

THE CHRISTIAN ADVICE SERVICE (TCAS)

England & Wales · Charity number 1187344

Details

Status Registered

Legal form CIO

Registered 2020-01-14

Register [View on the Charity Commission register](#)

Contact

Address tCAS c/o
348 Old Heath Road
Colchester
Essex
CO2 8DD

Phone 07957660722

Email enquiries@tcas.life

Website www.tcas.life

Activities

Objects: THE OBJECT[S] OF THE CIO IS THE RELIEF OF THOSE IN NEED, BY REASON OF, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, PROBLEMS WITH HOUSING, EMPLOYMENT OR OTHER DISADVANTAGE BY PROVIDING: INFORMATION, ADVICE, SUPPORT, PRAYER AND ADVOCACY THROUGH CASE WORK.

Activities: tCAS has been setup for the support of those in need, by reason of, age, ill-health, disability, financial hardship, problems with housing, employment or other disadvantage. We seek to do this by offering quality advice for everyone regardless of their colour, creed, sexual orientation, culture or religion. We help people to find a way forward, by giving them the information, advice and support

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,012	£2,853	-	-
2023-12-31	£3,013	£4,184	-	-
2022-12-31	£5,000	£2,161	-	-
2021-12-31	£3,460	£3,078	-	-
2020-12-31	£7,500	£2,664	-	-

Trustees

Name	Role	Appointed
Anthony Herbert Mann	Chair	2019-11-24
Colin Brown		2019-11-24
Susan Patricia Mann		2019-11-24
Waclaw Krzysztof ZABLOCKI		2019-11-24

THE CHRISTIAN ADVICE SERVICE (TCAS)

England & Wales - Charity number 1187344

Accounts

tCAS ANNUAL TRUSTEES REPORT 01/01/2024 – 31/12/2024

This year we have experienced an even more hostile environment than we reported on last year. The Govt passed (after a backbench revolt) a new Benefits Strategy which will seriously reduce the possibility of disabled people to get the benefit support they need. Many will become desperately poor, with many of them not knowing how to get help. Local Authorities are struggling with an ever increasing number of homeless families and are finding ‘creative’ ways of offloading their responsibility for them. To be fair to them, central Government is not increasing the amount of money available to them and Housing Associations are not building social housing at the rate needed.

Nevertheless, we have seen God at work in what we do – when we ask in Jesus name we are finding that God has ‘intervened’ on our client’s behalf.

This is contained in the Appendix.

In Colchester and Ipswich our main activities are as follows (taken from last year’s Report):

Benefits

We help the clients with their benefit applications to try and ensure that they get the benefit that they are intitled to without delay and without having to ‘appeal’. Where we haven’t been involved at the first stage we help with what is called the Mandatory Reconsideration. This is getting increasingly difficult, possibly because the political climate is becoming more and more hostile to ‘welfare’.

Using AI to complete PIP Forms and do Mandatory Considerations

The Child Poverty Action Group (CPAG) recommends that Advisors include Case Law, both in the Application Form and at MR and Appeal. So, we have started to use a beta version of an AI program which has been developed for us, in order to complete the initial Application and construct MR and Appeal evidence. We are now running a Project to test the efficacy and effectiveness of the program. Interestingly the AI can search previous cases that have gone through the Courts, so that we are able to include these in our initial submission!

Forced eviction (using the ‘no fault’ legislation)

We help the clients engage with the bureaucratic process of registering for accommodation. In two instances we were even successful in getting the family moved straight into social/council housing. It seems (in ways we don’t quite understand) God intervenes and the miraculous happens! Another client who was evicted onto the street has been housed in a brand-new house owned by a Social Housing organisation is celebrating their first year in social housing. Again, we give thanks to God because this should not/could not happen in the current context! However, in general the situation is so dire that sometimes all we can do is explain the process to them and support them in their application. We know that Councils are struggling because of the lack of affordable social housing

and it will require the Govt to set a policy of allowing social housing associations to build more affordable houses. However, given the 'black hole' in the budget, the prospects are not good.

Debt

We help clients deal with the debt which has most often accrued because of circumstances outside their control (i.e., eviction, waiting for UC payments, abuse, job loss). Very, very rarely is it profligate spending. Anyone on UC has to have a modern Smart phone because DWP requires all communication between them and the claimant to be done through their 'Journal'. The environment is hostile and own client whop went to the toilet and missed a call from the Job Coach was sanctioned with a £290 fine. We helped them challenge the decision and got it reduced to £90!.

We have even been able to get debts voided where there has been domestic abuse. We have a good ongoing working relationship with StepChange who handle the debt management process and choose the best option for the client and manage the interactions with the creditors for them.

'Working poor'

We are seeing more clients who we categorise as 'working poor'. They may have a job/employment but is often insecure and low paid.

Immigration

We don't 'advise' on immigration situations and yet we have had several clients with 'right to reside' issues. We signpost them to specialist charities and we deal with the associated problems the clients face. Again the (political) environment is becoming more toxic (despite the change in Govt and care for 'immigrants' (of any kind) is limited. One such person has now been granted 'the right to reside' as a refugee and is now volunteering with tCAS!

Perhaps given the toxicity of this subject it might be worth pointing out that anyone seeking sanctuary as a refugee can enter *any* country and seek asylum. Therefore, someone crossing the Channel is not an 'illegal' *until* their application has been rejected. It has been a Home Office policy to restrict the number of applications conducted, which in turn means the 'backlog' has grown exponentially. Migration is at all-time high in part because we have had to allow people to come into the country to fill the gaps caused by Europeans leaving the UK after Brexit. In addition, we permits Students to come in on a visa to study in this Country. Sadly, the previous Govt stopped them bringing their families (to 'pretend' that immigration had been reduced) with the consequence that less students came and communities lost the income from the family spending money in the local economy. The Universities are now facing a financial crisis.

There is a very interesting exchange in a Home Office Committee hearing on the subject of refugee seeking asylum which is worth watching: <https://www.youtube.com/watch?v=hQvh6qDrOMw>.

Unfair dismissal/Zero Hours workers

As in previous years, Clients who face difficulties at work and that come to us, have often been unfairly treated either because the 'boss' doesn't know the regulations around employment rights; the organisation is seeking (unlawful) ways to reduce the workforce or the contract is framed to disadvantage the worker. We are not solicitors, rather we refer to ACAS for good practice and help the client present a reasonable defence against any discrimination. The Labour Govt initially promised to change Employment Law to give more protection to employees, however, against a background of lobbying by businesses the legislation is likely to be watered down. Currently someone has to have worked for an employer for 2 years *before* they get full employment rights. Those on zero hours contracts *never* get that protection.

Family crisis

Ipswich tCAS has access in Ipswich to a pro-bono firm of solicitors who help deal with family breakdowns, custody arrangements and parental access. In Colchester, we are limited to helping with child maintenance arrangements and coercive debt.

Summary

Financial and Emotional impact

Each year the activities of tCAS in serving clients has, we estimate, added well over £140,000 into the family budgets of our clients this year. This is achieved through a combination of debt (relief), cancelled coercive debts, benefit awards and back-payments, avoiding job loss and instituting child maintenance payments. This means that tCAS has a very positive financial impact on the lives of families. Clients often report back to the organisations that have referred them that, tCAS has, or is making a huge difference to their lives. We make it clear that we rely on Father God in all that we do and we aim to show HIS love to them.

Social action and Social Justice

Many of our clients face more than one of these issues such that their cases are complex and multi-faceted. Thankfully we have developed a process for identifying and untangling the multiple issues a client faces and we are then able to tackle them in a logical and effective way. Whilst we classify our activities as 'social action'; increasingly we are engaged in 'social justice' as we 'fight' for our client's rights. We take on social justice issues where we have: the capability, competence and access to influence. However, perhaps given the effect of the politics in the USA, we are finding that Churches and Christians in general, don't recognise the need to help those in need. It's a sad reflection on our 'gospel' message and how we see our place in the world around us.

Support not just information

tCAS has established its ethos as an organisation that, above all, provides 'support' (including 'advice' and the 'information') to help the client navigate their way through the difficult situations they face. Many of our clients face the world with mental health issues (often caused by abuse), dyslexia, dyspraxia, anxiety and in some extreme cases: innumeracy and illiteracy. We choose in

God's strength to make ourselves available for clients, seeing their plight as something God would want us to deal with.

Hope Church

tCAS is now fully established in Hope Church, Ipswich. It has been renamed to fit in with their charitable aims: 'Hope in Action' and is increasingly operating beyond the church into the local community. It deals with similar situations albeit serving an even more disadvantaged community than Colchester. Trevor Stafford who leads tCAS at Hope has now fully integrated and trained another volunteer and the work is expanding month on month. tCAS has been incorporated into their five-fold social action ministry and benefits from administrative support through the church as well as using the café to host clients and having a room to meet clients in private.

