

# BROMLEY CAP PARTNERSHIP CIO

England & Wales · Charity number 1189103

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-04-17

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

## Contact

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**Address** Bromley Parish Church  
Church Road  
Bromley  
BR2 0EG

**Phone** 07570793643

**Email** [ed\\_tree@hotmail.com](mailto:ed_tree@hotmail.com)

## Activities

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**Objects:** 1. THE RELIEF OF POVERTY FOR PERSONS LIVING AND/OR WORKING WITHIN THE LONDON BOROUGH OF BROMLEY AND ELSEWHERE WHO FIND THEMSELVES IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING AND PROMOTING DEBT ADVICE AND OTHER SERVICES AS THE TRUSTEES OF THE CIO MAY FROM TIME TO TIME THINK FIT. 2. THE ADVANCEMENT OF EDUCATION OF THE PUBLIC LIVING AND/OR WORKING WITHIN THE LONDON BOROUGH OF BROMLEY AND ELSEWHERE IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES OF THE CIO MAY FROM TIME TO TIME THINK FIT. 3. THE ADVANCEMENT OF THE CHRISTIAN FAITH WITHIN THE LONDON BOROUGH OF BROMLEY AND ELSEWHERE AS THE TRUSTEES OF THE CIO MAY FROM TIME TO TIME THINK FIT.

**Activities:** BROMLEY CAP PARTNERSHIP CIO OFFERS A FREE DEBT COUNSELLING SERVICE TO INDIVIDUALS AND FAMILIES RELEASING THEM FROM THE PRESSURE OF DEBT THROUGH A COMBINATION OF ADVICE, FINANCIAL EDUCATION, BUDGETING AND INSOLVENCY SERVICES.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£32,358	£26,078	-	-
2024-03-31	£30,696	£25,230	-	-
2023-03-31	£22,304	£22,830	-	-
2022-03-31	£19,406	£20,476	-	-
2021-03-31	£28,386	£15,362	-	-

## Trustees

Name	Role	Appointed
<b>Derek James Holl Mr</b>	Chair	2020-04-17
ANGELA CATHERINE SHORT		2022-04-29
Edwin Tree BSC		2020-04-17
John Martin Griffiths		2023-07-13
ROBERT JAMES THOMAS		2020-04-17
Rev Philip Robert Dyal		2024-10-10

**BROMLEY CAP PARTNERSHIP CIO**

England & Wales - Charity number 1189103

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# Accounts

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**Bromley CAP Partnership CIO**  
**Trustees' Annual Report and Financial Statements**  
**for the year ended 31st March 2025**  
**Charity registration number: 1189103**

**Bromley CAP Partnership CIO**  
**Legal and Administrative Information**

CIO Number	1189103
Registered address	Orpington Baptist Church Station Road Orpington BR6 0RZ
Trustees	Dave Bell (Resigned 12 February 2025) Phil Dyal (Appointed 9 October 2024) John Griffiths Derek Holl Angela Short Rob Thomas Ed Tree
Bankers	Metro Bank 73-76 High Street Bromley BR1 1EG
Independent Examiner	S Spence 33 Hawthorndene Road Hayes BR2 7DY Post Code

## **Bromley CAP Partnership CIO**

### **Report of the Trustees for the year ended 31<sup>ST</sup> March 2025**

The trustees are pleased to present our report together with the financial statements of the charity for the year ended 31<sup>st</sup> March 2025.

#### **Objectives and Activities**

The objects of the Charity are the:

1. relief of poverty for persons living and/or working within the London Borough of Bromley and elsewhere who find themselves in conditions of need, hardship or distress by reason of their social and/or economic circumstances by providing and promoting debt advice and other services as the Trustees of the CIO may from time-to-time think fit;
2. advancement of education of the public living and/or working within the London Borough of Bromley and elsewhere in all matters relating to the management of their personal finances as the Trustees of the CIO may from time-to-time think fit; and
3. advancement of the Christian faith within the London Borough of Bromley and elsewhere as the Trustees of the CIO may from time-to-time think fit.

The Bromley CAP Partnership CIO seeks to achieve these objects through working in close partnership with the National Office of Christians Against Poverty (CAP), a charity which aims to work with local churches to provide free debt help in many locations across the country. The Bromley CAP Partnership receives advice, training, and other support from the CAP National office to assist local people with their debt and with pastoral support as they resolve their problems.

#### **Public Benefit Statement**

The main activities of the Bromley CAP Partnership CIO are described below and are undertaken to further our charitable purposes for the public benefit. In planning these activities, the trustees have given due regard to the Charity Commission's public benefit guidance.

