

## **Annual Report ended 31<sup>st</sup> 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 8<sup>th</sup> 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						
<b>Total</b>	<b>20458.46</b>		<b>26262.58</b>				
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	09/05/25			

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