

## **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 9<sup>th</sup> 2021

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

Opening Balance	£4,632.46			
<b>Expenditure</b>			<b>Income</b>	
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			

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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				