to our funders for helping us achieve the amount needed. We were successful in recruiting Lin Stanton, formerly volunteer Debt Coach, to the post of Centre Manager with effect from September 2021.

Work of Trustees:

The Trustees' main concern in 2022 has been to ensure compliance with the requirements of a Registered Charity, updating of policies and procedures, setting budgets, monitoring finances and monitoring the on-going work of the Centre. A significant amount of time and effort has been expended in seeking funding for and recruiting to the post of Centre Manager. Fund raising activities have taken place and a total of £2693.68 has been raised in addition to the grants mentioned in the finance report. Plans have now been made for fund-raising activities in 2023. The Trustees will also need to turn their attention to ensuring sufficient annual income to employ a Centre Manager at the end of the initial 3 year funding period.

Karen Beckwith - Secretary to Trustees April 19th 2023

Fenland CAP CIO Accounts
for the year ending 31-12-22
Registered Charity Number 1181269

Expenditure	General Fund	Restricted Salary Fund	Income	General Fund	Restricted Salary Fund
Travel Expenses	881.21		Cash Donations	1,724.92	
Telephone/Internet	135.39		Standing Orders	1,170.00	
CAP Head Office	7512.00		Gift Aided Donations	1,470.00	
Stationery	64.81		Other Donations	3,700.00	
Equipment	5.99		Centenary Donations	2,500.00	
Repairs	0.00		Wisbech Donations	255.00	
Ink Cartridges	33.92		Gift Aid Refunds	0.00	
Parking Charges	0.00		Fund Raising Events	2,388.68	
Insurance	276.00		Miscellaneous	0.00	
Postage/Stamps	37.86				
Client Events	0.00				
Fund Raising Events	0.00				
Miscellaneous	218.00				
Salary/PAYE	8295.32				
Total	17460.50			13208.60	

Opening Balance	23032.25	N.B. Opening Balance and Excess =	23032.25	-4251.90 ='	18780.35
General Fund Excess of Income/Expenditure	-4251.90		Closing Balance '='		18787.70
Restricted Salary Fund Excess of Income /Expenditure	0.00				

Balance held in National Westminster Current Account	18787.70				
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I have examined the accounts for the Fenland CAP Debt Centre, including the account records, receipts, payments, invoices and bank statements and confirm that they represent an accurate statement of income and expenditure*.

* There is £7.35 more in the Bank than accounted for. This has been discussed with the Treasurer.

Signed *A. Braithwaite* Dated 02/06/2023

THE FENLAND CAP DEBT CENTRE

England & Wales - Charity number 1181269

Accounts

Annual Report for 2021 of the Fenland CAP Debt Centre, Registered Charity Number 1181269

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Linda Albon - Chair (5 year term expires at Annual Meeting 2026)

Judith Prior - Treasurer (3 year term expires at Annual Meeting 2022)

Jenny Webb - Secretary (2 year term expired at Annual Meeting 2021, extended for 1 year to 2022)

Karen Beckwith (5 year term expires Annual meeting 2026)

Gail Ruston (5 year term expires Annual Meeting 2026)

Jo Rayner (5 year term expires June 2026)

Siobhan Land retired during the course of the year

The Centre works in partnership with the two Baptist churches and Christians Against Poverty.

The Work of the Centre:

The Centre's main aims are the relief of poverty for people in Fenland, providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties; and the advancement of the Christian faith. Services are open to anyone regardless of faith, ethnicity, sexuality or disability.

When individuals from Fenland contact the CAP help-line they are put in touch with a debt coach in the local area, based in March and Wisbech, who usually visits their home, however Covid restrictions throughout most of 2020 and for part of 2021 meant that information had to be collected by telephone, with a visit to collect a client's paperwork if they could not upload it themselves electronically. However, by late Spring it was possible to resume face to face meetings with PPE, and social distancing. During the meetings the debt coach explains the service, and gathers information including income and outgoings and supporting paperwork. This is then passed to CAP Head Office caseworkers who work out an affordable budget plan and negotiate with creditors on the individual's behalf. The budget and the options to debt freedom are then presented and explained to the client by the local debt coach.

Once a debt plan has been set up, the Local debt coaches and volunteers continue to contact the individual/family to support them in keeping to the plan until they become debt free. Where appropriate, help can also be arranged via the local Food Banks.

As of the end of 2021, the Fenland CAP Debt Centre was working with 28 clients (individuals/families in the Fenland Area. During the year 5 clients have become debt free. Since 2008, 95 individuals have become debt free. Covid restrictions limited running training events and group sessions with Clients for most of the year, but we were able to hold 2 drop-in/chat sessions and provide hampers for 32 clients.