Safeguarding and DBS

Following a great deal of discussion tCAS has now embraced the need for DBS checks and to undertake Safeguarding Training. This has become a necessary part of who and how we operate because we are seeing many more vulnerable clients, who albeit adult, nevertheless need protection and we need to uphold safeguarding principles. The DBS checks ensure that we have been diligent in recruiting new volunteers.

Training/IT and Office equipment/Office staff

IT

We have been able through the money that we have received to add three more laptop computers to our inventory, and this has made a huge difference to our productivity and ability to serve each client simultaneously. We have as a charity access to Microsoft's Office suite and so all our computers have the programs on them.

Office equipment

We have added an office-level scanner/printer which has enabled us to copy client's forms and scan documents online.

Training

We have attended face to face and online training as well as accessing e-Learning modules. We have been able to pay for this out of the contributions of our donors.

Staff

We have been blessed by the addition in Colchester of a volunteer Office Administrator who is literally a 'Godsend' - Marta now manages our online database, deals with client forms and manages the charity account recording. In addition, we are training Michael who is visually impaired to take the initial client 'Enquiry' using computer based software that enables him to speak into his laptop and as well have documents read to him.

Relationship with other charities

We have good relationships with Child First charity, The Next Chapter, StepChange and we are making connections with other charities such as Surviving Economic Abuse and two Immigration charities. We are also forming links with churches whose members we see as clients.

Sharing the Gospel

tCAS exists as a social action charity with the intention of helping people find relief from the various crisis that they may face. However, it has a larger and more eternal purpose and that is to introduce people to the God that loves us and gave himself for us in our eternal crisis. We find that through what we do to help clients, we earn the right and have the opportunity to preach the Gospel of Christ to people who may have had no previous experience of God's grace and mercy. Many have had no contact with God before, coming through generations that didn't habitually go to church or Sunday school. Often this is their first contact with a loving God and through what we do for them they are open to hearing the Gospel. We are on the front-line of evangelism and tCAS is the means by which we can introduce people to an experience of a loving God in action. We welcome them to Foundation Church and we help them to find a faith in God.

Encouragingly, almost all of our clients, willingly accept the offer of us praying for them when we are with them. Often this brings them to tears as they hear us petitioning God on their behalf. We now make it a practice to pray with a client *as soon as we engage with them* (as long as they give us permission). This introduces them to God and makes it clear that we need Him in order to help them. We pray with them at any point in a meeting with them if we see the need/opportunity to invite God into the situation and we pray with them again at the end. This has had a really meaningful impact on our clients. A growing number of clients have joined church programmes introducing them to the Gospel and gone on to attend church.

P.S. We no longer invite people to have a Faith Friend, instead we seek to introduce them early on, to a church programme where they can learn/hear about Jesus for themselves.

The need for more Volunteers

One aspect we need to be more effective at is in recruiting, encouraging volunteers. Hope has begun to see interest growing amongst the church congregation and in Colchester we have our new Administrator. However, if we are to meet the need of a growing number of clients being referred by other organisations, we will need additional people to be trained as: 'Enquirers' – those that have the initial meeting with client to find out about their situation; 'Advisors' – who are trained to determine the Action Plan to deal with the various issues facing the client; Case Workers who travel along with the client turning the Action Plan into Next Steps. Administrative support to the front-line staff and individuals that will sit and pray with clients. The roles may appear daunting and volunteers will need to learn how to find the information they require. However, in this online world, knowledge and information is only a (Google, Welfare Rights Handbook or gov.uk, click away) and where the information is complex, there is Supervisory support at hand and behind that the 'deep' knowledge of CPAG and NHAS that we can tap into. What volunteers need more than anything is: a belief that: God wants to be involved in everyone's life (as in Matt 5 and 6); compassion for the

person opposite you; a non-judgemental attitude; a desire to bring God into people's situations and a willingness to pray with people. There is an expression: 'winning hearts and minds' – tCAS aims to do both: the Gospel in action, showing them a God who cares and wants them to be reconciled to Him.

Finally, our donors

So, once again, our grateful thanks to those that support tCAS in its outreach activities. Our annual budget expenditure is increasing year on year and this year it will be around £3,800 and in 2025 we estimate it will be over £4,000; a meaningful proportion of which goes on fixed costs i.e., CharityLog (our online database), Survey Monkey – used for our training hub, website and email accounts, membership fees of professional organisations (i.e., CPAG, NHAS and Advice UK). Other variable costs include: training, stationery, scanner payments and IT hardware. As we continue to grow both in Colchester and Ipswich so the costs increase as well. We need to undertake CPD, send people on training courses and to keep abreast through Conferences and meetings of the many changes in legislation and processes.

We will lose the subscription from Hope Church as they become independent and will be reliant on other donations, as yet to be found.

God bless you



Tony Mann
Founder of tCAS
20th Jul 2025

Appendix

Background to the work of tCAS

The tCAS Trustees thought that it would be appropriate to explain the context and environment in which tCAS operates. The factors affecting tCAS have not changed much – however, the consequences are even more severe for clients.

Sickness

When someone in the household becomes isn't required at work and is on a zero-hours contract they aren't paid which means the household income is constantly fluctuating. If they are ill for any period of time they rely on Statutory Sick Pay which as people found during Covid, isn't enough to live on. This can lead to an inability to pay utility bills, overdrafts, debts and rent arrears.

Low Wages, Zero hours and Housing Costs

The Minimum Wage and Zero hours contracts cause immense difficulty for people on low incomes; the freeze on Local Housing Allowance rates had been in place since 2016 until it was raised in January 2020 in line with inflation and has since been frozen again. Meanwhile rents have soared, particularly in commuter city like Colchester and the Local Housing Rate (LHR) isn't enough to cover the original rent, let alone such a large increase. One client's rent went up from £650 to £800 whilst their rent allowance stayed static.

Shelter, the Homeless Charity reported that: "The cost of a modest family rental is now out of reach for people claiming housing allowance in 91% of local areas in England ... and it only covers the cheapest 30% of homes in each local area .. Even these renters are in employment but need housing benefits to bridge the gap between low-paid jobs and high rents. LHA has now been frozen again (at March 2020 levels) while rents around the country have risen rapidly". Renters have to cover the deficit from other sources; often taking out loans.

Universal Credit

Many people assume that someone on benefit gets to keep all the money they are given. However the Universal Credit earnings taper rate is currently 55%. Simply put, this means that for every £1 a UC claimant earns over their work allowance (£358pm) their Universal Credit will be reduced by 55p which is automatically deducted from their Universal Credit payments. In effect this is the highest rate tax anyone has to pay! Additionally, anyone who becomes unemployed and applies for UC has to wait 5 weeks, *from when their claim is accepted*, before they get their first payment. Often these people have been on a weekly wage and don't have five weeks money to cover their household bills, including rent. It used to be the case that a UC claimant could apply for an loan. This facility has now been withdrawn and whilst they can apply for an 'Advance' on their *first* payment, they can't get anything else else if they get into difficulty down the road. So, when they are hit with increasing fuel bills, higher rent, emergencies (i.e., car repairs) there is no safety net. Usually they fall into arrears and then debt.

Private renting

The statistics are alarming: from two million in 2000, the number of households in private rented accommodation reached around 4.83 million in 2023; almost 1.3 million private renters in England – one in seven, had their rent increased in the last month, a new report from Shelter reveals. One in 12 private renters in England – equivalent to 941,000 people - are currently under threat of eviction, according to new research by Shelter. It is estimated that 1.9 million private renters in England now rely on housing benefits. There is very little social or ‘council’ provided housing available or being built. Landlords are (still) able to legally evict a tenant by merely issuing a Section 21 which presents the Courts with a mandatory requirement to grant the eviction, despite the previous Govt promising to legislate to change this law. The new Labour Govt is under immense pressure from landlords not to go ahead with the legislation and if they do; without providing much more social housing, the likelihood is that landlords will sell-up – increasing the housing stock for buys but severely reducing the private rented sector.

Councils are now requiring people who are facing eviction to go through the traumatic experience of: going to court, ignoring the legally enforceable court order to leave, waiting until the landlord gets a High Court writ and appoints bailiffs and even then, they sometimes have to wait until the day the bailiffs come - the TV show ‘Can’t Pay won’t Pay’ crudely shows how demeaning the process is. They are then put in temporary accommodation which can be a Bed and Breakfast, or (run down) Guest House/Hotel. Waiting for suitable accommodation can then take up to 3 years.

Personal Independence Payments (PIP) and Limited Capability for Work (LCW)

Increasingly the DWP is operating what is ostensibly, a hostile approach to benefit awards. Aside from the long wait to get onto UC, getting awarded a PIP benefit and LCW can be emotionally traumatic. The PIP statistics in 2022 released by the DWP show that mandatory reconsiderations success rates have continued to plummet, with now barely a quarter (24%) now getting a changed award. Analysis of DWP and Tribunal statistics show that seven out of ten people who appealed in court against a decision to deny them disability benefits were successful. In total, more than 293,000 people across the UK have overturned a government decision at tribunal in the past three years. Appeal can often take up to a year to come to Tribunal. The Assessment is outsourced to private companies – which keeps the DWP at arm’s length from the process. Often a Tribunal will find that the Assessor has written a biased or inadequate Report which enables the DWP to reject the claim or that the Decision Maker has ignored the statutory requirements and case law. The picture is the same for people applying for LCW – they face a difficult and increasing adversarial process.

