

Annual Report of Leyland CAP Centre 2024-25

1. The Trustees would first like to acknowledge the continuing support of several Leyland churches and a number of very generous individuals who have continued to make significant donations to the charity over this last year. We have also been very pleased that St Saviour's Bamber Bridge has joined the list of supporting churches. In addition a generous grant from South Ribble Borough Council to help support people in debt in South Ribble has been much appreciated.
2. Helen, our Debt Centre Manager, has been working very hard with clients. Frequently clients may not only have debt problems but serious physical and/or mental health problems too. One couple were struggling after the male partner had a serious accident in 2023 and was unable to work. Helen, working with CAP Head Office was able to reorganise the debts, help the couple to claim some benefits they were entitled to and set up a debt management plan through CAP in order to enable them to become debt free. Another client, living at home with two adult children was struggling since being diagnosed with COPD. The Leyland CAP Centre was able to secure funding to enable the large amount of rubbish in the garden to be cleared, provide a generous Christmas hamper and help to re-arrange the family's finances.
3. In addition, 3 clients were advised to obtain DRO's (Debt Relief Orders) which were previously costing £90, but are now free. CAP now often place these clients into a hub for processing speedily. 2 clients are undergoing insolvency proceedings. 1 new client and three client households from previous years are paying off debts through a CAP debt management plan. Five client households have gone debt free during this time period. 1 client is awaiting their options from CAP Head Office.
4. During the year two CAP Money Management Course was completed with the help of a number of volunteers. These have been great opportunities to help local residents to think through how to manage finances in a way that can weather the storms of life. In addition, Helen has attended a number of events run by SRBC and other local organisations where CAP has been publicised and literature available for those who are interested. Social prescribers have also been briefed on what CAP can offer to clients.
5. The Steering Committee, consisting of members of the supporting churches, meets every 6-8 weeks to review progress, discuss possible new ventures and offer prayer support to Helen and the befrienders and volunteers. 3 Trustees are also members of the Steering Committee. There have been no changes to the Trustees this year. Helen is also supported by 2 people employed by CAP nationally, Area Manager Dave Tudor and Region Lead Paul Jackson.
6. Once again we are particularly thankful to Wellfield Church who offer Helen an office, printing and desk space gratis.

7. A number of clients have been to local churches at the instigation of Helen or the befrienders. At least 2 are developing that interest by attending special events or short courses. Sadly there have been some clients who through anxiety or mental health issues felt they could not continue to work with CAP.
8. Special thanks that through the support of many individuals, over £550 was raised to provide Christmas hampers, special vouchers, and literature about the real meaning of Christmas to all existing clients during December 2024. We hope this kind of care and support will continue to mark CAP out as an organisation that cares for and is concerned for the whole person.
9. Finally, our grateful thanks to the enterprise, resilience and resourcefulness of our Debt Centre Manager, Helen, who has worked tirelessly, and frequently gone over and above to support and care for clients, demonstrating a true Christian concern and compassion for those she comes into contact with.
10. We look forward to 2025-6 with pride and anticipation that God may do great things through this group.

David Hall

Chair of the Trustees.

Phil Taylor

Treasurer.

LEYLAND CAP CENTRE ACCOUNTS 2024-25

2023-24 balance brought forward: £3,959.68

Income

Supporting Churches:

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| Clayton Christian Fellowship | £1,094.38 |
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| Interwoven | £1,375.00 |
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| Leyland Baptist Church | £360.00 |
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| St.Andrew's | £1,500.00 |
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| St.John's EB | £785.72 |
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| Wellfield | £1,200.00 |
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| St Saviour's BB | £1,500.00 |
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Regular Expenditure:

Grants:

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| Acts 435 | £150.00 |
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One-offs:

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| Individual Donations incl SRBC grant | £6,787.64 |
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Total income: £14,752.74

Average monthly cash flow:

Regular income: £1,229.40

Regular expenses: £822.62

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| Surplus | £406.77 |
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Expenditure

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| CAP Levy @ £300 per month | £3,600.00 |
| Debt Counsellor's Salary Costs | £5,196.00 |
| Debt Counsellor's Phone | £72.00 |
| Insurance (Ecclesiastical) | £235.20 |
| Bank Charges | £41.90 |
| CAP DRO + requests | £0.00 |
| Client gifts | £726.36 |
| Stamps, stationery, etc | £0.00 |
| Total expenses: | <hr/> £9,871.46 |
| Balance carried forward: | £8,840.96 |