



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 <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 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		

Name of trustees holding title to property belonging to the charity

[illegible]

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)	K. Bleasdale-Barr	P. Desmond
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Full name(s)	Katherine Bleasdale-Barr	Peter Desmond
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Position (eg Secretary, Chair, etc)	Secretary	Treasurer
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Date	27 January 2024
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Charity Name		No (if any)		CC16a
ECDC		1191279		
Receipts and payments accounts				
For the period from	Period start date	To	Period end date	
	4/1/22		3/31/23	

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	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	-	
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	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Current a/c	12,504	-	-
	Savings a/c	23,531	-	-
		-	-	-
	Total cash funds	36,035	-	-

	(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	PAYE		56	
	Pensions		146	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
	K. Bleasdale-Barr	KATHERINE BLEASDALE-BARR		27 January 2024
	P. Desmond	PETER DESMOND		27 January 2024



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.