It is extremely hard to qualify for the LCWRA group which protects disabled people from having to look for work. Those who do qualify can get up £450 additional income. With the new Labour Govt now in place it seems as though the benefit system will get even harsher. PIP is reviewed and the Treasury has suggested that welfare benefits will be reduced and curtailed.

Coercive Debt

‘Coercive debt’ is considered as one of the manifestations of Domestic Abuse. It involves the perpetrator making the other person in the relationship take out credit in their own name for the

benefit of the abuser. This can leave the victim with often huge debts, CCJs against their name, anxiety and depression, an inability to trust people and a credit rating that prevents them getting future credit long after the abuse.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
tCAS - The Christain Advice Service 1187344

CC16a

Receipts and payments accounts

For the period from 1st January 2024 To 31st December 2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations Received	2,000	-	-	2,000	5,000
interest	12	-	-	12	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	2,012	-	-	2,012	5,000
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	2,012	-	-	2,012	5,000
A3 Payments					
Marketing	-	-	-	-	372
Database	835	-	-	835	835
Subscriptions	115	-	-	115	50
Software	737	-	-	737	-
Internet	269	-	-	269	376
Office	497	-	-	497	301
Office Equipment	-	-	-	-	54
Hardware	50	-	-	50	84
Insurance	84	-	-	84	89
Bank Charges	60	-	-	60	60
Support Services	206	-	-	206	206
Sub total	2,853	-	-	2,853	2,161
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,853	-	-	2,853	2,161
Net of receipts/(payments)	- 841	-	-	- 841	2,839
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	6,886	-	-	6,886	5,218
Cash funds this year end	6,045	-	-	6,045	8,057

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Account	6,045	-	-
		-	-	-
		-	-	-
	Total cash funds	6,045	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK

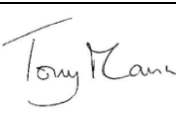

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Anthony H Mann	20th July 2024
	Waclaw K Zablocki	20th July 2024 23/07/2025

THE CHRISTIAN ADVICE SERVICE (TCAS)

England & Wales - Charity number 1187344

Accounts

tCAS ANNUAL REPORT 2023

In the same way as, other charities are facing a 'hostile' and difficult environment, tCAS is seeking to help clients in increasingly challenging circumstances. However, we have seen God at work in what we do – when we ask in Jesus name we are finding that God has 'intervened' on our client's behalf. This is contained in the Appendix.

In Colchester and Ipswich our main activities are as follows:

- ***Benefits***

We help the clients with their benefit applications to try and ensure that they get the benefit that they are intitled to without delay and without having to 'appeal'. Where we haven't been involved at the first-stage we help with what is called the Mandatory Reconsideration. This is getting increasingly difficult, possibly because the political climate is becoming more and more hostile to 'welfare'. However, we were successful at our first Tribunal where the Judge overturned the DWP's refusal to give the award and the client got over £11,000 in back benefit payment because the case had taken so long to get to Court. Interestingly the DWP weren't even represented at the Hearing!

- ***Using AI to complete PIP Forms and do Mandatory Considerations***

The Child Poverty Action Group (CPAG) recommends that Advisors include Case Law, both in the Application Form and at MR and Appeal. So, we have started to use a beta version of an AI program which has been developed for us, in order to complete the initial Application and construct MR and Appeal evidence. We are now running a Project to test the efficacy and effectiveness of the program. Interestingly the AI can search previous cases that have gone through the Courts, so that we are able to include these in our initial submission!

- ***Forced eviction*** (using the 'no fault' legislation)

We help the clients engage with the bureaucratic process of registering for accommodation. In two instances we were even successful in getting the family moved straight into social/council housing. It seems (in ways we don't quite understand) God intervenes and the miraculous happens! Another client who was evicted onto the street has been housed in a brand-new house owned by a Social Housing organisation is celebrating their first year in social housing. Again, we give thanks to God because this should not/could not happen in the current context! However, in general the situation is so dire that sometimes all we can do is explain the process to them and support them in their application. We know that Councils are struggling because of the lack of affordable social housing and it will require the Govt to set a policy of allowing social housing associations to build more affordable houses. However, given the 'black hole' in the budget, the prospects are not good.

- **Debt**

We help clients deal with the debt which has most often accrued because of circumstances outside their control (i.e., eviction, waiting for UC payments, abuse, job loss). Very, very rarely is it profligate spending. Anyone on UC has to have a modern Smart phone because DWP requires all communication between them and the claimant to be done through their 'Journal'. The environment is hostile and own client who went to the toilet and missed a call from the Job Coach was sanctioned with a £290 fine. We helped them challenge the decision and got it reduced to £90!.

We have even been able to get debts voided where there has been domestic abuse. We have a good ongoing working relationship with StepChange who handle the debt management process and choose the best option for the client and manage the interactions with the creditors for them.

- **Immigration**

We don't 'advise' on immigration situations and yet we have had several clients with 'right to reside' issues. We signpost them to specialist charities and we deal with the associated problems the clients face. Again the (political) environment is becoming more toxic (despite the change in Govt and care for 'immigrants' (of any kind) is limited. One such person has now been granted 'the right to reside' as a refugee and is now volunteering with tCAS!

Perhaps given the toxicity of this subject it might be worth pointing out that anyone seeking sanctuary as a refugee can enter *any* country and seek asylum. Therefore, someone crossing the Channel is not an 'illegal' *until* their application has been rejected. It has been a Home Office policy to restrict the number of applications conducted, which in turn means the 'backlog' has grown exponentially. Migration is at all-time high in part because we have had to allow people to come into the country to fill the gaps caused by Europeans leaving the UK after Brexit. In addition, we permits Students to come in on a visa to study in this Country. Sadly, the previous Govt stopped them bringing their families (to 'pretend' that immigration had been reduced) with the consequence that less students came and communities lost the income from the family spending money in the local economy. The Universities are now facing a financial crisis.

There is a very interesting exchange in a Home Office Committee hearing on the subject of refugee seeking asylum which is worth watching:
<https://www.youtube.com/watch?v=hQvh6qDrOMw>.

- **Unfair dismissal/Zero Hours workers**

As in previous years, Clients who face difficulties at work and that come to us, have often been unfairly treated either because the 'boss' doesn't know the

regulations around employment rights; the organisation is seeking (unlawful) ways to reduce the workforce or the contract is framed to disadvantage the worker. We are not solicitors, rather we refer to ACAS for good practice and help the client present a reasonable defence against any discrimination. The Labour Govt initially promised to change Employment Law to give more protection to employees, however, against a background of lobbying by businesses the legislation is likely to be watered down. Currently someone has to have worked for an employer for 2 years *before* they get full employment rights. Those on zero hours contracts *never* get that protection.

Family crisis

Ipswich tCAS has access in Ipswich to a pro-bono firm of solicitors who help deal with family breakdowns, custody arrangements and parental access. In Colchester, we are limited to helping with child maintenance arrangements and coercive debt.

Summary

Financial and Emotional impact

Each year the activities of tCAS in serving clients has, we estimate, added well over £120,000 into the family budgets of our clients this year. This is achieved through a combination of debt (relief), cancelled coercive debts, benefit awards and back-payments, avoiding job loss and instituting child maintenance payments. This means that tCAS has a very positive financial impact on the lives of families. Clients often report back to the organisations that have referred them that, tCAS has, or is making a huge difference to their lives. We make it clear that we rely on Father God in all that we do and we aim to show HIS love to them.

Social action and Social Justice

Many of our clients face more than one of these issues such that their cases are complex and multi-faceted. Thankfully we have developed a process for identifying and untangling the multiple issues a client faces and we are then able to tackle them in a logical and effective way. Whilst we classify our activities as 'social action'; increasingly we are engaged in 'social justice' as we 'fight' for our client's rights. We take on social justice issues where we have: the capability, competence and access to influence. However, perhaps given the effect of the politics in the USA, we are finding that Churches and Christians in general, don't recognise the need to help those in need. It's a sad reflection on our 'gospel' message and how we see our place in the world around us.

Support not just information

tCAS has established its ethos as an organisation that, above all, provides 'support' (including 'advice' and the 'information') to help the client navigate their way through the difficult situations they face. Many of our clients face the world with mental health issues (often caused by abuse), dyslexia, dyspraxia, anxiety and in some extreme cases: innumeracy and illiteracy. We choose in God's strength to make ourselves available for clients, seeing their plight as something God would want us to deal with.

Hope Church

tCAS is now established in Hope Church, Ipswich and is increasingly operating beyond the church into the local community. It deals with similar situations albeit serving an even more disadvantaged community than Colchester. Trevor Stafford who leads tCAS at Hope has now 'recruited' another volunteer and the work is expanding month on month. tCAS has been incorporated into their five-fold social action ministry and benefits from administrative support through the church as well as using the café to host clients and having a room to meet clients in private.