#### **Structure, Governance and management**

The trustees have overall control and responsibility for policy and major decision making and, as of 31st March 2025, there were six trustees in post who met four times over the course of the reporting period. The trustees also connect informally through the means of regular electronic communications, such as email. During the year one new trustee was appointed, Phil Dyal, and one trustee, Dave Bell, resigned.

The Bromley CAP Partnership CIO employs a part time Debt Centre Manager to lead the Debt Centre work and to help coordinate the other CAP services provided. The Debt Centre manager is assisted by two Debt Coaches who work on a voluntary basis. This team, along with the teams who lead and support the Job Club and Life Skills courses, are all volunteers and are drawn from 20 local churches.

The Debt Centre Manager meets with the chair of trustees for regular one-to-one discussions and provides a report to each trustees' meeting. We believe that our efforts ensure that our charity works to the public benefit in accordance with the Charity Commission Guidelines.

## **Achievements and Performance**

The Bromley CAP Partnership is supported by eleven churches comprising of five denominations and also members of the public. It has continued to support those in debt or at risk of becoming in debt within the borough of Bromley. The charity's activities extend to offering free Job clubs and Life Skills courses and during the year it has added Money Coaching courses which aim to provide support and advice to those who are at risk of finding themselves in debt.

The Debt Centre aims to support individuals who have found themselves in debt and to work alongside them to achieve the goal of becoming debt free. During the period of this report, our Debt Centre worked with 50 people with their debt. Our results have been good with 14 people becoming debt free and over £259,000 worth of debt cleared during the period of this report. The charity also celebrated its 50th client and a total of one million pounds worth of debt cleared since its inception in 2017. In addition to supporting clients by providing them with free debt coaching, it also provides befrienders to work alongside individuals to help them to stay committed to their debt reduction programme.

CAP Job Clubs provide a safe and friendly environment where people can find help and practical support to seek employment. Each course enables clients to meet other jobseekers and, within an encouraging and positive atmosphere, gain the tools needed to find work. They provide motivation and training to write CVs and job applications as well as support throughout their search for employment. The Bromley CAP Partnership has three Job Clubs, one based at the Unity Church in Orpington, the second located in Central Bromley and the third is in St Pauls Cray. A total of six courses, each lasting eight weeks, were held across these three sites during the period with an average weekly attendance of between ten and fifteen clients. Within the period a total of twenty-six clients have found full time employment, a further 15 have secured part time work and 8 clients are now in part time voluntary work.

CAP Life Skills courses provide clients with the confidence and decision-making skills required to survive on a low income. The course offers practical money saving techniques such as how to shop and cook on a budget. Over the course of the reporting period the Bromley CAP Partnership has held one course at the Unity Church.

Money Coaching courses are a newly designed programme designed to provide clients with the skills needed to manage effectively on a budget. During the period 12 Coaches were trained by CAP Head Office and a successful pilot course run at Jubilee Church. Further courses will be offered in the next period.

## **Financial Performance**

Our financial position is satisfactory; our assets grew by £6,279 during the year, despite the increased services that we provided, and which resulted in increased expenditure. This is the second increase in a row after two years of losses and is due to the increased fundraising efforts by our Debt Centre Manager, leading to an income of £32358.27. Our income derives from individual donors and Bromley churches, mostly through regular monthly donations. This provides stability to our income. Our operating costs are low due to the freely given work of our volunteers and the donation of free office space by a church. Our main costs are payments to our Debt Centre Manager and to the National Office of Christians Against Poverty for their support, which is essential to our work and who provide the FCA regulated advice provided to clients. It should be noted that, although we are in a close relationship with the National Office, we are financially independent of it.

The accounts have been prepared by a trustee, Edwin Tree, and independently verified to be correct by Stuart Spence.

### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted funds of no less than three months of unrestricted expenditure, which equates to approximately £6,500, so that the charity could continue to operate should income and/or expenditure vary adversely. The charity complied with this policy throughout the period.

### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **Plans for 2025/26**

The key objectives of the charity will remain unchanged, and we will continue our regular activities in 2025/26 as well as seek to expand our impact within Bromley. We will also explore the possibility of developing our operations by appointing a paid administrator to provide support for the growing work of the Debt Centre and Service teams.

### **Approval**

Approved by the trustees on 20 August 2025 and signed on their behalf by

A handwritten signature in black ink that reads "Derek Holl". The signature is written in a cursive style and is positioned above a long, thin horizontal line that extends across the width of the signature.

Derek Holl  
Chair of Trustees

## NOTES

## BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103

## STATEMENT OF FINANCIAL ACTIVITIES

1st April 2024 to 31st March 2025

The accounts have been prepared on a receipts and payments basis.

