

**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 £32,358.27. 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.

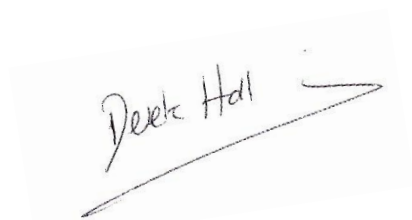
We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **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, horizontal, slightly wavy line that serves as a signature line.

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.

**INCOMING RESOURCES**

Donations, individual

Donations, churches

All Donations

Bank interest

HMRC Gift Aid

Grants

**Total incoming**

31 March 2025

31 March 2024

£

£

14,378

14,167

28,127

690

3,541

1,099

930

**32,358****30,696****RESOURCES EXPENDED**

(1) Salary

(2) All Expenses

Miscellaneous Expenses

Client Expenses

(3) Office Expenses

(4) DBS Checks

Bank Charges

(6) Christians Against Poverty

CAP Course Materials

Insurance

Fundraising

Training

Grant

Debt relief orders

**Total Outgoing**

14,905

14,417

1,078

155

410

181

25

9,380

6,800

1,393

509

483

191

150

100

290

**26,078****25,231**

(7)	<b>NET INCOMING RESOURCES</b>	<b>6,280</b>	<b>5,465</b>
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**BROMLEY CAP PARTNERSHIP CIO Registered Charity 1189103**  
**BALANCE SHEET**

	<b>31 March 2025</b>	<b>31 March 2024</b>
	<b>£</b>	<b>£</b>
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

Charity no.:

1189103

Company no.:

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:**

S. Spence

**Date:**

10/09/2025

**Name:**

Stuart Spence

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

**Address:**

33 Hawthorndene Road,

Hayes, Bromley

KENT BR2 7DY

## 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