Training/IT and Office equipment/Office staff

IT

We have been able through the money that we have received to add three more laptop computers to our inventory, and this has made a huge difference to our productivity and ability to serve each client simultaneously. We have as a charity access to Microsoft's Office suite and so all our computers have the programs on them.

Office equipment

We have added an office-level scanner/printer which has enabled us to copy client's forms and scan documents online.

Training

We have attended face to face and online training as well as accessing e-Learning modules. We have been able to pay for this out of the contributions of our donors.

Staff

We have been blessed by the addition in Colchester of a volunteer Office Administrator who is literally a 'Godsend' - Marta now manages our online database, deals with client forms and manages the charity account recording. In addition, we are training Michael who is visually impaired to take the initial client 'Enquiry' using computer based software that enables him to speak into his laptop and as well have documents read to him. Bushra has joined us and as well as being an 'Enquirer', she is taking on responsibility for the accounts.

Relationship with other charities

We have good relationships with Child First charity, The Next Chapter, StepChange and we are making connections with other charities such as Surviving Economic Abuse and two Immigration charities.

Sharing the Gospel

tCAS exists as a social action charity with the intention of helping people find relief from the various crisis that they may face. However, it has a larger and more eternal purpose and that is to introduce people to the God that loves us and gave himself for us in our eternal crisis. We find that through what we do to help clients, we earn the right and have the opportunity to preach the Gospel of Christ to people who may have had no previous experience of God's grace and mercy. Many have had no contact with God before, coming through generations that didn't habitually go to church or Sunday school. Often this is their first contact with a loving God and through what we do for them they are open to hearing the Gospel. We are on the front-line of evangelism and tCAS is the means by which we can introduce people to an experience of a loving God in action. We welcome them to Foundation Church and we help them to find a faith in God.

Encouragingly, almost all of our clients, willingly accept the offer of us praying for them when we are with them. Often this brings them to tears as they hear us petitioning God on their behalf. We now make it a practice to pray with a client *as soon as we engage with them* (as long as they give us permission). This introduces them to God and makes it clear that we need Him in order to help them. We pray with them at any point in a meeting with them if we see the need/opportunity to invite God into the situation and we pray with them again at the end. This has had a really meaningful impact on our clients. A growing number of clients have joined church programmes introducing them to the Gospel and gone on to attend church.

P.S. We no longer invite people to have a Faith Friend, instead we seek to introduce them early on, to a church programme where they can learn/hear about Jesus for themselves.

The need for more Volunteers

One aspect we need to be more effective at is in recruiting, encouraging volunteers. Hope has begun to see interest growing amongst the church congregation and in Colchester we have our new Administrator. However, if we are to meet the need of a growing number of clients being referred by other organisations, we will need additional people to be trained as: 'Enquirers' - those that have the initial meeting with client to find out about their situation; 'Advisors' - who are trained to determine the Action Plan to deal with the various issues facing the client; Case Workers who travel along with the client turning the Action Plan into Next Steps. Administrative support to the front-line staff and individuals that will sit and pray with clients. The roles may appear daunting and

volunteers will need to learn how to find the information they require. However, in this online world, knowledge and information is only a (Google, Welfare Rights Handbook or gov.uk, click away) and where the information is complex, there is Supervisory support at hand and behind that the 'deep' knowledge of CPAG and NHAS that we can tap into. What volunteers need more than anything is: a belief that: God wants to be involved in everyone's life (as in Matt 5 and 6); compassion for the person opposite you; a non-judgemental attitude; a desire to bring God into people's situations and a willingness to pray with people. There is an expression: 'winning hearts and minds' - tCAS aims to do both: the Gospel in action, showing them a God who cares and wants them to be reconciled to Him.

Finally, our donors

So, once again, our grateful thanks to those that support tCAS in its outreach activities. Our annual budget expenditure is increasing year on year and this year it will be around £3,800 and in 2024 we estimate it will be over £4,000; a meaningful proportion of which goes on fixed costs i.e., CharityLog (our online database), Survey Monkey - used for our training hub, website and email accounts, membership fees of professional organisations (i.e., CPAG, NHAS and Advice UK). Other variable costs include: training, stationery, scanner payments and IT hardware. As we continue to grow both in Colchester and Ipswich so the costs increase as well. We need to undertake CPD, send people on training courses and to keep abreast through Conferences and meetings of the many changes in legislation and processes.

God bless you



Tony Mann
Founder of tCAS
15th Oct 2023

Appendix

Background to the work of tCAS

The tCAS Trustees thought that it would be appropriate to explain the context and environment in which tCAS operates. The factors affecting tCAS have not changed much – however, the consequences are even more severe for clients.

Sickness

When someone in the household becomes isn't required at work and is on a zero-hours contract they aren't paid which means the household income is constantly fluctuating. If they are ill for any period of time they rely on Statutory Sick Pay which as people found during Covid, isn't enough to live on. This can lead to an inability to pay utility bills, overdrafts, debts and rent arrears.

Low Wages, Zero hours and Housing Costs

The Minimum Wage and Zero hours contracts cause immense difficulty for people on low incomes; the freeze on Local Housing Allowance rates had been in place since 2016 until it was raised in January 2020 in line with inflation and has since been frozen again. Meanwhile rents have soared, particularly in commuter city like Colchester and the Local Housing Rate (LHR) isn't enough to cover the original rent, let alone such a large increase. One client's rent went up from £650 to £800 whilst their rent allowance stayed static.

Shelter, the Homeless Charity reported that: "The cost of a modest family rental is now out of reach for people claiming housing allowance in 91% of local areas in England ... and it only covers the cheapest 30% of homes in each local area .. Even these renters are in employment but need housing benefits to bridge the gap between low-paid jobs and high rents. LHA has now been frozen again (at March 2020 levels) while rents around the country have risen rapidly". Renters have to cover the deficit from other sources; often taking out loans.

Universal Credit

Many people assume that someone on benefit gets to keep all the money they are given. However the Universal Credit earnings taper rate is currently 55%. Simply put, this means that for every £1 a UC claimant earns over their work allowance (£358pm) their Universal Credit will be reduced by 55p which is automatically deducted from their Universal Credit payments. In effect this is the highest rate tax anyone has to pay! Additionally, anyone who becomes unemployed and applies for UC has to wait 5 weeks, *from when their claim is accepted*, before they get their first payment. Often these people have been on a weekly wage and don't have five weeks money to cover their household bills, including rent. It used to be the case that a UC claimant could apply for an loan. This facility has now been withdrawn and whilst they can apply for an 'Advance' on their *first* payment, they can't get anything else if they get into difficulty

down the road. So, when they are hit with increasing fuel bills, higher rent, emergencies (i.e., car repairs) there is no safety net. Usually they fall into arrears and then debt.

Private renting

The statistics are alarming: from two million in 2000, the number of households in private rented accommodation reached around 4.83 million in 2023; almost 1.3 million private renters in England – one in seven, had their rent increased in the last month, a new report from Shelter reveals. One in 12 private renters in England – equivalent to 941,000 people – are currently under threat of eviction, according to new research by Shelter. It is estimated that 1.9 million private renters in England now rely on housing benefits. There is very little social or ‘council’ provided housing available or being built. Landlords are (still) able to legally evict a tenant by merely issuing a Section 21 which presents the Courts with a mandatory requirement to grant the eviction, despite the previous Govt promising to legislate to change this law. The new Labour Govt is under immense pressure from landlords not to go ahead with the legislation and if they do; without providing much more social housing, the likelihood is that landlords will sell-up – increasing the housing stock for buys but severely reducing the private rented sector.

Councils are now requiring people who are facing eviction to go through the traumatic experience of: going to court, ignoring the legally enforceable court order to leave, waiting until the landlord gets a High Court writ and appoints bailiffs and even then, they sometimes have to wait until the day the bailiffs come – the TV show ‘Can’t Pay won’t Pay’ crudely shows how demeaning the process is. They are then put in temporary accommodation which can be a Bed and Breakfast, or (run down) Guest House/Hotel. Waiting for suitable accommodation can then take up to 3 years.

Personal Independence Payments (PIP) and Limited Capability for Work (LCW)

Increasingly the DWP is operating what is ostensibly, a hostile approach to benefit awards. Aside from the long wait to get onto UC, getting awarded a PIP benefit and LCW can be emotionally traumatic. The PIP statistics in 2022 released by the DWP show that mandatory reconsiderations success rates have continued to plummet, with now barely a quarter (24%) now getting a changed award. Analysis of DWP and Tribunal statistics show that seven out of ten people who appealed in court against a decision to deny them disability benefits were successful. In total, more than 293,000 people across the UK have overturned a government decision at tribunal in the past three years. Appeal can often take up to a year to come to Tribunal. The Assessment is outsourced to private

companies - which keeps the DWP at arm's length from the process. Often a Tribunal will find that the Assessor has written a biased or inadequate Report which enables the DWP to reject the claim or that the Decision Maker has ignored the statutory requirements and case law. The picture is the same for people applying for LCW - they face a difficult and increasing adversarial process.

