

ENFIELD CHURCHES DEBT CENTRE

England & Wales · Charity number 1191279

Details

Status Registered

Legal form CIO

Registered 2020-09-14

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

Contact

Address 145 Ladysmith Road
Enfield
Middlesex
EN1 3AH

Phone 02083665009

Email office.ecdc@gmail.com

Activities

Objects: A) THE RELIEF OF POVERTY FOR PERSONS IN THE LONDON BOROUGH OF ENFIELD AND ELSEWHERE WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING AND PROMOTING THE PROVISIONS OF ADVICE AND OTHER SERVICES AS THE TRUSTEES OF THE CHARITY MAY FROM TIME TO TIME THINK FIT.B) THE ADVANCEMENT OF EDUCATION OF THE PUBLIC IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES IN THE LONDON BOROUGH OF ENFIELD AND ELSEWHERE AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.C) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN THE LONDON BOROUGH OF ENFIELD AND ELSEWHERE AND THROUGH CARE, COMPASSION AND THE RELEVANT PRACTICAL AND SPIRITUAL HELP AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Employment of a Debt Centre Manager who will work with referrals from the Christians Against Povertyhelpline, or other recognised referral agency.We provide regular Money Courses through accredited trainers.We provide pastoral support for those in financial difficulty through a network of locally trained volunteers.

Classification

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

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£22,867	£26,371	-	-
2024-03-31	£18,874	£20,481	-	-
2023-03-31	£26,886	£29,004	-	-
2022-03-31	£33,283	£20,720	-	-
2021-03-31	£18,590	£0	-	-

Trustees

Name	Role	Appointed
Hayley Harding		2020-09-14
Jamie Michael Frederick Parnell		2024-07-25
Katharine Bleasdale-Barr		2020-09-14
PETER DESMOND		2021-09-13
Peter Dufton		2020-09-14
Rev Nicholas Chanda		2020-09-14
Robert Matthew Alexander Bell		2021-09-13

