

CAP Croydon South Charity Trustees Report 2025

We continue to raise funds to support the local CAP Debt Centre, CAP Money Coaching, and CAP Job Club along the lines set out by Christians Against Poverty (CAP, charity no: 1097217)

The Debt Centre continues to be run in conjunction with the Purley Cross Information Centre. The demand for debt counselling continues unabated. We have been able to give guidance to many clients in 2025. It has been a joy to see a number become debt free.

CAP Croydon South 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. In exceptional cases, we provide specific client assistance, such as a financial contributions for school uniforms.

CAP Croydon South has invested in Money Coaching resources which are given out free of charge to attendees on Money coaching workshops

Purley Baptist Church has run the Job Club as in previous years.

All these activities are supported by a monthly prayer meeting.

The charity continues to be in a healthy financial position. Our key expenditure is to cover the contribution cost to CAP HQ to run the CAP Croydon South Debt Centre. Our aim is to maintain reserves of a minimum of 2 years to guarantee that the service can remain fully funded. This year we recorded a small deficit on our income and expenditure account but still have circa 3 years of reserves. We do not anticipate any significant increase in our costs for next year. We rely on income from donations and fundraising activities so this may vary from year to year.

We are grateful for all the work done by our volunteers.

Nigel Davidson
Chair of CAP Croydon South Charity
23 April 2026

CAP Croydon South

Registered Charity Number 1185016

Accounts for year to 31 December 2025

		2025	2024
		£	£
Income			
	Donations	2834.00	2339.41
	Donations - Bike Ride	48.75	5407.20
	Donations - CAP HO ('24) Bexhill ('25)	1000.00	5000.00
	Gift Aid	218.25	2629.43
	Grants	0.00	1000.00
	Interest Received	220.94	169.35
Total Income		4321.94	16545.39
Expense			
	Debt Centre	3600.00	3600.00
	Life Skills	0	0.00
	Money Skills	102.50	80.00
	Client Assistance	193.66	0.00
	CAP - Cycle Ride	0	3000.00
	CAP - HO ('24) Bexhill ('25)	1000.00	5000.00
	Concerts	150.00	300.00
	General	7.92	0.00
Total Expense		5054.08	11980.00
Net Income (Expense)		-732.14	4565.39
Balance Brought Forward		12460.39	7895.00
Balance Carried Forward		11728.25	12460.39
Made Up			
	Current Account	4981.03	4119.94
	Deposit Account	6747.22	8340.45