It is extremely hard to qualify for the LCWRA group which protects disabled people from having to look for work. Those who do qualify can get up to £450 additional income. With the new Labour Govt now in place it seems as though the benefit system will get even harsher. PIP is reviewed and the Treasury has suggested that welfare benefits will be reduced and curtailed.

Coercive Debt

'Coercive debt' is considered as one of the manifestations of Domestic Abuse. It involves the perpetrator making the other person in the relationship take out credit in their own name for the benefit of the abuser. This can leave the victim with often huge debts, CCJs against their name, anxiety and depression, an inability to trust people and a credit rating that prevents them getting future credit long after the abuse.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
tCAS - The Christain Advice Service

1187344

CC16a

Receipts and payments accounts

For the period from	Period start date 1st January 2023	To	Period end date 31st December 2023
---------------------	---------------------------------------	----	---------------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations Received	3,000	-	-	3,000	5,000
interest	13	-	-	13	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	3,013	-	-	3,013	5,000
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	3,013	-	-	3,013	5,000
A3 Payments					
Marketing	-	-	-	-	372
Database	835	-	-	835	835
Subscriptions	757	-	-	757	50
Software	616	-	-	616	-
Internet	250	-	-	250	376
Office	240	-	-	240	301
Office Equipment	367	-	-	367	54
Hardware	917	-	-	917	84
Insurance	84	-	-	84	89
Bank Charges	60	-	-	60	60
Support Services	58	-	-	58	58
Sub total	4,184	-	-	4,184	2,161
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	4,184	-	-	4,184	2,161
Net of receipts/(payments)	- 1,171	-	-	- 1,171	2,839
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,057	-	-	8,057	5,218
Cash funds this year end	6,886	-	-	6,886	8,057

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Account	6,886	-	-
		-	-	-
		-	-	-
	Total cash funds	6,886	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Anthony H Mann	20th October 2024

A handwritten signature in black ink, appearing to read 'W. Zablocki', enclosed within a thin black rectangular border.

Waclaw K Zablocki

20th October 2024

THE CHRISTIAN ADVICE SERVICE (TCAS)

England & Wales - Charity number 1187344

Accounts

tCAS ANNUAL TRUSTEES REPORT

This year the tCAS Trustees thought that it would be appropriate to explain the context and environment in which tCAS operates. In the same way as, other charities are facing a 'hostile' environment, tCAS is seeking to help clients in increasingly difficult circumstances.

These include:

Sickness

When someone in the household becomes ill and are on a zero-hours contract they rely on Statutory Sick Pay which 'withers' the household income. This can lead to an inability to pay utility bills, overdrafts, debts and even rent.

Minimum Wage and Housing Costs

The Minimum Wage is currently £10.42ph; the freeze on Local Housing Allowance rates had been in place since 2016 until it was raised in January 2020 in line with inflation. Shelter, the Homeless Charity says: "The cost of a modest family rental is now out of reach for people claiming housing allowance in 91% of local areas in England ... and it only covers the cheapest 30% of homes in each local area .. Even these renters are in employment but need housing benefits to bridge the gap between low-paid jobs and high rents. LHA has now been frozen again (at March 2020 levels) while rents around the country have risen rapidly". Renters have to cover the deficit from other sources; often taking out loans.

Universal Credit

The Universal Credit earnings taper rate is currently 55%. Simply put, this means that for every £1 a UC claimant earns over their work allowance their Universal Credit will be reduced by 55p which is automatically deducted from their Universal Credit payments. To quote Sir Michael Caine: "Not a lot of people know that". In effect this is the highest rate tax anyone has to pay! Additionally, anyone who becomes unemployed and applies for UC has to wait 5 weeks, *from when their claim is accepted*, before they get their first payment. Often these people have been on a weekly wage and don't have five weeks money to cover their household bills, including rent.

Private renting

The statistics are alarming: from two million in 2000, the number of households in private rented accommodation reached 4.61 million in 2022; almost 1.1million private renters in England – one in seven, had their rent increased in the last month, a new report from Shelter reveals. One in 12 private renters in England – equivalent to 941,000 people - are currently under threat of eviction, according to new research by Shelter. It is estimated that 1.9 million private renters in England now rely on housing benefits. There is very little social or 'council' provided housing available or being built. Landlords are (currently) able to legally evict a tenant by merely issuing a Section 21 which presents the Courts with a mandatory requirement to grant

the eviction. Councils are now requiring people who are facing eviction to go through the traumatic experience of: going to court, ignoring the legally enforceable court order to leave, waiting until the landlord gets a High Court writ and appoints bailiffs and even then, they sometimes have to wait until the day the bailiffs come - the TV show 'Can't Pay won't Pay' crudely shows how demeaning the process is. They are then put in temporary accommodation which can be a Bed and Breakfast, or (run down) Guest House/Hotel. Waiting for suitable accommodation can then take quite some time. The Government has finally passed new legislation ending 'no fault' evictions but says it won't make it enforceable until the Courts can handle the changes.

Personal Independence Payments (PIP) and Limited Capability for Work (LCW)

Increasingly the DWP is operating what is ostensibly, a hostile approach to benefit awards. Aside from the long wait to get onto UC, getting awarded a PIP benefit and LCW can be emotionally traumatic. The PIP statistics in 2022 released by the DWP show that mandatory reconsiderations success rates have continued to plummet, with now barely a quarter (24%) now getting a changed award. Analysis of DWP and Tribunal statistics show that seven out of ten people who appealed in court against a decision to deny them disability benefits were successful. In total, more than 293,000 people across the UK have overturned a government decision at tribunal in the past three years. Appeal can often take up to a year to come to Tribunal. The Assessment is outsourced to private companies – which keeps the DWP at arm's length from the process. Often a Tribunal will find that the Assessor has written a biased or inadequate Report which enables the DWP to reject the claim or that the Decision Maker has ignored the statutory requirements and case law. The picture is the same for people applying for LCW – they face a difficult and increasing adversarial process.

Coercive Debt

'Coercive debt' is considered as one of the manifestations of Domestic Abuse. It involves the perpetrator making the other person in the relationship take out credit in their own name for the benefit of the abuser. This can leave the victim with often huge debts, CCJs against their name, anxiety and depression, an inability to trust people and a credit rating that prevents them getting future credit long after the abuse.

In response in Colchester and Ipswich our main activities are as follows:

- ***Benefits***

We help the clients with their benefit applications to try and ensure that they get the benefit that they are entitled to without delay and without having to 'appeal'. Where we haven't been involved at the first-stage we help with what is called the Mandatory Reconsideration and helping claimants go to Appeal at Tribunal. This is getting increasingly difficult, possibly because the political climate is becoming more and more hostile to 'welfare'.

- **Using AI**

The Child Poverty Action Group (CPAG) recommends that Advisors include Case Law, both in the Application Form and at MR and Appeal. So, we are experimenting with the use of AI to complete the initial Application and construct MR and Appeal evidence.

- **Forced eviction** (using the ‘no fault’ legislation)

We help the family engage with the bureaucratic process of registering for accommodation. In two instances we were even successful in getting the family moved straight into social/council housing. It seems somehow (in ways we don’t quite understand) God intervenes and the miraculous happens! Another client who was evicted onto the street has been housed in a brand-new house owned by a Social Housing organisation. Again, we give thanks to God because this should not/could not happen in the current context! However, in general the situation is so dire that sometimes all we can do is explain the process to them and support them in their application.

- **Debt**

We help clients deal with the debt which has most often accrued because of circumstances outside their control (i.e., eviction, waiting for UC payments, abuse, job loss). Very, very rarely is it profligate spending. Anyone on UC has to have a modern Smart phone because DWP requires all communication between them and the claimant to be done through their ‘Journal’. A client accidentally broke her mobile phone and couldn’t afford another one until they had saved up. They knew that they had an appointment at the job centre in two months’ time and hoped to have a replacement phone by then. Unknown to them a Journal message informed them the interview had been brought forward. They were sanctioned £200 for missing the meeting! We are helping her challenge the decision.

We have even been able to get debts voided where there has been domestic abuse. We have developed a good working relationship with StepChange who handle the debt management process and choose the best option for the client and manage the interactions with the creditors for them.

- **Domestic abuse**

We are seeing an increasing number of DA clients, referred to us by other charities. We work closely with The Next Chapter who provide counselling and other support and we take on the consequential issues (such as benefits, debt etc). We are very happy to help clients from any source and we have had church referrals. One family was moved here following the imprisonment of the husband and now the family is trying to rebuild their lives in a completely new city.

- **Immigration**

We don't 'advise' on immigration situations and yet we have had several clients with 'right to reside' issues. We signpost them to specialist charities and we deal with the associated problems the clients face. Again the (political) environment is becoming more toxic and care for 'immigrants' (of any kind) is limited.