ENFIELD CHURCHES DEBT CENTRE

England & Wales - Charity number 1191279

Accounts



Trustees' Annual Report for the period

From **01/04/2024** Period start date To **31/03/25** Period end date

Charity name: **Enfield Churches Debt Centre**

Charity registration number: **1191279**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust has been incorporated as a Charitable Incorporated Organisation (CIO) as Enfield Churches Debt Centre (ECDC). The purpose of the ECDC is <ul style="list-style-type: none">a) The relief of poverty for persons in the London Borough of Enfield (LBE) through debt advice and support.b) The advancement of education of the public in all matters relating to the management of their personal finances in the LBE.c) The advancement of the Christian Faith in the LBE through care, compassion and relevant practical and spiritual help.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In this financial period ECDC gained links with Churches to partner with the charity and to make a financial commitment to support the charity for the public benefit
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard for the guidance issued by the Charity Commission in relation to public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	Befrienders assist the Debt Manager and Debt Coach when dealing with clients.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Enfield Vineyard Church joined ECDC from 1st October 2024. The combined group is operating as Enfield Churches Debt Centre. The new group now has a Manager who works with the already appointed Debt Coach to contact Clients introduced to the Debt Centre by CAP head office website. The Manager and the Coach contact Clients to go through their financial position and help them build a budget to deal with their debt and eventually become debt free. This process may involve the activation of a Debt Relief Order in particular cases. The Manager and Debt Coach are assisted by appointed volunteer Befrienders who deal with specific clients to help continuity and encourage the client through each stage of the process. The CIO is overseen by seven Trustees who hold regular meetings. These meetings include the review of finances and assess the progress of the Manager and Debt Coach in their success in dealing with clients through each stage of the debt free process.</p> <p>In addition, CAP (Christians Against Poverty) Money courses of four weekly sessions are periodically run and are available for Debt Centre clients and other persons who register to be Participants via the CAP website. Two courses were held in this period with twelve Participants attending. One Job Club was held in this period with six attendees completing the course. Two have found work and two are volunteering which helps their confidence. Two Life Skills courses have been run serving fourteen members who attended and completed the course. During the financial year, £124,657.24 debt was cleared through seven clients going debt free. Six of these went through an insolvency route and one through repayment. A total of twenty four first visits were completed with twenty one becoming active clients and fifteen have covered the whole process. 46% of these became debt free, the other 54% are still working with us or are working independently. A periodic newsletter is produced for distribution to interested parties.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The Trustees are happy that the objectives of the operation of the combined Debt Centre have been met. The outstanding objectives include the appointment of a Treasurer to replace the current holder and the recruitment of at least another Trustee to replace the two who resigned during the year.
Performance of fundraising activities against objectives set	Para 1.41	No specific objectives were set as such but mainly to increase the reach of the Charity to other Enfield Churches and individual donors to help with financial support and also to recruit more Befrienders. This is an ongoing objective.
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial period the Charity had £35,925 in funds
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserve is held to cover the costs of the Charity for a period of 12 months after closure in accordance with the agreement with CAP and to allow for notice to be paid to Debt Centre workers
Amount of reserves held	Para 1.22	£15,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties regarding the Charity continuing as a going concern for the next eighteen months. But during this period the Charity will redouble its efforts to raise sufficient funding to enable it to go forward thereafter.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charity's main source of funds is from partner Churches who commit to regular giving to support the aims of the ECDC, and from grants to enable the Charity to continue and expand its activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The principal risks to the ECDC are lack of funding from local Churches and a lack of volunteers and employees to carry out the work of the Charity.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Constitution of the Trust
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees are appointed having regard to the skills, knowledge and experience required for the successful running of the ECDC. Trustees are appointed by resolution at a Trustees meeting and hold a term of a minimum of three years with the exception of the first appointments, some of which were for one year and two years to ensure the terms of service of all Trustees did not expire together.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	ECDC is partnering with Enfield Vineyard Church (EVC) and Christians Against Poverty (CAP UK)
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Enfield Churches Debt Centre
Other name the charity	ECDC

Registered charity number	1191279
Charity's principal address	47 London Road Enfield EN2 6DS

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	Nick Chanda	Chair		
2	Katharine Bleasdale-Barr			
3	Hayley Harding			
4	Peter Duffton			
5	Peter Desmond			
6	Robert Bell			
7	Jamie Parnell		Appointed 25/07/24	
8				
9	Resigned Trustees			
10	Brian Robson		Resigned 20/08/24	
11	Kumar Rajagopalan		Resigned 28/10/24	
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

<i>Katharine Bleasdale-Barr</i>	<i>Peter Desmond</i>
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Full name(s)

Katharine Bleasdale-Barr	Peter Desmond
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Position (eg Secretary, Chair, etc)

Secretary	Trustee
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Date

15 January 2026



Receipts and payments accounts

CC16a

For the period
from

Period start date

4/1/24

To

Period end date

3/31/25

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Churches	13,337	-	-	13,337	11,467
Individuals	6,720	-	-	6,720	1,440
One off		-	-	-	-
Gift Aid	660	-	-	660	240
Grant	- 0	-	-	-	4,800
Misc	1,679	-	-	1,679	639
Interest	470	-	-	470	288
	- 0	-	-	-	-
Sub total(Gross income for AR)	22,867	-	-	22,867	18,874
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	22,867	- 0	- 0	22,867	18,874
A3 Payments					
CAP UK	5,440	-	-	5,440	3,200
Salaries	14,306	-	-	14,306	5,940
PAYE	1,332	-	-	1,332	212
Pension cons	1,230	-	-	1,230	146
Management & Professional fees	2,668	-	-	2,668	4,280
Insurance	- 0	-	-	-	349
Mobiles & computer	406	-	-	406	609
Travel & subsistence	190	-	-	190	327
Printing & Sundries	800	-	-	800	418
Transfer to savings account	- 0	-	-	-	5,000
Sub total	26,371	-	-	26,371	20,481
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	
Sub total	- 0	- 0	- 0	-	- 0
Total payments	26,371	- 0	- 0	26,371	20,481
Net of receipts/(payments)	- 3,503	-	-	- 3,503	- 1,607
A5 Transfers between funds					5,000
A6 Cash funds last year end	39,428	-	-	39,428	36,035
Cash funds this year end	35,925	-	-	35,925	39,428

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Current a/c	6,635	-	-
	Savings a/c	29,290	-	-
		-	-	-



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
ENFIELD CHURCHES DEBT CENTRE

**On accounts for the year
ended**

31 MARCH 2025

**Charity no
(if any)**

1191279

Set out on pages

(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 **31/03/2025**.