Finances and Staffing

Until 2021 the services in Fenland were provided entirely by volunteers with a Centre Manager/Debt coach covering the March, Chatteris and Whittlesey area and a Debt Coach covering the Wisbech area, and 15 volunteer Befrienders, plus catering and prayer teams. However, there are costs to the service in terms of travelling and office expenses, and a payment, currently £7500 per year, to CAP UK for the provision of the budget planning, negotiation and debt management plan service. The expenditure budget for these costs is approx. £10,500 per year, which has to be raised by funding from Churches, fund-raising and individual donations.

Towards the end of the year the Centre Manager confirmed her intention to retire after 13 years of voluntary service, by the latter part of 2021. In the early part of 2021 the Trustees sought to recruit a new Manager, without success after 2 advertisements. A decision was therefore made that we would try to raise funds to appoint a paid, part-time Centre Manager for 16 hours per week, for a 3 year period, at an approximate cost of £25,000. We were fortunate is being granted the following funds:

Ely Food Bank: £12000 (£4000 per year for 3 years)

Elizabeth Wright Trust £6000 (£3000 per year for 2 years)

Laing Charity: £3000

Diocesan Social Aid Fund £2000

The Fenland CAP Trustees were also able to ear-mark £2000 from donations, to raise the total sum of £25,000. A restricted fund has been established within the accounts for administration of the salary funding. We are very grateful to our funders for helping us achieve the amount needed.

Appointment of Centre manager and Debt Coach

We were successful in recruiting Lin Stanton, formerly volunteer Debt Coach, to the post of Centre Manager with effect from September 2021. The suitability of a potential applicant for the voluntary Debt Coach position is currently being assessed, in conjunction with Christians Against Poverty.

Work of Trustees:

The Trustees' main concern in 2021 has been to ensure compliance with the requirements of a Registered Charity, updating of policies and procedures, setting budgets, monitoring finances and monitoring the on-going work of the Centre. A significant amount of time and effort has been expended in seeking funding for and recruiting to the post of Centre Manager. Unfortunately, the impact of Covid 19 has meant that most meetings have

had to take place via ZOOM, and it was not been possible to run fund-raising activities, other than via ZOOM. However, plans have now been made for fund-raising activities in 2022. The Trustees will also need to turn their attention to ensuring sufficient annual income to employ a Centre Manager at the end of the initial 3 year funding period.

Jenny Webb

Secretary to Trustees

March 3rd 2022

Fenland CAP CIO Accounts for the year ending 31-12-21
Registered Charity Number 1181269

Opening Balance	£14,180.05				
Expenditure	General Fund	Restricted Salary Fund	Income	General Fund	Restricted Salary Fund
Travel Expenses – Sue	115.52		Cash Donations	1,297.93	
Travel Expenses – Lin	497.13		Other Donations	1,343.50	
Telephone/Intern	406.43		Gift Aid	1,825.00	
CAP Head	7512.00		Standing Orders	1,080.00	
Stationery	45.60		Centenary Donations	0.00	
Equipment	0.00		Wisbech	935.00	
Ink	12.95		Gift Aid Refunds	471.54	
PAYE		416.05	Fund Raising	1,171.95	
Insurance	276.08		Miscellaneous	60.95	
Postage/Stamps	107.53		Transfer from General Fund		2000.00
Salary		1664.19	Donations to Salary Fund		12000.00
Client Events	62.21				
Fund Raising	0.00				
Miscellaneous	217.98				
Transfer to Salary Fund	2000.00				
Total	£11,253.43	£2,080.24		£8,185.87	£14,000.00
Opening Balance	£14,180.05				
General Fund Excess of Income/ Expenditure	-£3,068				
Restricted Salary Fund Excess of Income/ Expenditure	£11,919.76				
Balance held in National Westminster Current Account	£23,032.25				
		I have examined the accounts for the Fenland CAP Debt Centre, including the account records, receipts payments, invoices and bank statements and confirm that they represent an accurate statement of income and expenditure.			
			<i>A. Braithwaite</i> BSc MA	22/01/22	

THE FENLAND CAP DEBT CENTRE

England & Wales - Charity number 1181269

Accounts

Annual Report for 2020 of the Fenland CAP Debt Centre, Registered Charity Number 1181269

Background: The Fenland CAP Debt Centre was established as a Charitable Incorporated Organisation (CIO) on December 2018. The year 2020 was therefore only the second full year of operation as a charity, although the work of the Debt Centre was previously done under the auspices of the Centenary Baptist Church March and Wisbech Baptist Church. There are currently 5 Trustees:

Andrew Donnelly – Chair (4 year term expires at Annual Meeting 2023)

Judith Prior – Treasurer (3 year term expires at Annual Meeting 2022)

Jenny Webb – Secretary (2 year term expires at Annual Meeting 2021)

Alan Goddard (2 year term expires at Annual Meeting 2021)

Siobhan Land (5 year term expires at Annual meeting 2024)

The Centre works in partnership with the two Baptist churches and Christians Against Poverty.