- **Unfair dismissal/Zero Hours workers**

Clients can face difficulties at work and those that come to us have often been unfairly treated either because the 'boss' doesn't know the regulations around employment rights; the organisation is seeking (unlawful) ways to reduce the workforce or the contract is framed to disadvantage the worker. We are not solicitors, rather we refer to ACAS for good practice and help the client present a reasonable defence against any discrimination. In one situation a well-known 'brand' was claiming back a substantial amount in over-paid wages, several months after the person left. Whilst the law allows companies to reclaim overpayments, this company could not provide the 'paper-trail' or logic for the claim. Perhaps because of our intervention the client is now paying back (just) £10pm and the stress and anxiety has been lifted from them.

- **Family crisis**

Ipswich tCAS has access to a pro-bono firm of solicitors who help deal with family breakdowns, custody arrangements and parental access. In Colchester, we are limited to helping with child maintenance arrangements and coercive debt.

Summary

Financial and Emotional impact

Each year the activities of tCAS in serving clients has, we estimate, added somewhere over £100,000 into the family budgets of our clients this year. This is achieved through a combination of debt (relief), cancelled coercive debts, benefit awards and back-payments, avoiding job loss and instituting child maintenance payments. This means that tCAS has a very positive financial impact on the lives of families. Just this week a client emailed tCAS and described all the changes that were taking place in their situation and finished by saying: "Thank you for the help you gave us, it was so helpful, it saved us!" (*Their exclamation mark*). Thankfully we make it clear that we rely on Father God in all that we do and we aim to show HIS love to them.

Social action and Social Justice

Many of our clients face more than one of these issues such that their cases are complex and multi-faceted. Thankfully we have developed a process for identifying and untangling the multiple issues a client faces and we are then able to tackle them in a logical and effective way. Whilst we classify our activities as 'social action'; increasingly we are engaged in 'social justice' as we 'fight' for our client's rights. We take on social justice issues where we have: the capability, competence and access to influence.

Support not just information

tCAS has established its ethos as an organisation that, above all, provides ‘support’ (including ‘advice’ and the ‘information’) to help the client navigate their way through the difficult situations they face. Many of our clients face the world with mental health issues (often caused by abuse), dyslexia, dyspraxia, anxiety and in some extreme cases: innumeracy and illiteracy. We choose in God’s strength to make ourselves available for clients, seeing their plight as something God would want us to deal with.

Hope Church

tCAS is now established in Hope Church, Ipswich and is increasingly operating beyond the church into the local community. It deals with similar situations albeit serving an even more disadvantaged community than Colchester. Trevor Stafford who leads tCAS at Hope has now ‘recruited’ other volunteers and the work is expanding month on month. tCAS has been incorporated into their five-fold social action ministry and benefits from administrative support through the church as well as using the café to host clients and having a room to meet clients in private.

Training/IT and Office equipment/Office staff

It

We have been able through the money that we have received to add three more laptop computers to our inventory and this has made a huge difference to our productivity and ability to serve each client simultaneously. We have as a charity access to Microsoft’s Office suite and so all our computers have the programs on them.

Office equipment

We have added an office-level scanner/printer which has enabled us to copy client’s forms and scan documents online.

Training

We have attended face to face and online training as well as accessing e-Learning modules. We have been able to pay for this out of the contributions of our donors.

Staff

We have been blessed by the addition in Colchester of a volunteer Office Administrator who is literally a ‘God-send’. Marta now manages our online database, deals with client forms and manages the charity account recording. In addition, we are training Michael who is visually impaired to take the initial client ‘Enquiry’ using computer based software that enables him to speak into his laptop and as well have documents read to him.

Relationship with other charities

We have good relationships with Child First charity, The Next Chapter, StepChange and we are making connections with other charities such as Tackling Economic Abuse and two Immigration charities.

Sharing the Gospel

tCAS exists as a social action charity with the intention of helping people find relief from the various crisis that they may face. However, it has a larger and more eternal purpose and that is to introduce people to the God that loves us and gave himself for us in our eternal crisis. We find that through what we do to help clients, we earn the right and have the opportunity to preach the Gospel of Christ to people who may have had no previous experience of God's grace and mercy. Many have had no contact with God before, coming through generations that didn't habitually go to church or Sunday school. Often this is their first contact with a loving God and through what we do for them they are open to hearing the Gospel. We are on the front-line of evangelism and tCAS is the means by which we can introduce people to an experience of a loving God in action.

Encouragingly, almost all of our clients, willingly accept the offer of us praying for them when we are with them. Often this brings them to tears as they hear us petitioning God on their behalf. We now make it a practice to pray with a client *as soon as we engage with them* (as long as they give us permission). This introduces them to God and makes it clear that we need Him in order to help them. We pray with them at any point in a meeting with them if we see the need/opportunity to invite God into the situation and we pray with them again at the end. This has had a really meaningful impact on our clients. A growing number of clients have joined church programmes introducing them to the Gospel and gone on to attend and to become members of churches.

P.S. We no longer invite people to have a Faith Friend, instead we seek to introduce them early on, to a church programme where they can learn/hear about Jesus for themselves.

Volunteers

One aspect we need to be more effective at is in recruiting, encouraging volunteers. Hope has begun to see interest growing amongst the church congregation and in Colchester we have our new Administrator. However, if we are to meet the need of a growing number of clients being referred by other organisations, we will need additional people to be trained as: 'Enquirers' – those that have the initial meeting with client to find out about their situation; 'Advisors' – who are trained to determine the Action Plan to deal with the various issues facing the client; Case Workers who travel along with the client turning the Action Plan into Next Steps. Administrative support to the front-line staff and individuals that will sit and pray with clients. The roles may appear daunting and volunteers will need to learn how to find the information they require. However, in this online world, knowledge and information is only a (Google, Welfare Rights Handbook or gov.uk, click away) and where the information is complex, there is Supervisory support at hand and behind that the 'deep' knowledge of CPAG and NHAS that we can tap into. What volunteers need more than anything is: a belief that: God wants to be involved in everyone's life (as in Matt 5 and 6); compassion for the person opposite you; a non-judgemental attitude; a desire to bring God into people's situations and a willingness to pray with people.

There is an expression: ‘winning hearts and minds’ – tCAS aims to do both: the Gospel in action, showing them a God who cares and wants them to be reconciled to Him.

Finally, our donors

So, once again, our grateful thanks to those that support tCAS in its outreach activities. Our annual budget expenditure is increasing year on year and this year it will be around £3,800, a meaningful proportion of which goes on fixed costs i.e., CharityLog (our online database), Survey Monkey – used for our training hub, website and email accounts, membership fees of professional organisations (i.e., CPAG, NHAS and Advice UK). Other variable costs include: training, stationery, scanner payments and IT hardware. As we continue to grow both in Colchester and Ipswich so the costs increase as well. We need to undertake CPD, send people on training courses and to keep abreast through Conferences and meetings of the many changes in legislation and processes.

God bless you
Tony Mann
Founder of tCAS
24th Oct 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name tCAS - The Christain Advice Service	1187344
--	----------------

CC16a

Receipts and payments accounts

For the period from	Period start date 1st January 2022	To	Period end date 31st December 2022
---------------------	---------------------------------------	----	---------------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations Received	5,000	-	-	5,000	3,460
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	5,000	-	-	5,000	3,460
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	5,000	-	-	5,000	3,460
A3 Payments					
Marketing	372	-	-	372	372
Database	835	-	-	835	835
Subscriptions	50	-	-	50	132
Software	-	-	-	-	649
Internet	376	-	-	376	398
Office	301	-	-	301	102
Hardware	54	-	-	54	321
Insurance	84	-	-	84	168
Bank Charges	89	-	-	89	101
Sub total	2,161	-	-	2,161	3,078
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,161	-	-	2,161	3,078
Net of receipts/(payments)	2,839	-	-	2,839	382
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	5,218	-	-	5,218	4,836
Cash funds this year end	8,057	-	-	8,057	5,218

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank Account	8,057	-	-
		-	-	-
		-	-	-
	Total cash funds	8,057	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Anthony H Mann	20th October 2022

A handwritten signature in black ink, appearing to read 'W. Zablocki', enclosed within a thin black rectangular border.