	31 March 2025	31 March 2024
<b>INCOMING RESOURCES</b>		
Donations, individual	£	£
Donations, churches		14,378
All Donations	28,127	14,167
Bank interest	690	122
HMRC Gift Aid	3,541	1,099
Grants		930
<b>Total incoming</b>	<b>32,358</b>	<b>30,696</b>
<b>RESOURCES EXPENDED</b>		
(1) Salary	14,905	14,417
(2) All Expenses	1,078	
Miscellaneous Expenses		155
Client Expenses		
(3) Office Expenses		410
(4) DBS Checks	181	391
Bank Charges	25	451
(6) Christians Against Poverty	9,380	6,800
CAP Course Materials		1,393
Insurance	509	483
Fundraising		191
Training		150
Grant		100
Debt relief orders		290
<b>Total Outgoing</b>	<b>26,078</b>	<b>25,231</b>

(7) **NET INCOMING RESOURCES** **6,280** **5,465**

**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103**  
**BALANCE SHEET**

	31 March 2025	31 March 2024
	£	£
Cash in Bank	41,128	34,848
<b>Net assets</b>	<b>41,128</b>	<b>34,848</b>
<b>Change in assets</b>	<b>6,280</b>	<b>5,465</b>

**NOTES TO THE ACCOUNTS**

- (1) Salary is for one part time manager. All other work is by volunteers
- (2) Expenses have been consolidated for simplicity
- (3) Office expenses are primarily phone costs as office space is donated by a church
- (4) DBS checks are required for volunteers and staff
- (5) Catering expenses are mostly related to the running of training classes
- (6) Payments to Christians Against Poverty are for professional advice and training materials.
- (7) Net Income equals change in assets



**Section A Independent Examiner's Report**

Report to the trustees/directors/members of

**Bromley CAP Partnership CIO**

On accounts for the year ended

31<sup>st</sup> March 2025

<b>Charity no.:</b>	1189103	<b>Company no.:</b>	
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Set out on pages

2 (remember to include the page numbers of additional sheets)

I report to the charity trustees on my examination of the accounts of the Company for the year ended **DD / MM / YYYY**.

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

**Independent examiner's statement**

[The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**  **Date:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

Nothing to report

**BROMLEY CAP PARTNERSHIP CIO**

England & Wales - Charity number 1189103

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# Accounts

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# **Bromley CAP Partnership CIO**

## **Trustees' Annual Report and Accounts**

**for the period from 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024**

**Charity registration number: 1189103**

### **Charitable objects**

1. The relief of poverty for persons living and/or working within the London Borough of Bromley and elsewhere who find themselves in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting debt advice and other services as the Trustees of the CIO may from time-to-time think fit.
2. The advancement of education of the public living and/or working within the London Borough of Bromley and elsewhere in all matters relating to the management of their personal finances as the Trustees of the CIO may from time-to-time think fit.
3. The advancement of the Christian faith within the London Borough of Bromley and elsewhere as the Trustees of the CIO may from time-to-time think fit.

### **Public Benefit Statement**

The main activities of the Bromley CAP Partnership CIO are described below and are undertaken to further our charitable purposes for the public benefit. In planning these activities, the trustees have given due regard to the Charity Commission's public benefit guidance.

### **Objectives and Activities**

The Bromley CAP Partnership CIO works in close partnership with the National charity, Christians Against Poverty (CAP), which aims to work with local churches to provide free debt help in many locations across the country. The Bromley CAP Partnership receives advice, training, and other support from the CAP National office to assist local people with their debt and with pastoral support as they resolve their problems.

The Bromley CAP Partnership is supported by eight churches comprising of six denominations and members of the public and has continued to support those in debt or at risk of becoming in debt within the borough of Bromley. The charity has expanded some of its activities through its free Job clubs, Life Skills courses and Money Management courses which aim to provide support and advice to those who are at risk of finding themselves in debt.

### **Structure, Governance and management**

The Trustees have overall control and responsibility for policy and major decision making and, as of 31<sup>st</sup> March 2024, there were five trustees in post who met four times over the course of the reporting period. They also connect informally through the means of regular electronic communications, such as email. The Bromley CAP Partnership CIO employs a part time Debt Centre Manager to lead the Debt Centre work and to help coordinate the other CAP services provided. The Debt Centre manager is assisted by two Debt Coaches who work on a voluntary basis. This team, along with the teams who lead and support the Job Club and Life Skills courses, are all volunteers and are drawn from 20 local churches.

The Debt Centre Manager meets with the chair of trustees for regular one-to-ones and provides a report to each trustees' meeting. We believe that our efforts ensure that our charity works to the public benefit in accordance with the Charity Commission Guidelines.

