

# CAP Croydon South Charity Trustees Report 2024

This has been another year of significant challenge for CAP clients which has reinforced the importance and value of the CAP ministry.

It has now become the norm for clients to be on broken budgets where even after stripping back costs to only the essentials, the income is insufficient to cover the basic expenditures. Additional help is therefore necessary including referrals to the Food Hub and Food Stops, as well as energy vouchers and financial support for items like school uniforms.

With the Debt Help forming part of the Purley Cross Information Centre, it was appropriate that Purley Baptist Church took on the role as lead partner church. And it was great to see them host a visit from Andrew Whitaker, Regional Lead for London and Karen Hedges, one of CAP's Area Manager's.

The CAP Croydon South charity continues to cover the contribution cost to CAP HQ for running the Debt centre. This has remained at the level of £300 per month which is the rate for a quota of 2 clients per month.

This was the only significant cost incurred. A minimal amount was also spent on journals for the Money Course. Two further courses were run – the most recent one attracting a good number of delegates, one of which has since been supported by CAP for the Debt Help service.

PBC continues to cover the costs for the Job Club which I'm pleased to report have run a further two courses. They also have recruited an additional volunteer from New Life so three churches are now represented providing the Job Club service.

The Accounts have been significantly boosted by charitable donations from my bike ride from Lands End to John O'Groats. Some of the proceeds were shared with CAP general funds which explains some of the expenses in the Accounts. A significant amount of gift aid was also able to be claimed. My thanks to Peter for his efficient administration.

So overall a very healthy financial position, easing any pressures to have to pursue any additional fundraising activities in 2025.

Nigel Davidson

Chair of CAP Croydon South Charity

# CAP Croydon South

Registered Charity Number 1185016

## Accounts for twelve months to 31 December 2024

		2024	2023
		£	£
<b>Income</b>			
	Donations	2339.41	1520.00
	Donations - Bike Ride	5407.20	0.00
	Donations - For CAP	5000.00	0.00
	Gift Aid	2629.43	0.00
	Grants	1000.00	1000.00
	Amazon	0	13.41
	Interest Received	169.35	118.93
<b>Total Income</b>		16545.39	2652.34
<b>Expense</b>			
	Debt Centre	3600.00	3600.00
	Life Skills	0.00	0.00
	Money Skills	80.00	31.75
	Client Assistance	0.00	147.00
	CAP - Cycle Ride	3000.00	0.00
	CAP - Gift	5000.00	0.00
	Bookham Baptist Church re Concert	300.00	0.00
	General	0.00	181.00
<b>Total Expense</b>		11980.00	3959.75
<b>Net Income (Expense)</b>		4565.39	(1307.41)
<b>Balance Brought Forward</b>		7895.00	9202.41
<b>Balance Carried Forward</b>		12460.39	7895.00
<b>Made Uo</b>			
	Current Account	4119.94	2723.90
	Deposit Account	8340.45	5171.10

Approved by  
Trustees  
1 May 2025

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Sponsored Ride Reconciliation

	Gross	1.9% / 5%	30p	Net	CAP	Gift Aid
<b>Just Giving</b>						
20 Aug 2024	2071.61	39.36	0.30	2031.95		
27 Aug 2024	1023.74	19.45	0.30	1003.99		
10 Sep 2024	268.46	5.10	0.30	263.06		
17 Sep 2024	129.38	2.46	0.30	126.62		
23 Sep 2024	564.08	10.72	0.30	553.06		
30 Sep 2024	10.00	0.19	0.30	9.51		
08 Oct 2024	119.69	2.27	0.30	117.12		
14 Oct 2024	2.23	0.04	0.30	1.89	5000.00	
Total	4189.19					
15 Oct 2024	2069.94	103.50				1966.44
Total so far	6259.13	183.09	2.40	4107.20	5000.00	1966.44
<b>Direct Gifts</b>						
19 Aug 2024	MARTIN SJ+EA			500.00		0
22 Aug 2024	DAVIDSON H W			750.00		187.50
08 Oct 2024	Cash			50.00		0
Total				1300.00		187.50
Grand Totals				5407.20	5000.00	2153.94
Agrees with Bank				TRUE	TRUE	
	Notes: See emails from Nigel on 10 Oct 2024 and 17 Oct 2024 where £3000 and £5000 are to be sent to CAP. The gift aid from 2023 £167.74 and the 2024 Christmas concert of £307.75 on £1231.30 gives total gift aid of £2629.43. At 30 Apr 2024 still awaiting form to claim gift aid on SJ & EA Martin gifts - I have no contact details.					
<b>Memo</b>	Gift	Gift Aid				
Total JG 2024	9189.19	2069.94				
Total JG 2025	48.75					
Total	9237.94	2069.94				
On Website	9345.48	2070.00				
?????	107.54	0.06				