Waclaw K Zablocki

20th October 2021

THE CHRISTIAN ADVICE SERVICE (TCAS)

England & Wales - Charity number 1187344

Accounts



Trustees' Annual Report for the period

Period start date	From
Period end date	To

**01
JAN
2021**

**31
DEC
2021**

Section A

Reference and administration details

Charity name

The Christian Advice Service

Other names charity is known by

tCAS

Registered charity number (if any)

1187344

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

Trustee name
Office (if any)
Dates acted if not for whole year
Name of person (or body) entitled to appoint trustee (if any)

Anthon H Mann
Chair

1

Susan P Mann

2

Colin Brown

3

Waclaw K Zablocki
Treasurer

4

6

7

8

9

10

11

12

13

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name
Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser

Name

Address

Name of chief executive or names of senior staff members (Optional information)

Section B

Structure, governance and management

Description of the charity's trusts

	Type of governing document (eg. trust deed, constitution)
TRUST DEED	
	How the charity is constituted (eg. trust, association, company)
ASSOCIATION	
	Trustee selection methods (eg. appointed by, elected by)
APPOINTED	

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

tCAS has been setup for the relief of those in need, by reason of, age, ill-health, disability, financial hardship, problems with housing, employment or other disadvantage.

tCAS aims to offer quality advice for everyone regardless of their colour, creed, sexual orientation, culture or religion.

tCAS will help people to find a way forward, by giving them the information, advice and support they need. We aim to do this through groups of volunteers from church congregations.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The objects for which tCAS is established for the public benefit are:

- to work for the benefit, the help, advice, support and assistance of people who find that their circumstances have disadvantaged them in any part of the United Kingdom.
- the protection and preservation of wellbeing by challenge of the circumstances that effect their lives
- the relief of poverty by helping them with housing issues, employment problems and overcoming debt
- Encouraging wellbeing by supporting people facing difficult situations
- Relieving distress faced by people facing situations that overwhelm them
- Overcoming disadvantages by supporting people who find it difficult to be their own advocates
- Praying with people (who clearly express a desire) with the belief that God is interested in their lives and is there to help them
- Identify domestic violence and supporting people in those situations by signposting to relevant services
- The trustees have at all times had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

tCAS does not make financial grants to the public. The funds obtained from subscribing church congregations are used purely for the payment of costs incurred in the maintenance and improvement of the systems and data bases provided for the training and support of the volunteer advisers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

A large empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the summary of the main achievements of the charity during the year.

Brief statement of the charity's policy on reserves

tCAS does not intend to invest reserves as it keeps all excess funds on its account with CAF Bank in case income does not cover expenditure at any given time.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

tCAS has clear strategic priorities for the advancement of its services:

1. Making it easier for people to access services by increasing the number of church groups that offer them
2. Ensuring that there is a range of web apps that enable advisors to deliver good quality advice.
3. Enhancing the skills and expertise of advisors to meet a wide range of issues facing clients
4. Delivering services through a wide range of church congregations
5. Developing strategic and local links with specialist organisations to support expertise and deliver support and advice to clients
6. Implement a Case Note web-based software system
7. Develop a financial support model to fund the service (e.g. Church giving, grants)

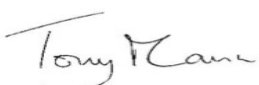
Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)





Full name(s)

Anthony Herbert Mann
Waclaw Krzysztof ZABLOCKI

Position (eg Secretary, Chair, etc)

Chair
Treasurer

Date

7th February 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name tCAS - The Christain Advice Service	1187344
--	---------

Receipts and payments accounts

For the period from	Period start date 1st January 2021	To	Period end date 31st December 2021
------------------------	---------------------------------------	----	---------------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Donations Received	3,460	-	-	3,460
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	3,460	-	-	3,460
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	3,460	-	-	3,460
A3 Payments				
Marketing	372	-	-	372
Database	835	-	-	835
Subscriptions	132	-	-	132
Software	649	-	-	649
Internet	398	-	-	398
Office	102	-	-	102
Hardware	321	-	-	321
Insurance	168	-	-	168
Bank Charges	101	-	-	101
Sub total	3,078	-	-	3,078
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	3,078	-	-	3,078
Net of receipts/(payments)	382	-	-	382
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	4,836	-	-	4,836
Cash funds this year end	5,218	-	-	5,218

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	CAF Bank Account	5,218	-
		-	-
		-	-
	Total cash funds	5,218	-
	(agree balances with receipts and payments account(s))	OK	OK

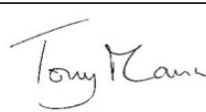
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Categories	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

Categories	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

Categories	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

<p>Signature</p> <div style="border: 1px solid black; padding: 10px; text-align: center; margin-top: 10px;">  </div>	<p>Print Name</p> <div style="border: 1px solid black; padding: 10px; text-align: center; margin-top: 10px;"> Anthony H Mann </div>
---	---

A handwritten signature in black ink, appearing to read 'W. Zablocki', enclosed within a thin black rectangular border.

Waclaw K Zablocki

CC16a



Last year
to the nearest £

7,500
-
-
-
-
-
-
-
-
7,500

-
-
-

7,500

-
1,009
558
607
292
158
-
-
40
2,664

-
-
-

2,664

4,836
-
-
4,836



**Endowment funds
to nearest £**

-
-
-
-

OK

**Endowment funds
to nearest £**

-
-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-

**Current value
(optional)**

-
-
-
-
-
-
-
-
-

**When due
(optional)**

Date of approval

20th January 2022

7th February 2022

THE CHRISTIAN ADVICE SERVICE (TCAS)

England & Wales - Charity number 1187344

Accounts

Trustees' Annual Report for the period



Period start date			Period end date		
01	JAN	2020	31	DEC	2020
From			To		

Section A

Reference and administration details

Charity name **The Christian Advice Service**

Other names charity is known by **tCAS**

Registered charity number (if any) **1187344**

Charity's principal address **tCAS**

Attn: Tony Mann

c/o 348 Old Heath Road

Postcode **CO2 8DD**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anthon H Mann	Chair		
2	Susan P Mann			
3	Colin Brown			
4	Waclaw K Zablocki	Treasurer		
5				
6				
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	TRUST DEED
How the charity is constituted (eg. trust, association, company)	ASSOCIATION
Trustee selection methods (eg. appointed by, elected by)	APPOINTED

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

STRUCTURE

In early 2020 tCAS become an officially registered charity under the regulation of the Charity Commission. It operates through a central function which runs the accounts, administers subscriptions from participating churches, develops policies and procedures, develops advice apps and provides training for volunteers and Faith Friends.

Affiliation

Individual churches or a collection of churches can 'affiliate' to tCAS and pay a subscription to help towards the financial cost of running the service. They agree to abide by the fundamental tenets of the charity and to establish local policies (i.e. safeguarding) in line with the central policies and reflecting their local situation.

POLICIES AND PROCEDURES

tCAS has a series of policies relating to:

- safeguarding volunteers
- safeguarding clients
- complaints procedure
- acting as a Faith Friend (in development)

LIAISON WITH OTHER ORGANISATIONS

tCAS seeks to develop links with other organisations that offer support and advice to their clientele. In doing so we seek to signpost clients and help clients who are being supported by these other organisations. We also seek to develop common practices and processes in aid of our clients. In Ipswich, Hope Church is developing local links and in Colchester there is close liaison with charities such as Next Chapter and Child First as well as the Welfare function of Colchester Borough Homes.

RISKS

The primary risks are:

- Offering poor/inaccurate advice
We have advice apps that give the definitive information in a number of areas (i.e. benefits, eviction etc)
- Having suitable and appropriate data storage and client confidentiality. As the number of clients grows and the advisors are required to be home-based during this pandemic, there is a greater need to ensure the data protection of client files and information. The mixture of personal and tCAS on personal computers could

cause a potentially serious breach of data protection.

- Safeguarding of volunteers meeting clients

We do this by meeting clients in formal/'public' spaces (i.e. church premises, community hubs and by having safety plans for evacuation from a situation. We also have a strict policy for visiting clients at their homes or away from a public space.

- Safeguarding vulnerable adults

We do this by having strict rules about meeting clients and contact with clients

- Financial stability

We do this by predicting future expenditure and seeking subscriptions from participating churches, as well as ad hoc grants. We will also accept donations from non-participating churches and individuals

Section C

Objectives and activities

tCAS has been setup for the relief of those in need, by reason of, age, ill-health, disability, financial hardship, problems with housing, employment or other disadvantage.

tCAS aims to offer quality advice for everyone regardless of their colour, creed, sexual orientation, culture or religion.

tCAS will help people to find a way forward, by giving them the information, advice and support they need. We aim to do this through groups of volunteers from church congregations.

tCAS will also endeavour to share the Christian faith with clients that give their permission and show an interest in having what we are calling a Faith Friend.

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- The objects for which tCAS is established for the public benefit are:
- to work for the benefit, the help, advice, support and assistance of people who find that their circumstances have disadvantaged them in any part of the United Kingdom.
 - the protection and preservation of wellbeing by challenge of the circumstances that effect their lives
 - the relief of poverty by helping them with housing issues, employment problems and overcoming debt
 - Encouraging wellbeing by supporting people facing difficult situations
 - Relieving distress faced by people facing situations that overwhelm them
 - Overcoming disadvantages by supporting people who find it difficult to be their own advocates
 - Praying with people (who clearly express a desire) with the belief that God is interested in their lives and is there to help them
 - Providing a Faith Friend to anyone who would like to have someone supporting them and sharing God's love for them
 - Identify domestic violence and supporting people in those situations by signposting to relevant services
 - The trustees have at all times had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

tCAS does not make financial grants to the public. The funds obtained from subscribing church congregations are used purely for the payment of costs incurred in the maintenance and improvement of the systems and data bases provided for the training and support of the volunteer advisers.