**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 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.

Signed:

Pascale KINGNE

Date:

20/01/2026

Name:

Pascale KINGNE

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

ACCA (Association of Chartered Certified Accountants) fully qualified

Address:

71-75 Shelton Street Covent Garden, London, England, WC2H 9JQ

Section B

Disclosure

Only complete if the examiner needs to highlight 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.

ENFIELD CHURCHES DEBT CENTRE

England & Wales - Charity number 1191279

Accounts

Trustees' Annual Report for the period

From 01/04/2023 Period start date To 31/03/24
Period end date

Charity name: Enfield Churches Debt Centre

Charity registration number: 1191279

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust has been incorporated as a Charitable Incorporated Organisation (CIO) as Enfield Churches Debt Centre (ECDC). The purpose of the ECDC is a) The relief of poverty for persons in the London Borough of Enfield (LBE) through debt advice and support. b) The advancement of education of the public in all matters relating to the management of their personal finances in the LBE. c) The advancement of the Christian Faith in the LBE through care, compassion and relevant practical and spiritual help.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In this financial period ECDC gained links with Churches to partner with the charity and to make a financial commitment to support the charity for the public benefit
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard for the guidance issued by the Charity Commission in relation to public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A

Contribution made by volunteers	Para 1.38	Befrienders assist the Debt Manager when dealing with clients.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>ECDC is now partnering with Enfield Vineyard Church (EVC) to deal with Clients introduced to the Debt Coach via the CAP Head office website. The appointed Debt Coach is being supported by the EVC Manager to gain accreditation I with CAP clients. The Debt Coach contacts the clients to arrange meetings to go through their financial position and help them to build a budget to deal with their debt and eventually become debt free. This process may involve the activation of a Debt Relief Order in particular cases. The Debt Coach is assisted by appointed volunteer Befrienders who deal with specific clients to help continuity and encourage the client through each stage of the process.</p> <p>The CIO is overseen by eight Trustees who hold regular meetings. These meetings include the review of finances and assess the progress of the Manager and Debt Coach in their success in dealing with clients through each stage of the debt free process. In addition, CAP (Christians Against Poverty) Money courses of three weekly sessions are periodically run and are available for Debt Centre clients and other persons who register to be Delegates via the CAP website.</p> <p>The Debt Coach has dealt with 10 clients on a first visit. And 2 clients have had their case activated so have moved into a specified team during this time. This work can take some time and requires patience and endurance. The Trustees are happy with the progress to date.</p> <p>A periodic newsletter is produced for distribution to interested parties.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The Trustees are happy that the objectives of recruitment of a Debt Centre Coach and appointment of a Treasurer, Befrienders and additional Trustees have been met.
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Performance of fundraising activities against objectives set	Para 1.41	No specific objectives were set as such but mainly to increase the reach of the Charity to other Enfield Churches and consequently their financial support. This is an ongoing objective.
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial period the Charity had £39,428 in funds
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserve is held to cover the costs of the Charity for a period of 12 months after closure in accordance with the agreement with CAP and to allow for notice to be paid to Debt Centre workers
Amount of reserves held	Para 1.22	£15,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties regarding the Charity continuing as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charity's main source of funds is from partner Churches who commit to regular giving to support the aims of the ECDC, and from grants to enable the Charity to continue and expand its activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The principal risks to the ECDC are lack of funding from local Churches and a lack of volunteers and employees to carry out the work of the Charity.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Constitution of the Trust
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees are appointed having regard to the skills, knowledge and experience required for the successful running of the ECDC. Trustees are appointed by resolution at a Trustees meeting and hold a term of a minimum of three years with the exception of the first appointments, some of which were for one year and two years to ensure the terms of service of all Trustees did not expire together.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	ECDC is partnering with Enfield Vineyard Church (EVC) and Christians Against Poverty (CAP UK)
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Enfield Churches Debt Centre
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Other name the charity uses	ECDC
Registered charity number	1191279
Charity's principal address	47 London Road Enfield EN2 6DS

