

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		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 <i>A. Branthwaite</i> Dated 02/06/2023				