

# **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**

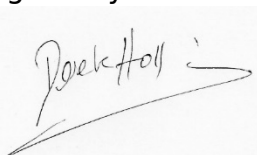
The Debt Centre Manager was ably supported by 18 volunteers from 12 churches, who provided support and friendship to our clients

## **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, appearing to read 'Derek Holl', with a long horizontal flourish extending to the right.

Derek Holl (chair of Trustees)  
and Trustee)

Edwin Tree (Accounts preparer

|       |  |  |                 |
|-------|--|--|-----------------|
| NOTES | BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103           |  |                 |
|       | STATEMENT OF FINANCIAL ACTIVITIES                                |  |                 |
| (1)   | 1st April 2021 to 31st March 2022                                |  |                 |
|       | The accounts have been prepared on a receipts and payments basis |  |                 |
| (2)   |  | 04/01/2022   | 03/31/2021      |
|       | INCOMING RESOURCES   |  |                 |
|       | Donations, individual  | 9596.40  | 28386.00        |
|       | Donations, churches  | 9421.75  |                 |
|       | Grants   | 388.00   |                 |
|       | Total incoming   | 19406.15   | 28386.00        |
| (3)   | RESOURCES EXPENDED   |  |                 |
|       | Salary   | 10134.35   | 8613.00         |
|       | Miscellaneous Expenses   | 889.25   | 149.43          |
|       | Client Expenses  | 28.00  |                 |
|       | Office Expenses  | 214.99   |                 |
|       | Bank Charges   | 130.00   |                 |
|       | Christians Against Poverty                                       | 8430.00  | 6600.00         |
|       | CAP Course Materials   | 440.00   |                 |
|       | Insurance  | 209.09   |                 |
|       | Total Outgoing   | 20475.68   | 15362.43        |
|       | NET INCOMING   | -1069.53   | 13023.57        |
|       |  | BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103 |                 |
|       | BALANCE SHEET  |  |                 |
| (4)   | ASSETS   | 1st April 2022   | 31st March 2022 |
|       | Cash in Bank   | 29,909.21  | 30,978.74       |
|       | Change in assets   | -1,069.53  |                 |

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

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