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	Nick Chanda	Chair		
2	Katharine Bleasdale-Barr			
3	Hayley Harding			
4	Peter Dufton			
5	Peter Desmond			
6	Robert Bell			
7	Kumar Rajagopalan			
8	Brian Robson			
9	Resigned Trustees			
10				
11				
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16				
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18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
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Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information



Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	K. Bleasdale-Barr	P. Desmond
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Full name(s)	Katharine Bleasdale-Barr	Peter Desmond
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Position (eg Secretary, Chair, etc)	Secretary	Treasurer
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Date	31 December 2024	31 December 2024
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Receipts and payments accounts

For the period from	Period start date	To	Period end date
	4/1/23		3/31/24

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Churches	11,467	-	-	11,467	16,733
Individuals	1,440	-	-	1,440	2,274
One off	- 0	-	-	-	908
Gift Aid	240	-	-	240	868
Grant	4,800	-	-	4,800	6,000
Misc	639	-	-	639	75
Interest	288	-	-	288	28
	- 0	-	-	-	-
Sub total(Gross income for AR)	18,874	-	-	18,874	26,886
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	18,874	- 0	- 0	18,874	26,886
A3 Payments					
CAP UK	3,200	-	-	3,200	6,690
Salaries	5,940	-	-	5,940	11,688
PAYE	212	-	-	212	325
Pension cons	146	-	-	146	1,747
Management fee	4,280	-	-	4,280	-
Insurance	349	-	-	349	363
Mobiles & computer	609	-	-	609	504
Travel & subsistence	327	-	-	327	223
Printing & Sundries	418	-	-	418	464
Transfer to savings account	5,000	-	-	5,000	7,000
Sub total	20,481	-	-	20,481	29,004
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total payments	20,481	- 0	- 0	20,481	29,004
Net of receipts/(payments)	- 1,607	-	-	- 1,607	- 2,118
A5 Transfers between funds	5,000			5,000	7,000
A6 Cash funds last year end	36,035			36,035	31,153
Cash funds this year end	39,428			39,428	36,035

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Current a/c	10,609	-	12,504



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
ENFIELD CHURCHES DEBT CENTRE

**On accounts for the year
ended**

31 MARCH 2024

**Charity no
(if any)**

1191279

Set out on pages

(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:

Pascale KINGNE

Date:

31/12/2024

Name:

Pascale KINGNE

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

ACCA (Association of Chartered Certified Accountants) fully qualified

Address:

Flat 20, Lee Court, Lee High Road

London, SE13 5PE

Section B

Disclosure

Only complete if the examiner needs to highlight 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.

[Empty rectangular box for disclosure details]

