

**The Bury Project**  
**Charity Number 1183543**

**Trustees Annual Report for the period ended 31 December 2023**

The Bury Project is an Incorporated Charitable Organisation set up for the relief of poverty for persons living in and around Bury and its surrounding districts, within a Christian ethos. It has particular links to “Churches Together in Bury”, as well as Christian churches in Prestwich and Whitefield of all major denominations.

**Registered Office :** Bolton Road Methodist Church  
Bolton Road  
Bury  
BL8 2NZ

<b>Trustees :</b>	Mr G Joyce	(Appointed 1 <sup>st</sup> March 2022)
	Mr T Boaden	(Appointed 7 <sup>th</sup> January 2022)
	Mr G Smith	(Appointed 6 <sup>th</sup> November 2022)
	Ms L Jackson	(Appointed 10 <sup>th</sup> July 2023, Resigned 1 <sup>st</sup> May 2024)
	Mr N Thompson	(Resigned 10 <sup>th</sup> July 2023)

**Contact :** Gordon Joyce

**Bankers :** The Cooperative Bank plc  
PO Box 101  
1 Balloon Street  
Manchester  
M60 4EP

**Trustees Report**

Nigel Thompson resigned from being a Trustee in July 2023 and Gordon Joyce was appointed as Chair of the trustees in his place. Liz Jackson was appointed in July 2023 and resigned in May 2024 due to having other commitments..

Throughout the year the trustees continued with encouraging donors and providing support for our only current project – the Christians Against Poverty

Debt Centre, Bury. In particular there has been increasing success in attracting grants from various bodies which has enabled us to plan for increased paid hours for Gordon Clark, the Debt Centre Manager, and also to plan for the appointment of a further Debt Coach in order to secure the longer term continuation of the project.

### **CAP Debt Centre Achievements and performance**

The policy in 2023 was to take on approximately two new debt clients each month. The Debt Centre manager was employed for 16 hours per week rising to 20 hours per week to cope with rising demand. Although our desire is to help more people, we have to be realistic and manage the caseload wisely to provide good and appropriate ongoing support to each client.

Demand for help from the Bury Debt Centre again remained strong throughout the year, and there was typically a two to three month wait for an appointment.

Referrals continue to be received from helping agencies in Bury due to the good reputation we have built in the town. These agencies often refer vulnerable people to us, for whom debt is one of many challenges. Many of our new clients in 2023 have experienced multiple challenges including serious illnesses, bereavements, relationship breakdowns, and abuse in different forms (financial, domestic and sexual).

We work with our clients in a holistic way, and to complement our debt support, help in other practical ways, drawing on the generosity and skills of the Christians Against Poverty national charity, as well as the desire and willingness of over 25 local churches to support in various ways. Those clients who are able to commit to working with us, often see their financial circumstances transformed by the support and mentoring they receive.

During 2023, the trustees and Debt Centre Manager continued to work hard developing partnerships with local churches. Eight church visits were undertaken by teams consisting of a trustee and/or the Debt Centre manager, who together explained the type of work undertaken, and the challenges encountered. It is pleasing to report that more churches are recognising the value of our work, and are supporting in various ways.

One expression of support is for churches to provide volunteers who receive training to accompany the Debt Centre manager when meeting with clients. In

2023, ten volunteers supported in this way, provided by 8 different churches, representing 5 different Christian denominations. This expression of church unity is pleasing to the charity. Support received from the 'Churches Together in Bury' network has been particularly pleasing and greatly appreciated.

During 2023, we received funding from a variety of sources, including churches, individuals, and grants or donations from other organisations. Where possible, gift aid is reclaimed on personal donations.

For this work to grow, further funding and another trained debt coach will be required. The trustees will continue to be proactive in looking for opportunities to improve the sustainability and effectiveness of the charity.

The trustees are very grateful to every individual, church, and grant provider who has donated to the work in 2023.

- **Key highlights from 2023**

- 28 new clients registered for debt help (2022: 25)
- 10 trained volunteers supported the Debt Coach at meetings with clients.
- The geographical distribution of new clients registering across the borough was broadly the same as in 2022.

- Bury                    14                    (2022: 14)
- Prestwich            1                    (2022: 2)
- Radcliffe             3                    (2022: 5)
- Whitefield           8                    (2022: 4)
- Ramsbottom        2                    (2022: 0)

# Accounts for The Bury Project

Year ending 31st December 2023

Receipts		2023			2022		
		Total	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds
		£	£	£	£	£	£
Donations		9,312	9,222	90	18,205	17,140	1,065
Gift Aid from donations (including GASDS)		2,305	2,305		1,371	1,371	
Grants		14,034	3,400	10,634	2,865	500	2,365
Bank Interest		2	2				
Total Receipts		<b>25,653</b>	14,929	10,724	<b>22,441</b>	19,011	3,430
<b>Payments</b>							
Operating expenses: Wages and salaries		10,162	9,162	1,000	8,326	7,926	400
Travel expenses		407	407		141	141	
Administration costs:		993	592	401	543	543	
Grants and Donations Made		280		280	180		180
CAP Central Subscription		5,400	5,400		7,200	6,600	600
Total Payments		<b>17,242</b>	15,562	1,681	<b>16,390</b>	15,210	1,180
Funds Brought Forward from last year end		18,857	16,559	2,298	12,806	12,757	49
Net of receipts / payments		8,410	-633	9,043	6,051	3,802	2,250
Cash funds this year end		<b>27,267</b>	15,926	11,342	<b>18,857</b>	16,559	2,298
<b>Assets &amp; Liabilities (end of year)</b>							
<b>Assets</b>							
Co-op Bank Current Account		£ 22,265.30			£ 18,856.88		
KingdomBank Savings Account		£ 5,002.05					
Total		<b>£ 27,267.35</b>					
<b>Liabilities</b>							
Invoices received but not paid		£ -			£ -		
Expenses to December 2023 - Gordon Clark		£ 693.83			£ 514.10		

## **Independent Examiner's Report to the Trustees of The Bury Project**

**(a Charitable Incorporated Organisation – Charity Number 1183543)**

I report on the accounts of The Bury Project for the year ended 31<sup>st</sup> December 2023 which are set out on the following page.

### **Respective responsibilities of the trustees and examiner.**

The organisation's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and to state whether particular matters have come to my attention.

### **Basis of the independent examiner's report and examiner's statement.**

I have examined the accounts with regard to section 145 of the Charities Act and the procedures laid down in the general Directions given by the Charity Commission.

I confirm that no matter has come to my attention (in connection with the examination) which gives me cause to believe that in any material respect:

- The accounting records were not kept in accordance with section 130 of the Charities Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: *Bernie R O'Donnell*

Date: *25/07/2024*

Bernie O'Donnell  
46 Chelsea Avenue  
Radcliffe, M26 3NF.

Former Treasurer, Bridge Methodist Church, Radcliffe (from 2008 to 2014).

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