Summary of the main achievements of the charity during the year

CLIENTS

We have seen an uptake of our services and clients have come to us from a variety of sources:

- other charities (i.e. Child First and Next Chapter)
- churches
- individuals referring friends
- self-referral

We have helped upwards of 80 people this year which in the context of need is small, however, in terms of being available to vulnerable people it is significant because helping a client, often helps a whole family.

Handling client referrals

Lock-down has meant that we rarely see clients face-to-face, however, Zoom has made it possible to maintain and increase the number of clients we have been able to help. Freed from time and place (i.e. having a 'session' on a Monday morning from 10.00 – 13.00) and clients being able to access us via Zoom, has meant that we can see clients from anywhere in the UK on any day at anytime we choose. In addition, the fact that clients have to have smart phones to access things like their UC account means they are much more computer literate and have access to the internet than ever before.

Money added to client's household budget

We do not keep records of money saved, £ added to family incomes, however, a rough analysis has shown that we have probably added over £50,000 annually to client's family income. In addition, we have seen debts dealt with and money not going out from household incomes. We have also been effective in helping several clients avoid eviction or securely move on to new accommodation. tCAS has been successful in challenging refusals of Benefits that have been overturned providing clients with much needed funds and the recognition of their disability.

Feedback

The feedback from other charities that have referred clients to tCAS and from individual clients has been incredibly positive indeed. They value the service, the commitment to them as people and see tCAS as an organisation through which God's people help them as individuals to deal with often very traumatic and life changing situations – see also Faith Friends below).

DV/DA

There has been a marked increase in domestic violence and abuse and we are grateful for links with Child First and Next Chapter who are co-agencies in supporting vulnerable clients. We plan to develop policy and practice around coercive debt and how we challenge creditors when debts are taken out under coercion.

PROCESSES AND PROCEDURES

2020 saw a deliberate effort to establish effective processes for:

- dealing with enquiries
- offering advice
- keeping digital records of clients

We have refined certain key procedures such as:

- risk assessments and safeguarding volunteers
- complaints procedure
- safeguarding clients
- training

Client Database

We tested and piloted an online client database called CharityLog and it went live in May 2020. It has proved user friendly and highly effective in keeping and storing the clients' case histories. It has a monthly subscription which, in tCAS budget terms takes about $\frac{3}{4}$ rs of one church's yearly subscription. However, it ensures that we comply with data protection legislation and means that the client records are available online and accessible anywhere, anytime by volunteers. It will ensure that we can grow nationwide and ensure compliance with GDPR and enable Advisors and Experts to view and handle cases from anywhere and for anyone UK wide.

There is a need to provide data storage that ensures that client data is fully protected and not compromised by having it on personal computers (especially as we are operating home-working).

Advice App

The Advice App was built using Survey Monkey and provided Enquiry and Advice volunteers with the accurate information on a wide range of topics (i.e. benefits, eviction, employment law, debt advice etc). It has had limited use as yet because of the limited number of Advisers/Enquirers in tCAS. Hopefully it will prove its worth when we recruit more volunteers. Alongside we are trialling a Training Programme to help volunteers use the App to give information to a client and provide advice.

FINANCE

We have monitored our expenditure over the year and established our key costs: digital advice app, client database and internet presence. We expect additional costs relating to photocopying/scanning as the demand for the service increases.

VENUES FOR MEETING CLIENTS

Each participating church is responsible for organising and arranging suitable venues to meet clients. These may be, for example, a church building or a community hub. To make tCAS more readily accessible to clients in Colchester, tCAS has established a link with the Co-op Bank to use their 'community hub' in the centre of town.

In Ipswich, Hope Church is planning to move into the revamped Odeon cinema and operate a social action hub which will have tCAS at its heart. Hope Church is at the forefront of social action and is linking with other organisations that are in the same 'arena'. This can only be good for the clients. The 'team' is being developed through the leadership of Trevor Stafford and Enquirers and Advisors are being recruited from the congregation.

ATTRACTING MORE CHURCHES TO ESTABLISH A tCAS PRESENCE

We have not (as yet) been successful in attracting churches (other than Hope Church Ipswich) to set up a tCAS centre in their church or even provide volunteers. This is a major issue which we will need to address in 2021. In part the reluctance of churches to get involved at a church level is caused by the pandemic which has left many worried about finances. It has caused congregations to be dispersed and contact has been reduced to emails, Facebook and Zoom.

In addition, and probably a major factor is the lack of a coherent biblical understanding and commitment to 'social action'. Churches (like Government) seem to 'outsource' social activities to para church organisations (i.e. CAP, Tear Fund etc) and don't have the capacity or

keenness to get involved at a local level, other than making donations (tithing to charities). Hope Church will be a beacon in this respect and probably a 'model' for other churches joining tCAS.

PUBLICITY

We have developed our website and plan to:

- create video clips explaining what we do and how we do it
- publicising tCAS through LinkedIn, targeting roles, job titles and functions (i.e. Pastor, Minister, Vicar etc)
- do some Facebook activity
- get articles published

We will be careful in doing any direct 'marketing' or 'selling' (horrible words in the context of God's work) because it is in essence confrontational. Proposing that a church become a tCAS subscriber is not an easy concept to present. It would be better if the church itself responded to opportunities presented through LinkedIn etc.

FAITH FRIENDS

Perhaps one of the most exciting and successful aspects of tCAS in 2020 has been the emergence and development of what is now called: Faith Friends. These are individuals who commit to support an individual client by phoning them, Zooming with them, contacting them, walking out with them (when permitted under Covid safe rules). We now have seven of them and the desire (from clients) for a Faith Friend continues to grow and outnumbers the available volunteers. This is where tCAS needs to engage with churches in Colchester and Ipswich and around the country to encourage individuals to become a Faith Friend.

The feedback from the Faith Friends is positive, they value the opportunity to serve God and it seems to add to their sense of purpose in God.

We will be running our first training course for Faith Friends developed by the evangelist in Kingsland church starting in late February and we will be seeking to help them to interact with each other and learn from each other's experience.

CREATIVE THERAPIES

In the autumn of 2020, the CEO of the Food Bank enthused over the idea of providing craft activities for people who have lost their confidence and sense of self worth because of DV or mental illness. His enthusiasm encouraged the one of the Trustees to start to develop a series of craft activities that could be done online (i.e. through Zoom) and face to face in a group setting (Covid regulations permitting).

They are currently being tested and will be piloted in early March and go live in March 2021 under the banner of 'Creative Therapies'.

It will be overseen by tCAS and run in conjunction with it but funded separately.

It will run using the same safeguarding procedures as any tCAS activity.

Section E

Financial review

Brief statement of the charity's policy on reserves

tCAS does not intend to invest reserves as it keeps all excess funds on its account with CAF Bank in case income does not cover expenditure at any given time.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

tCAS has clear strategic priorities for the advancement of its services:

1. Making it easier for people to access services by increasing the number of church groups that offer them
2. Ensuring that there is a range of web apps that enable advisors to deliver good quality advice.
3. Enhancing the skills and expertise of advisors to meet a wide range of issues facing clients
4. Delivering services through a wide range of church congregations
5. Developing strategic and local links with specialist organisations to support expertise and deliver support and advice to clients
6. Enhance the use of the Case Note web-based software system
7. Developing the data protection infrastructure to suit a growing charity that holds confidential client information
7. Develop a financial support model to fund the service (e.g. Church giving, grants)

Section F

Other optional information

--


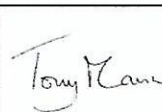
Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Anthony Herbert Mann

Wacław Krzysztof ZABLOCKI

Position (eg Secretary, Chair, etc)

Chair

Treasurer

Date

31st December 2020



CHARITY COMMISSION
FOR ENGLAND AND WALES

tCAS - The Christian Advice Charity

1187344

CC16a

Receipts and payments accounts

For the period from	01-Jan-20	To	31-Dec-20
---------------------	-----------	----	-----------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
	7,500	-	-	7,500	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	7,500	-	-	7,500	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,500	-	-	7,500	-
A3 Payments					
Databases "licensed"	1,009	-	-	1,009	-
DWP	58	-	-	58	-
Equipment & Software	607	-	-	607	-
Removals	100	-	-	100	-
Internet, Zoom & Website	292	-	-	292	-
Subscriptions	558	-	-	558	-
Bank Charges	40	-	-	40	-
Sub total	2,664	-	-	2,664	-
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,664	-	-	2,664	-
Net of receipts/(payments)	4,836	-	-	4,836	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	4,836	-	-	4,836	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank account	4,836	-	-
			-	-
		-	-	-
	Total cash funds	4,836	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK

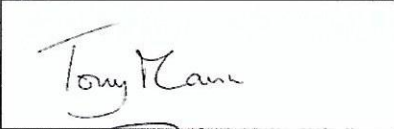
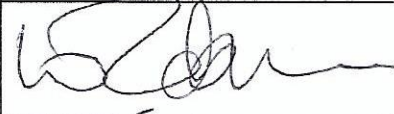
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Anthony H Mann	01-Jan-21
	Waclaw K Zablocki	9/2/2021