## **Achievements and Performance**

The Debt Centre aims to support individuals who have found themselves in debt and to work alongside them to achieve the goal of becoming debt free. During the period of this report, our Debt Centre helped 50 people with their debt. Our results have been good with 5 people becoming debt free and over £80,339 worth of debt cleared during the period of this report. In addition to its legal assistance, its debt help differs from that of many other organisations in that it is provided free and, importantly, provides befrienders to help individuals stay committed to their debt reduction programme. As of the 31<sup>st</sup> March 2024, since the charity's formation, it has successfully helped 43 people with £902,388 of debt.

CAP Job Clubs provide a safe and friendly environment where people can find help and practical support to seek employment. Each course enables clients to meet other jobseekers and, within an encouraging and positive atmosphere, gain the tools needed to find work. They provide motivation and training to write CVs and job applications as well as support throughout their search for employment. The Bromley CAP Partnership has three Job Clubs, one based at the Unity Church in Orpington, the second located in Central Bromley and the third is in St Pauls Cray. The Orpington site ran two courses during the year, with an average attendance of seven clients each week. The Central Bromley Job Club ran three courses over the period with an average attendance of thirteen each week and the St Paul's Cray Job Club was launched in this period and ran one course with 8 participants. Each course last eight weeks and within the period a total of nine clients secured paid employment and seven found voluntary work.

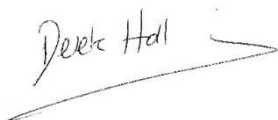
CAP Life Skills courses provide clients with the confidence and decision-making skills required to survive on a low income. The course offers practical money savings techniques such as how to shop and cook on a budget. Over the course of the reporting period the Bromley CAP Partnership has held one course at the Unity Church.

## **Financial**

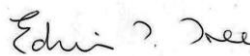
Our financial position is satisfactory; our assets grew by £5465 during the year, despite the increased services that we provided. This is very welcome after two years of losses and is due to the increased fundraising efforts by our part-time manager. Our income is derived about half from individuals and half from churches, mostly through regular monthly donations. This provides stability to our income. Our operating costs are low due to the freely given work of our volunteers and the donation of free office space by a church. Our main costs are payments to our part time Debt Centre Manager and to the National Office of Christians Against Poverty for their support, which is essential to our work. It should be noted that, although we are in a close relationship with the National Office, we are financially independent.

The accounts have been prepared by a trustee, Edwin Tree, and independently verified to be correct by Stuart Spence.

Signed by



Derek Holl (chair of Trustees)



Edwin Tree (Accounts preparer and Trustee)

## NOTES

## BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103

## STATEMENT OF FINANCIAL ACTIVITIES

1st April 2023 to 31st March 2024

The accounts have been prepared on a receipts and payments basis.

	01/04/2024	01/04/2023	01/04/2022
<b>INCOMING RESOURCES</b>			
Donations, individual	14377.71	11085	9596.40
Donations, churches	14166.66	10719	9421.75
Bank charge refund	0	30	
Bank interest	122.4		
HMRC Gift Aid	1098.84		
Grants	930	470	388.00
<b>Total incoming</b>	<b>30695.61</b>	<b>22304</b>	<b>19406.15</b>

	01/04/2024	01/04/2023	01/04/2022
<b>RESOURCES EXPENDED</b>			
(1) Salary	14416.58	11681.97	10134.35
Miscellaneous Expenses	155	263.15	889.25
Client Expenses		270	28.00
(2) Office Expenses	410.13	447.77	214.99
(3) DBS Checks	391.04	402	
(4) Catering Expenses	451.04	578.08	
Travel Expenses		218.94	
Bank Charges		0	130.00
(5) Christians Against Poverty	6800	7840	8430.00
CAP Course Materials	1392.5	800	440.00
Insurance	482.87	328.67	209.09
Fundraising	191.04		
Training	150		
Grant	100		
Debt relief orders	290		
<b>Total Outgoing</b>	<b>25230.2</b>	<b>22830.58</b>	<b>20475.68</b>

(6)	<b>NET INCOMING</b>	<b>5465.41</b>	<b>-526.58</b>	<b>-1069.53</b>
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**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103  
BALANCE SHEET**

<b>ASSETS</b>	<b>1st April 2024</b>	<b>1st April 2023</b>	<b>1st April 2022</b>
Cash in Bank	34848.04	29,382.63	29,909.21
<b>Change in assets</b>	<b>5,465.41</b>	<b>-526.58</b>	<b>-1,069.53</b>

**NOTES TO THE ACCOUNTS**

- (1) Salary is for one part time manager. All other work is by volunteers
- (2) Office expenses are primarily phone costs as office space is donated by a church
- (3) DBS checks are required for volunteers and staff
- (4) Catering expenses are mostly related to the running of training classes
- (5) Payments to Christians Against Poverty are for professional advice and training materials.
- (6) Net Income equals change in assets