ENFIELD CHURCHES DEBT CENTRE

England & Wales - Charity number 1191279

Accounts



Trustees' Annual Report for the period

From 01/04/2022 Period start date To 31/03/23 Period end date

Charity name: Enfield Churches Debt Centre

Charity registration number: 1191279

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust has been incorporated as a Charitable Incorporated Organisation (CIO) as Enfield Churches Debt Centre (ECDC). The purpose of the ECDC is a) The relief of poverty for persons in the London Borough of Enfield (LBE) through debt advice and support. b) The advancement of education of the public in all matters relating to the management of their personal finances in the LBE. c) The advancement of the Christian Faith in the LBE through care, compassion and relevant practical and spiritual help.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In this financial period ECDC gained links with Churches to partner with the charity and to make a financial commitment to support the charity for the public benefit
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard for the guidance issued by the Charity Commission in relation to public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	Befrienders assist the Debt Manager when dealing with clients.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A Debt Centre Coach and a Treasurer have been appointed since the resignation of the Debt manager on 31/03/23. ECDC is now partnering with Enfield Vineyard Church (EVC) to deal with Clients introduced to the Debt Coach via the CAP Head office website. The appointed Debt Coach is being supported by the EVC Manager to gain accreditation I with CAP clients. The Debt Coach contacts the clients to arrange meetings to go through their financial position and help them to build a budget to deal with their debt and eventually become debt free. This process may involve the activation of a Debt Relief Order in particular cases. The Debt Coach is assisted by appointed volunteer Befrienders who deal with specific clients to help continuity and encourage the client through each stage of the process.</p> <p>The CIO is overseen by eight Trustees who hold regular meetings. These meetings include the review of finances and assess the progress of the Manager and Debt Coach in their success in dealing with clients through each stage of the debt free process. In addition, CAP (Christians Against Poverty) Money courses of three weekly sessions are periodically run and are available for Debt Centre clients and other persons who register to be Delegates via the CAP website.</p> <p>Since the Debt Coach was appointed, 17 clients have applied. One has completed the course, many of the others are in the stages of completing the process. This work can take some time and requires patience and endurance. The Trustees are happy with the progress to date.</p> <p>A periodic newsletter is produced for distribution to interested parties.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The Trustees are happy that the objectives of recruitment of a Debt Centre Coach and appointment of a Treasurer, Befrienders and additional Trustees have been met.
Performance of fundraising activities against objectives set	Para 1.41	No specific objectives were set as such but mainly to increase the reach of the Charity to other Enfield Churches and consequently their financial support. This is an ongoing objective.
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial period the Charity had £35,833.29 in funds
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserve is held to cover the costs of the Charity for a period of 12 months after closure in accordance with the agreement with CAP and to allow for notice to be paid to Debt Centre workers
Amount of reserves held	Para 1.22	£15,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties regarding the Charity continuing as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charity's main source of funds are from partner Churches who commit to regular giving to support the aims of the ECDC, and from grants to enable the Charity to continue and expand its activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The principal risks to the ECDC are lack of funding from local Churches and a lack of volunteers and employees to carry out the work of the Charity.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Constitution of the Trust
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees are appointed having regard to the skills, knowledge and experience required for the successful running of the ECDC. Trustees are appointed by resolution at a Trustees meeting and hold a term of a minimum of three years with the exception of the first appointments, some of which were for one year and two years to ensure the terms of service of all Trustees did not expire together.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	ECDC is partnering with Enfield Vineyard Church (EVC) and Christians Against Poverty (CAP UK)
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Enfield Churches Debt Centre
Other name the charity uses	ECDC
Registered charity number	1191279

Charity's principal address	47 London Road Enfield EN2 6DS

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	Nick Chanda	Chair		
2	Katharine Bleasdale-Barr	Secretary		
3	Hayley Harding			
4	Peter Dufton			
5	Peter Desmond	Treasurer	Appointed 31 March 2023	
6	Robert Bell			
7	Kumar Rajagopalan			
8	Brian Robson		Appointed 26 February 2023	
9	Resigned Trustees			
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

K. Bleasdale-Barr

P. Desmond

Full name(s)

Katherine Bleasdale-Barr

Peter Desmond

Position (eg
Secretary, Chair, etc)

Secretary

Treasurer

Date

27 January 2024



Charity Name ECDC		No (if any) 1191279	CC16a
Receipts and payments accounts			
For the period from	Period start date 4/1/22	To Period end date 3/31/23	

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					
Churches	16,733	-	-	16,733	12,893
Individuals	2,274	-	-	2,274	2,515
One off	908	-	-	908	3,000
Gift Aid	868	-	-	868	1,625
Grant	6,000	-	-	6,000	10,000
Misc	75	-	-	75	3,246
Interest	28	-	-	28	4
	- 0	-	-	-	-
Sub total(Gross income for AR)	26,886	-	-	26,886	33,283
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	26,886	- 0	- 0	26,886	33,283
A3 Payments					
CAP UK	6,690	-	-	6,690	6,600
Salaries	11,688	-	-	11,688	10,895
PAYE	325	-	-	325	-
Pension cons	1,747	-	-	1,747	1,456
Insurance	363	-	-	363	360
Mobiles & computer	504	-	-	504	1,078
Travel & subsistence	223	-	-	223	129
Sundries	364	-	-	364	80
Rent	100	-	-	100	50
Professional fee	- 0	-	-	-	72
Transfer	7,000	-	-	7,000	-
Sub total	29,004	-	-	29,004	20,720
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total payments	29,004	- 0	- 0	29,004	20,720
Net of receipts/(payments)	- 2,118	-	-	- 2,118	12,563
A5 Transfers between funds	7,000	-	-	7,000	-
A6 Cash funds last year end	31,153	-	-	31,153	18,590
Cash funds this year end	36,035	-	-	36,035	31,153

