

The Bury Project
Charity Number 1183543

Trustees Annual Report for the period ended 31 December 2024

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

Trustees :	Mr G Joyce	(Re-appointed 27 th March 2025)
	Mr T Boaden	(Re-appointed 27 th March 2025)
	Mr G Smith	(Appointed 6 th November 2022)
	Ms L Jackson	(Appointed 10 th July 2023, Resigned 1 st May 2024)
	Mr K R Grant	(Appointed 27 th March 2025)

Contact : Gordon Joyce

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

Trustees Report

Liz Jackson was appointed as a trustee in July 2023 and resigned in May 2024 due to having other commitments.

Ross Grant (Mr K R Grant) was appointed as trustee in March 2025.

Throughout the year the trustees continued with encouraging donors and providing support for our only current project – the Christians Against Poverty Debt Centre, Bury. There has been increasing success in attracting new individual

supporters and receiving grants from various bodies. This has enabled us to pay for increased paid hours for Gordon Clark, the Debt Centre Manager, and also for a further Debt Coach employed from June 2024 with a view to securing the longer term continuation of the project.

CAP Debt Centre Achievements and performance

The policy in 2024 was to take on between two and three new debt clients each month. Due to illness early in the year, the numbers were slightly below what we expected. The Debt Centre manager was employed for 16 hours per week rising to 24 hours per week. 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. There is no doubt that cases are becoming more complex, and our local observations have been confirmed by the experience of Christians Against Poverty nationally.

The additional time required to process each case meant that typically clients had to wait two to three months for an appointment.

During 2024 a trainee Debt Coach was appointed, and then embarked on an extensive training programme. It is hoped that this will help to reinforce capacity in future years.

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 2024 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, we 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.

Meetings with clients can take place in their homes, or in one of the several church hubs around the time. Often it helps the client to be able to meet us in a venue where there is also food and groceries support, and where sometimes other advice agencies also run drop-ins. 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 2024, the trustees and Debt Centre Manager have continued to work hard developing partnerships with local churches. Eleven (2023 : 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 2024, twelve (2023: ten) volunteers supported in this way, provided by 9 (2023 :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 2024, 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 2024.

- **Key highlights from 2024**

- 23 new clients registered for debt help (2023: 28)
- 12 trained volunteers supported the Debt Coach at meetings with clients.
- The geographical distribution of new clients registering across the borough changed a little from 2022, with more from Radcliffe and fewer from Whitefield and Bury.³.

• Bury	10	(2023: 14)
• Prestwich	3	(2023: 1)
• Radcliffe	6	(2023: 3)
• Whitefield	2	(2023: 8)
• Ramsbottom	2	(2023: 2)

Accounts for The Bury Project

Year ending 31st December 2024

				2024				2023		
			Total	Unrestricted Funds	Restricted Funds		Total	Unrestricted Funds	Restricted Funds	
Receipts		£	£	£	£		£	£	£	
Donations		11,327	10,827	500		9,312	9,222	90		
Gift Aid from donations (including GASDS)		1,338	1,338			2,305	2,305			
Grants		12,200	3,000	9,200		14,034	3,400	10,634		
Bank Interest		702	702			2	2			
Sale of Fixed Assets		0	0							
Total Receipts		25,567	15,867	9,700		25,653	14,929	10,724		
Payments										
Operating expenses: Wages and salaries		17,495	8,667	8,828		10,162	9,162	1,000		
Travel expenses		182	182			407	407			
Administration costs:		1,204	642	562		993	592	401		
Purchase of Fixed Assets		996	4	992						
Grants and Donations / Client support		326		326		280		280		
CAP Central Subscription		5,400	5,400			5,400	5,400			
Total Payments		25,603	14,895	10,708		17,242	15,562	1,681		
Funds Brought Forward from last year end		27,267	15,926	11,342		18,857	16,559	2,298		
Net of receipts / payments		-36	971.99	-1,008		8,410	-633	9,043		
Funds this year end		27,231	16,898	10,334		27,267	15,926	11,342		
Assets & Liabilities (end of year)										
Liquid Assets										
Co-op Bank Current Account		£ 316.81				£ 22,265.30				
Co-op Bank Savings Account		£ 2,660.00								
KingdomBank Savings Account		£ 24,254.40				£ 5,002.05				
Total funds		£ 27,231.21				£ 27,267.35				
Liabilities										
Invoices received but not paid		£ -				£ -				
Expenses to December 2023 - G Clark		£ 460.61				£ 693.83				
Expenses to December 2023 - J Cooke		£ -								
Total		£ 460.61				£ 693.83				
Fixed Assets	- equipment comprising:									
Drawer cabinet; filing cabinet; bluetooth speaker; pop-up banners; two printer/copiers; three laptop computers; two mobile phones; shredder.										

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 31st December 2024 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: *3/6/2025*

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

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

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