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Bromley CAP Partnership CIO

**On accounts for the year  
ended**

31<sup>st</sup> March 2024

**Charity no  
(if any)**

1189103

**Set out on pages**

2

*(remember to include the page numbers of additional sheets)*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2024

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*S. Spence*

**Date:**

14/01/2025

**Name:**

Stuart Spence

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

33 Hawthorndene Road

Hayes, Bromley

KENT, BR2 7DY

**BROMLEY CAP PARTNERSHIP CIO**

England & Wales - Charity number 1189103

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# Accounts

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# **Bromley CAP Partnership CIO**

## **Trustees' Annual Report and Accounts for the period from 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2023 Charity registration number: 1189103**

### **Charitable objects**

1. The relief of poverty for persons living and/or working within the London Borough of Bromley and elsewhere who find themselves in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting debt advice and other services as the Trustees of the CIO may from time-to-time think fit.
2. The advancement of education of the public living and/or working within the London Borough of Bromley and elsewhere in all matters relating to the management of their personal finances as the Trustees of the CIO may from time-to-time think fit.
3. The advancement of the Christian faith within the London Borough of Bromley and elsewhere as the Trustees of the CIO may from time-to-time think fit.

### **Public Benefit Statement**

The main activities of the Bromley CAP Partnership CIO are described below and are undertaken to further our charitable purposes for the public benefit. In planning these activities, the trustees have given due regard to the Charity Commission's public benefit guidance.

### **Objectives and Activities**

The Bromley CAP Partnership CIO works in close partnership with the National charity, Christians Against Poverty (CAP), which aims to work with local churches to provide free debt help in many locations across the country. The Bromley CAP Partnership receives advice, training, and other support from the CAP National office to assist local people with their debt and with pastoral support as they resolve their problems.

The Bromley CAP Partnership is supported by eight churches comprising of six denominations and members of the public and has continued to support those in debt or at risk of becoming in debt within the borough of Bromley. The charity has expanded some of its activities and through its job clubs, life skills courses and money courses aim to provide support and advice to those who are at risk of finding themselves in debt.

### **Structure, Governance and management**

The Trustees have overall control and responsibility for policy and major decision making and, as of 31<sup>st</sup> March 2023, there were five trustees in post who met four times over the course of the reporting period. They also connect informally through the means of regular electronic communications, such as email. The Bromley CAP Partnership CIO employs a part time Debt Centre Manager to lead the Debt Centre work and to help coordinate the other CAP services provided. The Debt Centre manager is assisted by two Debt Coaches who work on a voluntary basis. This team, along with the teams who lead and support the Job Club and Life Skills courses, are all volunteers and are drawn from 13 local churches.

The Debt Centre Manager meets with the chair of trustees for regular one-to-ones and provides a report to each trustees' meeting. We believe that our efforts ensure that our charity works to the public benefit in accordance with the Charity Commission Guidelines.

## **Achievements and Performance**

The Debt Centre aims to support individuals who have found themselves in debt and to work alongside them to achieve the goal of becoming debt free. During the period of this report, our Debt Centre helped 48 people with their debt. Our results have been good with 13 people becoming debt free and over £200,000 worth of debt relieved during the period of this report.

CAP Job Clubs provide a safe and friendly environment where people can find help and practical support to seek employment. Each course enables clients to meet other jobseekers and, within an encouraging and positive atmosphere, gain the tools needed to find work. They provide motivation and training to write CVs and job applications as well as support throughout their search for employment. The Bromley CAP Partnership has two Job Clubs, one based at the Unity Church in Orpington and the second located in Central Bromley. The Orpington site ran two courses during the year, each course lasting eight weeks with an average attendance of seven clients each week. To date, three of the clients have secured paid employment. The Central Bromley Job Club also ran two courses over the period.

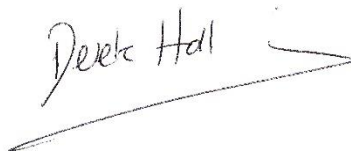
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## **Financial**

Our financial position is satisfactory; although our assets fell by £527 during the year, due to the increased services that we provided. Our income is derived about half from individuals and half from churches, mostly through regular monthly donations. This provides stability to our income. Our operating costs are low due to the freely given work of our volunteers and the donation of free office space by a church. Our main costs are payments to our part time Debt Centre Manager and to the National Office of Christians Against Poverty for their support, which is essential to our work. It should be noted that, although we are in a close relationship with the National Office, we are financially independent.

The accounts have been prepared by a trustee, Edwin Tree, and independently verified to be correct by Stuart Spence.

Signed by

A handwritten signature in black ink that reads "Derek Holl". The signature is written in a cursive style and is positioned above a long, thin horizontal line that extends to the right.