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	Current a/c	12,504	-	-
	Savings a/c	23,531	-	-
		-	-	-
	Total cash funds	36,035	-	-



Section A Independent Examiner's Report

Report to the trustees/directors/ members of

Enfield Churches Debt Centre

On accounts for the year ended

31 March 2023

Charity no.:	1191279	Company no.:	
---------------------	----------------	---------------------	--

Set out on pages

(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 **31/03/2023**.

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

I have completed my examination. I confirm that no material matters have come to my attention 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.

Signed: *Pascale KINGNE* Date: 31 January 2024

Name: Pascale KINGNE

Relevant professional qualification(s) or body (if any): ACCA (Association of Chartered Certified Accountants) fully qualified

Address: Flat 20, Lee Court, Lee High Road
London, SE13 5PE

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.

ENFIELD CHURCHES DEBT CENTRE

England & Wales - Charity number 1191279

Accounts



Trustees' Annual Report for the period

From 01/04/2021 Period start date To 31/03/22 Period end date

Charity name: Enfield Churches Debt centre

Charity registration number: 1191279

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust has been incorporated as a Charitable Incorporated Organisation (CIO) as Enfield Churches Debt Centre (ECDC). The purpose of the ECDC is a) The relief of poverty for persons in the London Borough of Enfield (LBE) through debt advice and support. b) The advancement of education of the public in all matters relating to the management of their personal finances in the LBE. c) The advancement of the Christian Faith in the LBE through care, compassion and relevant practical and spiritual help.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In this financial period ECDC gained links with Churches to partner with the charity and to make a financial commitment to support the charity for the public benefit
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard for the guidance issued by the Charity Commission in relation to public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A

Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	Befrienders assist the Debt Manager when dealing with clients.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A Debt Centre manager and a Treasurer have been appointed. Clients are introduced to the Manager via the CAP Head office website. The Manager then contacts the clients to arrange meetings to go through their financial position and help them to build a budget to deal with their debt and eventually become debt free. This process may involve the activation of a Debt Relief Order in particular cases. The manager is assisted by appointed Befrienders who deal with specific clients to help continuity and encourage the client through each stage of the process.</p> <p>The CIO is overseen by seven Trustees who hold regular meetings. These meetings include the review of finances and assess the progress of the Manager in obtaining and the success in dealing with clients through each stage of the debt free process. In addition CAP Money courses of three weekly sessions are periodically run and are available for Debt Centre clients and other persons who register to be Delegates via the CAP website.</p> <p>Since the Manager was appointed, 17 clients have applied. One has completed the course, many of the others are in the stages of completing the process. This work can take some time and requires patience and endurance. The Trustees are happy with the progress to date.</p> <p>A periodic newsletter is produced for distribution to interested parties.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The Trustees are happy that the objectives of recruitment of a Debt Centre manager and appointment of a Treasurer, Befrienders and additional Trustees have been met.
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<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	<p>No specific objectives were set as such but mainly to increase the reach of the Charity to other Enfield Churches and consequently their financial support. This is an ongoing objective.</p>
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	<p>N/A</p>
<p>Other</p>		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial period the Charity had £31,153 in funds
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserve is held to cover the costs of the Charity for a period of 12 months after closure in accordance with the agreement with CAP and to allow for notice to be paid to Debt Centre workers
Amount of reserves held	Para 1.22	£15,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties regarding the Charity continuing as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charity's main source of funds are from partner Churches who commit to regular giving to support the aims of the ECDC, and from grants to enable the Charity to continue and expand its activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The principal risks to the ECDC are lack of funding from local Churches and a lack of volunteers and employees to carry out the work of the Charity.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The Constitution of the Trust
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees are appointed having regard to the skills, knowledge and experience required for the successful running of the ECDC. Trustees are appointed by resolution at a Trustees meeting and hold a term of a minimum of three years with the exception of the first appointments, some of which were for one year and two years to ensure the terms of service of all Trustees did not expire together.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	ECDC is partnering with Christians Against Poverty (CAP UK)
Relationship with any related parties	Para 1.51	For the period in the financial year until their resignations, Trustees Mark Meatcher and Melanie Smith were related parties in the Charity.
Other		

