

Bromley CAP Partnership CIO

Trustees' Annual Report and Accounts

for the period from 1st April 2022 to 31st 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 31st 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.

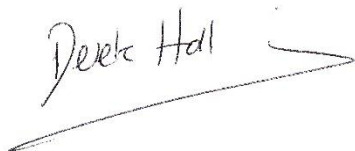
CAP Life Skills courses provide clients with the confidence and decision-making skills required to survive on a low income. The course offers practical money savings techniques such as how to shop and cook on a budget. Over the course of the reporting period the Bromley CAP Partnership have held three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

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 dark ink that reads "Derek Holl". The signature is written in a cursive style and is positioned above a 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)

INCOMING RESOURCES
Donations, individual
Donations, churches
Bank charge refund
Grants
Total incoming

01-04-23	01-04-22	31-03-21
11085	9596.40	28386.00
10719	9421.75	
30		
470	388.00	
22304	19406.15	28386.00

(3)

RESOURCES EXPENDED
Salary
Miscellaneous Expenses
Client Expenses
Office Expenses
DBS Checks
Catering Expenses
Travel Expenses
Bank Charges
Christians Against Poverty
CAP Course Materials
Insurance
Total Outgoing

11681.97	10134.35	8613.00
263.15	889.25	149.43
270	28.00	
447.77	214.99	
402		
578.08		
218.94		
0	130.00	
7840	8430.00	6600.00
800	440.00	
328.67	209.09	
22830.58	20475.68	15362.43

(4)

NET INCOMING

-526.58	-1069.53	13023.57
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BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103
BALANCE SHEET

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

	NOTES TO THE ACCOUNTS
(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.