Derek Holl (chair of Trustees)

Edwin Tree (Accounts preparer and Trustee)

NOTES  
(1)

**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**1st April 2022 to 31st March 2023**

The accounts have been prepared on a receipts and payments basis.

(2)

	01-04-23	01-04-22	31-03-21
<b>INCOMING RESOURCES</b>			
Donations, individual	11085	9596.40	28386.00
Donations, churches	10719	9421.75	
Bank charge refund	30		
Grants	470	388.00	
<b>Total incoming</b>	<b>22304</b>	<b>19406.15</b>	<b>28386.00</b>

(3)

	01-04-23	01-04-22	31-03-21
<b>RESOURCES EXPENDED</b>			
Salary	11681.97	10134.35	8613.00
Miscellaneous Expenses	263.15	889.25	149.43
Client Expenses	270	28.00	
Office Expenses	447.77	214.99	
DBS Checks	402		
Catering Expenses	578.08		
Travel Expenses	218.94		
Bank Charges	0	130.00	
Christians Against Poverty	7840	8430.00	6600.00
CAP Course Materials	800	440.00	
Insurance	328.67	209.09	
<b>Total Outgoing</b>	<b>22830.58</b>	<b>20475.68</b>	<b>15362.43</b>

(4)

<b>NET INCOMING</b>	<b>-526.58</b>	<b>-1069.53</b>	<b>13023.57</b>
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**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103**  
**BALANCE SHEET**

	<b>ASSETS</b>	1st April 2023	1st April 2022	31st march 2021
	Cash in Bank	29382.63	29,909.21	30,978.74
(5)	<b>Change in assets</b>	<b>-526.58</b>	<b>-1,069.53</b>	

<b>NOTES TO THE ACCOUNTS</b>	
(1)	BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103 existed previously as an unregulated charity until 17/04/2020 This resulted in a 20 month accounting period ending 31-03-2021
(2)	Grants are from Christian Charity ACTS435
(3)	Catering and travel expenses are mostly related to the running of training classes
(4)	Payments to Christians Against Poverty are for professional advice and training materials.
(5)	Change in assets equals net incoming.

**BROMLEY CAP PARTNERSHIP CIO**

England & Wales - Charity number 1189103

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# Accounts

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# **Bromley CAP Partnership CIO**

## **Trustees' Annual Report and Accounts for the period from 1<sup>st</sup> April 2021 to 31st March 2022 Charity registration number: 1189103**

### **Introduction**

Bromley CAP Partnership CIO was created on 17<sup>th</sup> April 2020 from a pre-existing unregistered charity named Bromley CAP Partnership that had similar objectives. All the assets of the former unregistered charity were transferred to this new charity. The charity is supported by 8 churches of 6 denominations and members of the public.

### **Trustees report for the period ending 31st March 2022**

Our objectives are:

1. The relief of poverty for persons living and/or working within the London Borough of Bromley and elsewhere who find themselves in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting debt advice and other services as the Trustees of the CIO may from time-to-time think fit.
2. The advancement of education of the public living and/or working within the London Borough of Bromley and elsewhere in all matters relating to the management of their personal finances as the Trustees of the CIO may from time-to-time think fit.
3. The advancement of the Christian faith within the London Borough of Bromley and elsewhere as the Trustees of the CIO may from time-to-time think fit.

We have continued to work with clients of the previous unregistered charity and added more throughout the year. During the period of this report, our Debt Centre helped 48 people with their debt. Our results have been good with 4 people becoming debt free during the period of this report.

The National charity, Christians Against Poverty (CAP), provide free debt help in many locations across the country. Our Partnership takes advice, training, and other support from the CAP National office to assist local people with their debt and with pastoral support as they resolve their problems.

The Unity Church, Orpington remains a formal partner through this reporting period. Our Job Club in Unity Church, Orpington had 3 courses during the year They launched a CAP Life Skills course in the Autumn of 2021 at the Unity Church. And they ran a further course after Christmas.

Life Skills courses provide clients with the confidence and decision-making skills required to survive on a low income. The course offers practical money savings techniques such as how to shop and cook on a budget.

We started a second CAP Job Club in Bromley Town Centre to begin in the Autumn of 2021. We ran 3 courses during this time frame

Job Clubs are a friendly place where people will get practical help to seek employment. It is a relaxed environment with the chance to meet other

jobseekers, get support and gain the tools needed to find work. They provide motivation and training to write CVs and job applications as well as support throughout their search for employment.

Our example of Christian values in our work has increased understanding of the Christian faith and in some cases led to our clients joining local churches. However, it should be understood that we help people of all faiths or none.