Reference and Administrative details

Charity name	Enfield Churches Debt Centre
Other name the charity uses	ECDC
Registered charity number	1191279

Charity's principal address	47 London Road Enfield EN2 6DS

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	Nick Chanda	Chair		
2	Katherine Bleasdale-Barr			
3	Hayley Harding			
4	Peter Duffton			
5	Peter Desmond		Appointed 13 September 2021	
6	Robert Bell		Appointed 13 September 2021	
7	Kumar Rajagopalan		Appointed 14 September 2021	
8				
9	Resigned Trustees			
10	Mark Meatcher		Resigned 31 October 2021	
11	Melanie Smith		Resigned 30 September 2021	
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information


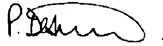
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Katherine Bleasdale-Barr	Peter Desmond
--------------------------	---------------

Position (eg
Secretary, Chair, etc)

Secretary	Trustee
-----------	---------

Date

12 January 2023



Receipts and payments accounts

For the period
from

1-Apr-21

To


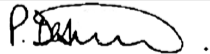
31-Mar-22

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				
Church giving	12,893	-	-	12,893
Personal giving	2,515	-	-	2,515
One-off gifts	3,000	-	-	3,000
Other giving	3,246	-	-	3,246
Gift Aid	1,625	-	-	1,625
Grants	10,000	-	-	10,000
Interest received	4	-	-	4
	- 0	-	-	-
Sub total (Gross income for AR)	33,283	-	-	33,283
A2 Asset and investment sales, (see table).				
	- 0	- 0	- 0	-
	- 0	- 0	- 0	-
Sub total	- 0	- 0	- 0	-
Total receipts	33,283	- 0	- 0	33,283
A3 Payments				
Salaries and PAYE	10,895	-	-	10,895
Employers pensions	1,456	-	-	1,456
CAP UK fees	6,600	-	-	6,600
Insurance	360	-	-	360
Mobile phones and computers	1,078	-	-	1,078
Travel & subsistence	129	-	-	129
Prof fees	72	-	-	72
Rent	50	-	-	50
Sundries	80	-	-	80
Sub total	20,720	-	-	20,720
A4 Asset and investment purchases, (see table)				
	- 0	- 0	- 0	-
	- 0	- 0	- 0	-
Sub total	- 0	- 0	- 0	-
Total payments	20,720	- 0	- 0	20,720
Net of receipts/(payments)	12,563	-	-	12,563
A5 Transfers between funds	- 0	-	-	-
A6 Cash funds last year end	18,590	-	-	18,590
Cash funds this year end	31,153	-	-	31,153

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	Bank current account	14,649	-
	Bank savings account	16,504	-

		-	-
	Total cash funds	31,153	-
	(agree balances with receipts and payments account(s))	OK	OK
		Unrestricted funds	Restricted funds
	Details	to nearest £	to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-
	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities	HMRC	Current	87
	Pension	Current	146
			-
			-
			-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	
		Katherine Bleasdale-Barr	
		Peter Desmond	

-
-
OK
Endowment funds
to nearest £
-
-
-
-
-
-
-
Current value (optional)
-
-
-
-
-
Current value (optional)
-
-
-
-
-
-
-
-
-
When due (optional)
Date of approval
12 January 2023
12 January 2023


**CHARITY COMMISSION
FOR ENGLAND AND WALES**
**Independent examiner's
report on the accounts**
Section A
Independent Examiner's Report
**Report to the trustees/
members of**
Charity Name

ENFIELD CHURCHES DEBT CENTRE

**On accounts for the year
ended**

31 MARCH 2022

**Charity no
(if any)**

1191279

Set out on pages
(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 31/03/2022.