The Work of the Centre:

The Centre's main aims are the relief of poverty for people in Fenland, providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties; and the advancement of the Christian faith. Services are open to anyone regardless of faith, ethnicity, sexuality or disability.

When individuals from Fenland contact the CAP help-line they are put in touch with a debt coach in the local area, based in March and Wisbech, who usually visits their home, however throughout most of 2020 this has had to be a mainly telephone based service plus collecting a client's paperwork if they could not upload it themselves electronically. During the appointments the debt coach explains the service, and gathers information including their income and outgoings and supporting paperwork. This is then passed to CAP Head Office caseworkers who work out an affordable budget plan and negotiate with creditors on the individual's behalf. The budget and the options to debt freedom are then presented and explained to the client by the local debt coach.

The Local debt coaches and volunteers continue to contact the individual/family to support them in keeping to the plan until they become debt free. Where appropriate, help can also be arranged via the local Food Banks.

The services in Fenland are provided entirely by volunteers with a Centre Manager/Debt coach covering the March, Chatteris and Whittlesey area and a Debt Coach covering the Wisbech area, and 17 volunteer Befrienders plus catering and prayer teams. However, there are costs to the service in terms of travelling and office expenses, and a payment, currently £7500 per year, to CAP UK for the provision of the budget planning, negotiation and debt management plan service. The expenditure budget for 2020 is approx. £11,000 per year, although this was reduced to £9088 in 2020 due to reduction in travel costs and other expenses due to Covid 19.

As of the end of 2020, The Fenland CAP Debt Centre had 29 clients (individuals/families) and is currently working with 25 individuals/families (as of 08/02/21) in the Fenland Area. During the year 4 clients have become debt free. Since 2008 over 90 individuals have become debt free.

During the year the Centre has been unable to hold any face-to-face client events due to Covid-19, however we were able to bless our single clients in the summer with a bag of goodies, a puzzle and a book to read. At Christmas we supplied all clients (individuals and families) with gifts, books (including with a Gospel message) and a butcher's voucher.

In 2020, 3 clients made a commitment to the Christian faith.

Work of Trustees:

The Trustees' main concern in 2020 has been to ensure compliance with the requirements of a Registered Charity, updating of policies and procedures, setting budgets, monitoring finances and monitoring the on-going work of the Centre. Unfortunately, the impact of Covid 19 has meant that meetings have had to take place via ZOOM, and it has not been possible to run fund-raising activities. However, a significant donation has meant that we ended the year in a healthy financial position.

Towards the end of the year the Centre Manager confirmed her intention to leave her post by the latter part of 2021. The Trustees are therefore currently engaged in seeking to recruit a new Manager.

Jenny Webb

Secretary to Trustees

February 9th 2021

Fenland CAP CIO Accounts for the year ending 31-12-20 Registered Charity Number 1181269

Opening Balance	£4,632.46			
Expenditure			Income	
Travel Expenses – Sue	411.59		Cash Donations	540.00
Travel Expenses – Lin	141.32		Other Donations	3,091.00
Telephone/Internet	375.16		Gift Aid Donations	1,885.00
CAP Head Office	7,512.00		Standing Orders	940.00
Stationery	23.11		Centenary Donations	10,000.00
Equipment	39.50		Wisbech Donations	773.00
Ink Cartridges/Toner	55.47		Gift Aid Refunds	545.28
Parking Charges	0.00		Fund Raising Events	861.00
Insurance	276.08		Miscellaneous	0.00
Postage	119.88			
Translations	0.00			
Client Events	46.62			
Fund Raising Events	0.00			
Miscellaneous	86.96			
Total	£9,087.69			
Excess of Income/Expenditure	£9,547.59			
	£18,635.28			£18,635.28
Opening Balance	£4,632.46			

Excess of Income/Expenditure	£9,547.59			
Balance held in National Westminster Current Account	£14,180.05			
I have examined the accounts for the Fenland CAP Debt Centre, including the account records, receipts payments, invoices and bank statements and confirm that they represent an accurate statement of income and expenditure.				
Ann Braithwaite				