## **Trustees**

The trustees met 7 times during the reporting period and have frequent informal email communications. They have overall control and responsibility for policy and major decision making. The Debt Centre Manager reports to the Trustees and delivers a report to each trustees' meeting as well as informally during the year. We believe that our efforts ensure that our charity works to the public benefit in accordance with the Charity Commission Guidelines

1. [Public benefit: the public benefit requirement \(PB1\)](#),
2. [Public benefit: running a charity \(PB2\)](#) and
3. [Public benefit: reporting \(PB3\)](#)

Our current trustees at 31<sup>st</sup> March 2022 were:-

1. Michael Carnel Jones
2. Stephen James Hirst
3. Derek James Holl (Chair)
4. Robert James Thomas
5. Martyn Travers
6. Edwin Leslie Tree
7. Dave Bell

Our Constitution requires a minimum of 5 Trustees and a maximum of 11. We will add more trustees as appropriate.

## **Volunteers**

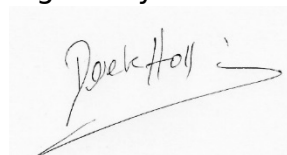
The Debt Centre Manager was ably supported by 18 volunteers from 12 churches, who provided support and friendship to our clients

## **Financial**

Our financial position is satisfactory; although our assets fell by £1069.53 during the year, due to the increased services that we provided. Much of our income is from about 15 Church members who donate regularly on a monthly basis with donation amounts between £5 and £100. This provides stability to our income. Additionally, some churches also make larger donations. Our operating costs are low due to the freely given work of our volunteers and the donation of free office space by a church. Our main costs are payments to our part time Debt Centre Manager and to the National Office of Christians Against Poverty for their support, which is essential to our work. It should be noted that, although we are in a close relationship with the National Office, we are financially independent.

The accounts have been prepared by a trustee, Edwin Tree, and independently verified to be correct by Stuart Spence.

Signed by

A handwritten signature in black ink that reads "Derek Holl" with a stylized flourish at the end.

Derek Holl (chair of Trustees)  
and Trustee)

Edwin Tree (Accounts preparer

**NOTES**

**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103  
STATEMENT OF FINANCIAL ACTIVITIES  
1st April 2021 to 31st March 2022**

(1)

The accounts have been prepared on a receipts and payments b

(2)

<b>INCOMING RESOURCES</b>
Donations, individual
Donations, churches
Grants
<b>Total incoming</b>

	<b>04/01/2022</b>	<b>03/31/2021</b>
	9596.40	28386.00
	9421.75	
	388.00	
	<b>19406.15</b>	<b>28386.00</b>

(3)

<b>RESOURCES EXPENDED</b>
Salary
Miscellaneous Expenses
Client Expenses
Office Expenses
Bank Charges
Christians Against Poverty
CAP Course Materials
Insurance
<b>Total Outgoing</b>

	10134.35	8613.00
	889.25	149.43
	28.00	
	214.99	
	130.00	
	8430.00	6600.00
	440.00	
	209.09	
	<b>20475.68</b>	<b>15362.43</b>

<b>NET INCOMING</b>
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<b>-1069.53</b>	<b>13023.57</b>
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**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103  
BALANCE SHEET**

(4)

<b>ASSETS</b>
Cash in Bank
<b>Change in assets</b>

	1st April 2022	31st mar
	29,909.21	30,97
	<b>-1,069.53</b>	

**NOTES TO THE ACCOUNTS**

- |            |  |
|------------|--|
| <b>(1)</b> | BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103 existed previously as an unregula<br>This resulted in a 20 month accounting period previously |
| <b>(2)</b> | Prior accounting period income included amount received from previous unregu   |
| <b>(3)</b> | Payments to Christians Against Poverty are for professional advice and training  |
| <b>(4)</b> | Change in assets equals net incoming.  |

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**BROMLEY CAP PARTNERSHIP CIO**

England & Wales - Charity number 1189103

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# Accounts

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# Bromley CAP Partnership CIO

## Trustees' Annual Report and Accounts for the period from 17<sup>th</sup> April 2020 to 31st March 2021 Charity registration number: 1189103

### Introduction

Bromley CAP Partnership CIO was created on 17<sup>th</sup> April 2020 from a pre-existing unregistered charity named Bromley CAP Partnership that had similar objectives. All the assets of the former unregistered charity were transferred to this new charity. The charity is supported by 8 churches of 6 denominations and members of the public.

### Trustees report for the period ending 31st March 2021

Our objectives are

1. The relief of poverty for persons living and/or working within the London Borough of Bromley and elsewhere who find themselves in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting debt advice and other services as the Trustees of the CIO may from time-to-time think fit.
2. The advancement of education of the public living and/or working within the London Borough of Bromley and elsewhere in all matters relating to the management of their personal finances as the Trustees of the CIO may from time-to-time think fit.
3. The advancement of the Christian faith within the London Borough of Bromley and elsewhere as the Trustees of the CIO may from time-to-time think fit.