**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 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.

Signed:
Date:

16 JANUARY 2023

Name:

BRIAN ROBSON

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

34 RAVENSCRAIG ROAD

ARNOS GROVE

LONDON N11 1AD

Section B
Disclosure

NOT APPLICABLE

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

IER

1

October 2018

ENFIELD CHURCHES DEBT CENTRE

England & Wales - Charity number 1191279

Accounts



Trustees' Annual Report for the period

From **14/09/2020** Period start date To **31/03/2021** Period end date

Charity name: **Enfield Churches Debt centre**

Charity registration number: **1191279**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the ECDC is a) the relief of poverty for persons in the London Borough of Enfield through debt advice and support. b) the advancement of education of the public in all matters relating to the management of their personal finances in the London Borough of Enfield. c) the advancement of the Christian faith in the London Borough of Enfield through care, compassion and relevant practical and spiritual help.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In this financial period ECDC gained links with churches to partner with the charity and to make a financial commitment to support the charity for the public benefit.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have taken had regard for the guidance issued by the Charity Commission in relation to public benefit.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	ECDC has forged links with churches across the borough of Enfield to prepare for the opening of the debt centre in the following Financial Period.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial period the charity had £18,590 in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserve is held to cover the costs of the charity for a period of 12 months after closure in accordance with the agreement with CAP and to allow for notice to be paid to debt centre workers
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties regarding the charity continuing as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charities main source of funds is from partner Churches which commit to regular giving to support the aims of the ECDC.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The principal risks to the ECDC are lack of funding from local churches, and lack of volunteers and employees to carry out the work of the charity.
Other		

Structure, Governance and Management

Description of charity's		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed having regard to the skills, knowledge and experience required for the successful running of the ECDC. Trustees are appointed by resolution at a Trustees meeting and hold a term of a minimum of three years with exception of the first appointments, some of which were for one year and two years to ensure the terms of service of all trustees did not expire together.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	ECDC is partnering with Christians Against Poverty (CAP UK).
Relationship with any related parties	Para 1.51	For the financial period reported Mark Meatcher and Melanie Smith are both Trustees. The term of appointment for Melanie Smith was limited to 1 year in view of this.
Other		

Reference and Administrative details

Charity name	Enfield Churches Debt Centre
Other name the charity uses	ECDC
Registered charity number	1191279
Charity's principal address	47 London Road Enfield EN2 6DS

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	Mark Meatcher	Chair		
2	Melanie Smith			
3	Katharine Bleasdale-Barr			
4	Hayley Harding			
5	Peter Dufton			
6	Nick Chanda			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
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Full name(s)	Katharine Bleasdale-Barr	Peter Desmond
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Position (eg Secretary, Chair, etc)	Secretary	Trustee
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Date	10 January 2022
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Receipts and payments accounts

CC16a


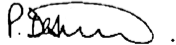
For the period from 9/14/20 To 3/31/20

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					
Church Giving	9,502	-	-	9,502	-
Personal Giving	350	-	-	350	-
Grants	1,500	-	-	1,500	-
Miscellaneous Income	7,238	-	-	7,238	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
Sub total (Gross income for AR)	18,590	-	-	18,590	-
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	18,590	- 0	- 0	18,590	- 0
A3 Payments					
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
Sub total	- 0	-	-	-	-
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	
Sub total	- 0	- 0	- 0	-	- 0
Total payments	- 0	- 0	- 0	-	- 0
Net of receipts/(payments)	18,590	-	-	18,590	-
A5 Transfers between funds	- 0	-	-	-	-
A6 Cash funds last year end	- 0	-	-	-	-
Cash funds this year end	18,590	-	-	18,590	-

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	Bank Current Account	2,090	-	-
	Bank Savings Account	16,500	-	-

		-	-	-
	Total cash funds	18,590	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	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
		Katharine Bleasdale-Barr		10/1/22
		Peter Desmond		10/1/22