



## 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				
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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


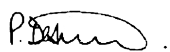
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## Declarations

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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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Enfield Churches Debt Centre

1191279

## Receipts and payments accounts

CC16a

For the period  
from

9/14/20

To



3/31/20

### 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 £
<b>A1 Receipts</b>					
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	-	-	-	-
<b>Sub total</b> (Gross income for AR)	18,590	-	-	18,590	-
<b>A2 Asset and investment sales, (see table).</b>					
	- 0	- 0	- 0	-	-
	- 0	- 0	- 0	-	- 0
<b>Sub total</b>	- 0	- 0	- 0	-	- 0
<b>Total receipts</b>	18,590	- 0	- 0	18,590	- 0
<b>A3 Payments</b>					
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
<b>Sub total</b>	- 0	-	-	-	-
<b>A4 Asset and investment purchases, (see table)</b>					
	- 0	- 0	- 0	-	-
	- 0	- 0	- 0	-	-
<b>Sub total</b>	- 0	- 0	- 0	-	- 0
<b>Total payments</b>	- 0	- 0	- 0	-	- 0
<b>Net of receipts/(payments)</b>	18,590	-	-	18,590	-
<b>A5 Transfers between funds</b>	- 0	-	-	-	-
<b>A6 Cash funds last year end</b>	- 0	-	-	-	-
<b>Cash funds this year end</b>	18,590	-	-	18,590	-

### 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 £
<b>B1 Cash funds</b>	Bank Current Account	2,090	-	-
	Bank Savings Account	16,500	-	-

		-	-	-
	<b>Total cash funds</b>	18,590	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>
	<b>Details</b>	to nearest £	to nearest £	to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-
	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	
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