We have continued to work with clients of the previous unregistered charity and added more throughout the year. During the period of this report, our Debt Centre helped 45 people with their debt. Our results have been good with 12 people becoming debt free during the period of this report.

The National charity, Christians Against Poverty (CAP), provide free debt help in many locations across the country. Our Partnership takes advice, training, and other support from the CAP National office to assist local people with their debt and with pastoral support as they resolve their problems.

The Unity Church, Orpington became and remains a formal partner through this reporting period. Our Job Club in Unity Church, Orpington closed during the pandemic but will re-open this Summer. We will also be launching a CAP Life Skills course in the Autumn at the Unity Church.

Life Skills courses provide clients with the confidence and decision-making skills required to survive on a low income. The course offers practical money savings techniques such as how to shop and cook on a budget.

Later in the financial year, we began training and preparations to start a second CAP Job Club in Bromley Town Centre to begin in the Autumn of 2021.

Job Clubs are a friendly place where people will get practical help to seek employment. It is a relaxed environment with the chance to meet other jobseekers, get support and gain the tools needed to find work. They provide motivation and training to write CVs and job applications as well as support throughout their search for employment.

Our example of Christian values in our work has increased understanding of the Christian faith and in some cases led to our clients joining local churches. However, it should be understood that we help people of all faiths or none.

### **Trustees**

The trustees meet about 6 times a year and have frequent informal email communications. They have overall control and responsibility for policy and major decision making. The Debt Centre Manager reports to the Trustees and delivers a report to each trustees meeting as well as informally during the year. We believe that our efforts ensure that our charity works to the public benefit in accordance with the Charity Commission Guidelines

1. Public benefit: the public benefit requirement (PB1),
2. Public benefit: running a charity (PB2) and
3. Public benefit: reporting (PB3)

Our current trustees at 31<sup>st</sup> March 2021 were:-

1. Michael Carnel Jones
2. Stephen James Hirst
3. Derek James Holl (Chair)
4. Robert James Thomas
5. Martin Travers
6. Edwin Leslie Tree
7. Dave Bell, appointed on 19 March 2021

Our Constitution requires a minimum of 5 Trustees and a maximum of 11. We will add more trustees as appropriate.

### **Volunteers**

The Debt Centre Manager was ably supported by 19 volunteers from 13 churches, who provided support and friendship to our clients

### **Financial**

Our financial position is satisfactory. Most of our donations are from Church members who donate regularly on a monthly basis with average donation amounts around £35. This provides stability in our income and approximately equates to our expenses each month. Additionally, some churches also make larger donations, which has provided a surplus to allow for our expansion plans.

Our operating costs are low due to the freely given work of our volunteers and the donation of free office space by a church. Our main costs are payments to our part time Debt Centre Manager and to the National Office of Christians Against Poverty for their support, which is essential to our work.

The accounts below have been prepared by a trustee, Edwin Tree, and independently verified to be correct by Ann Downes. They have been prepared on a receipts and payments basis.

**NOTES**

**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103  
STATEMENT OF FINANCIAL ACTIVITIES  
17 April 2020 to 31st March 2021  
Post Formation of the CIO**

(1)

The accounts have been prepared on a receipts and payments basis.

	31-03-21
<b>INCOMING RESOURCES</b>	
Donations	28386.00
<b>Total incoming</b>	<b>28386.00</b>
<b>RESOURCES EXPENDED</b>	
Salary	8613.00
Miscellaneous Expenses	149.43
Christians Against Poverty	6600.00
<b>Total Outgoing</b>	<b>15362.43</b>
<b>NET INCOMING</b>	<b>13023.57</b>

(2)

**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103  
BALANCE SHEET  
Post Formation of the CIO**

**ASSETS STATED FOR 17 APRIL 2020 WERE RECEIVED FROM PRIOR UNREGULATED CHARITY**

	31st March 2021	17th April 2020
<b>ASSETS</b>		
Cash in Bank	30,978.74	17955.17
<b>Change in assets</b>	<b>13,023.57</b>	

(3)

**NOTES TO THE ACCOUNTS**

(1)

BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103 existed previously as an unregulated charity

The Charity Commission requires the initial statement of accounts to be from 17/04/2020 to 31/3/2021


(2)

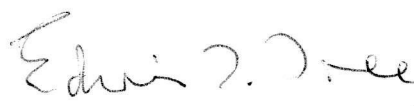
Payments to Christians Against Poverty are for professional advice.

(3)

Change in assets equals net income.

Signed by

  
Derek Holl (chair of Trustees)

  
Edwin Tree (Accounts preparer and Trustee)