# CAP Croydon South

Registered Charity Number 1185016

## Accounts for year to 31 December 2023

		2023	2022
		£	£
<b>Income</b>			
	Donations	1380.00	2615.12
	Donations (Gift Aided)	140.00	0.00
	Gift Aid	0.00	0.00
	Grants	1000.00	1000.00
	Amazon	13.41	0.00
	Interest Received	118.93	22.47
<b>Total Income</b>		2652.34	3637.59
<b>Expense</b>			
	Debt Centre	3600.00	3600.00
	Life Skills	0.00	0.00
	Money Skills	31.75	0.00
	Client Assistance	147.00	56.75
	General	181.00	0.00
<b>Total Expense</b>		3959.75	3656.75
<b>Net Income (Expense)</b>		-1307.41	-19.16
<b>Balance Brought Forward</b>		9202.41	9221.57
<b>Balance Carried Forward</b>		7895.00	9202.41
<b>Made Uo</b>			
	Current Account	2723.90	4150.24
	Deposit Account	5171.10	5052.17
<b>Approved by Trustees</b>	<b>18/04/2024</b>		



CAP CROYDON SOUTH - Bank Transactions 2023

Date	Description	Value	Balance Current	Balance Savings	Income						Outgoings				
					Donations	Donations Gift Aid	Gift Aid	Grants	Amazon	Interest Received	Debt Centre	Life Skills	Money Skills	Client Assist	General
	Balance		4150.24	5052.17											
03 Jan 2023	WRIGHT ALISON , CAP PAR	20.00	4170.24		20.00										
09 Jan 2023	RYAN MARTIN , DBT , FP 09/	30.00	4200.24		30.00										
16 Jan 2023	602220 16JAN 0953	1000.00	5200.24					1000.00							
30 Jan 2023	CHRISTIAN AG POV , ET1M2	-300.00	4900.24								-300.00				
02 Feb 2023	WRIGHT ALISON , CAP PAR	20.00	4920.24		20.00										
07 Feb 2023	RYAN MARTIN , DBT , FP 07/	30.00	4950.24		30.00										
02 Mar 2023	WRIGHT ALISON , CAP PAR	20.00	4970.24		20.00										
02 Mar 2023	CHRISTIAN AG POV , ET1M2	-300.00	4670.24								-300.00				
07 Mar 2023	RYAN MARTIN , DBT , FP 07/	30.00	4700.24		30.00										
13 Mar 2023	602220 13MAR 0955	20.00	4720.24		20.00										
22 Mar 2023	538122 22MAR 1132	110.00	4830.24		110.00										
28 Mar 2023	CHRISTIAN AG POV , ET1M2	-300.00	4530.24								-300.00				
03 Apr 2023	WRIGHT ALISON , CAP PAR	20.00	4550.24		20.00										
11 Apr 2023	RYAN MARTIN , DBT , FP 11/	30.00	4580.24		30.00										
24 Apr 2023	AMAZON EUROPE CORE, 44	5.00	4585.24						5.00						
28 Apr 2023	CHRISTIAN AG POV , ET1M2	-300.00	4285.24								-300.00				
02 May 2023	WRIGHT ALISON , CAP PAR	20.00	4305.24		20.00										
09 May 2023	RYAN MARTIN , DBT , FP 09/	30.00	4335.24		30.00										
19 May 2023	AMAZON EUROPE CORE, 46	8.41	4343.65						8.41						
30 May 2023	CHRISTIAN AG POV , ET1M2	-300.00	4043.65								-300.00				
02 Jun 2023	WRIGHT ALISON , CAP PAR	20.00	4063.65		20.00										
07 Jun 2023	RYAN MARTIN , DBT , FP 07/	30.00	4093.65		30.00										
28 Jun 2023	CHRISTIAN AG POV , ET1M2	-300.00	3793.65								-300.00				
