

Trustees' Report for the year 6th April 2020 to 5th April 2021

The Leyland CAP Centre is a Charitable Incorporated Organisation (CIO), registration number 1181813. Its objectives, as set out in its Constitution dated 5/11/18 are:

- (a) The relief of poverty for persons living in and around Leyland and district, who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing advice and other services as the Trustees may from time to time think fit;
- (b) The advancement of education of the public living in and around Leyland and district in all matters relating to the management of their personal finances as the Trustees may from time to time think fit;
- (c) The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the Trustees may from time to time think fit.

The Leyland CAP Centre seeks to meet these objectives through the employment of a Debt Centre Manager who has been fully trained by Christians Against Poverty (CAP). She has recruited and trained a team of volunteers to support her in providing debt counselling and other support services to people referred by local agencies. One of the volunteers acts as a 'Community Links Coordinator.' And several of the volunteers have been trained to deliver Money Management Courses at local venues. The Centre is supported by six local churches, who also provide most of the regular income.

Achievements in 2020/21:

Nobody who has lived in these times can see the date of this year and not realise what an unusual year this has been to navigate! In the world of debt help, COVID has had a very strange knock on effect: fewer people have been asking for help. This could be for a number of reasons, many of these to do with the government's intervention and help for the vulnerable. Leyland debt centre has therefore seen fewer clients through our service in this time.

However, in this time we have adapted our service and made it accessible over the phone and online (as we usually meet clients face to face in their homes). Some of these changes will stick, like clients uploading paperwork rather than posting it, if they are able.

We have had just 10 new clients this year. As we've had fewer clients, those who are working with us have been able to have more time and help. We've helped clients with form filling, practical jobs in their homes, dealing with a local loan shark by working with a client getting help from Money Lending, England. When new clients have come to us, we've been able to see them quickly and deal with their case swiftly so they are now well on their way to becoming debt free, which was achieved by three of our clients this year.

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We have also been freed up to run the CAP money course online for eight people during the year. This is not aimed primarily at those in debt, but for anyone wanting to get a grip on their finances. In a way, this is a great prevention rather than the cure – if people are equipped to manage their money, hopefully they'll not reach crisis point.

We've had plenty of opportunities to speak about debt in the local press, both in print and on local radio. We're continuing to build stronger relationships with the local referrals network.

Finances:

At the start of the year the Leyland CAP Centre held cash assets of £12,025, much of which was derived from initial grant funding. Income during the year amounted to £10,029 (2020: £1,319) and total expenditure was £8,809 (2020: £8,719).

Administration:

The administration of the work of the Leyland CAP Centre is carried out by the Debt Centre Manager, with support from some of the Trustees and other volunteers.

The Trustees are grateful to the six churches that support this work both financially and practically and to the many volunteers who support and work with our Debt Centre Manager to undertake the work of the Debt Centre and to promote the services offered by Christians Against Poverty in Leyland and the surrounding area.

Leyland CAP Centre Accounts - 2020-21

2019–20 balance brought forward: £12,025.00

Income

Grants:

The Leyland Project	£700.00
Acts 4:35	£100.00

Supporting Churches:

Various (via L&DEC Account)	£4,814.41
Clayton Christian Fellowship	
Leyland Baptist Church	£300.00
Leyland Methodist Church	
St.Andrew's	£3,000.00
St.John's	
Wellfield	£1,000.00

Individual Donations:

Ruth McKinley	£115.00
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Total income:	£10,029.41
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Expenditure

CAP Levy @ £300 per month	£3,600.00
Debt Counsellor's Salary Costs	£4,487.52
Debt Counsellor's Phone	£130.88

Food Safety & Hygiene Courses	£24.00
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CAP Money Resources	£133.00
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Easter Hampers	£66.70
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Furniture for Client (Acts 4:35)	100.98
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Insurance (Ecclesiastical)	225.57
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Computer Repair	31.14
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Other expenses	£8.99
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Total expenses:	£8,808.78
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Balance carried forward:	£13,245.63
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Average monthly cash flow:

Regular income:	£233.33
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Regular expenses:	£684.87
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Deficit:	£451.53
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