



CHARITY COMMISSION
FOR ENGLAND AND WALES

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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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 £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 Dufton			
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)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information


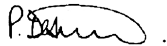
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Declarations

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)

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

Secretary	Trustee
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Date

12 January 2023



Receipts and payments accounts

For the period
from

1-Apr-21

To


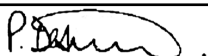
31-Mar-22

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	to the nearest £	to the nearest £	to the nearest £	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	Restricted funds
		to nearest £	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: *Brian Robson*

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

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October 2018