03 Jul 2023	WRIGHT ALISON , CAP PAR	20.00	3813.65		20.00										
07 Jul 2023	RYAN MARTIN , DBT , FP 07/	30.00	3843.65		30.00										
28 Jul 2023	4833 26JUL23 , PAYPAL , *CI	-55.00	3788.65											-55.00	
28 Jul 2023	CHRISTIAN AG POV , ET1M2	-300.00	3488.65								-300.00				
02 Aug 2023	WRIGHT ALISON , CAP PAR	20.00	3508.65		20.00										
07 Aug 2023	RYAN MARTIN , DBT , FP 07/	30.00	3538.65		30.00										
09 Aug 2023	4833 08AUG23 , PAYPAL , *C	-92.00	3446.65											-92.00	
29 Aug 2023	CHRISTIAN AG POV , ET1M2	-300.00	3146.65								-300.00				
04 Sep 2023	WRIGHT ALISON , CAP PAR	20.00	3166.65		20.00										
07 Sep 2023	RYAN MARTIN , DBT , FP 07/	30.00	3196.65		30.00										
28 Sep 2023	CHRISTIAN AG POV , ET1M2	-300.00	2896.65								-300.00				
02 Oct 2023	WRIGHT ALISON , CAP PAR	20.00	2916.65		20.00										
02 Oct 2023	560046 02OCT 1055	25.00	2941.65		25.00										
09 Oct 2023	RYAN MARTIN , DBT , FP 09/	30.00	2971.65		30.00										
30 Oct 2023	CHRISTIAN AG POV , ET1M2	-300.00	2671.65								-300.00				
31 Oct 2023	Purley Baptist , CAP CLIENT	-181.00	2490.65												-181.00
02 Nov 2023	WRIGHT ALISON , CAP PAR	20.00	2510.65		20.00										
07 Nov 2023	RYAN MARTIN , DBT , FP 07/	30.00	2540.65		30.00										
27 Nov 2023	4833 25NOV23 , PAYPAL , *C	-31.75	2508.90										-31.75		
28 Nov 2023	CHRISTIAN AG POV , ET1M2	-300.00	2208.90								-300.00				
04 Dec 2023	DAVIES PM , SA CONCERT 1	25.00	2233.90		25.00										
04 Dec 2023	WRIGHT ALISON , CAP PAR	20.00	2253.90		20.00										
04 Dec 2023	MICHELE BAILEY , CAP PAR	15.00	2268.90		15.00										
04 Dec 2023	560046 04DEC	50.00	2318.90		50.00										
04 Dec 2023	560046 04DEC 1524	100.00	2418.90		100.00										
04 Dec 2023	560046 04DEC 1525	120.00	2538.90		120.00										
04 Dec 2023	560046 04DEC 1526	95.00	2633.90		95.00										
04 Dec 2023	560046 04DEC 1527	180.00	2813.90		140.00	40.00									
04 Dec 2023	560046 04DEC 1529	20.00	2833.90		20.00										
04 Dec 2023	BETHEL CARES (PVT), CAP F	20.00	2853.90		20.00										
07 Dec 2023	RYAN MARTIN , DBT , FP 07/	30.00	2883.90		30.00										
07 Dec 2023	NIGEL SINAGA-HENES, CAP	20.00	2903.90		20.00										
07 Dec 2023	RUBIE IC&SG 'PP'CP, IAN RU	100.00	3003.90			100.00									
11 Dec 2023	TAYLER MR J A/CA , CAROL	20.00	3023.90		20.00										
28 Dec 2023	CHRISTIAN AG POV , ET1M2	-300.00	2723.90								-300.00				
	Interest			118.93						118.93					
	Totals		2723.90	5171.10	1380.00	140.00	0.00	1000.00	13.41	118.93	-3600.00	0.00	-31.75	-147.00	-181.00
	Totals				2652.34						-3959.75				
	Check		TRUE												