

## 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	<b>N/A</b>
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				
12				
13				
14				
15				
16				
17				
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

Full name(s)

Katharine Bleasdale-Barr

Peter Desmond

Position (eg  
Secretary, Chair, etc)

Secretary

Treasurer

Date

31 December 2024

31 December 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name		No (if any)		CC16a
ECDC		1191279		
Receipts and payments accounts				
For the period from	Period start date	To	Period end date	
	4/1/23		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 £
<b>A1 Receipts</b>					
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	-	-	-	-
<b>Sub total</b> (Gross income for AR)	18,874	-	-	18,874	26,886
<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>	18,874	- 0	- 0	18,874	26,886
<b>A3 Payments</b>					
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
<b>Sub total</b>	20,481	-	-	20,481	29,004
<b>A4 Asset and investment purchases, (see table)</b>					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
<b>Sub total</b>	- 0	- 0	- 0	-	- 0
<b>Total payments</b>	20,481	- 0	- 0	20,481	29,004
<b>Net of receipts/(payments)</b>	- 1,607	-	-	- 1,607	- 2,118
<b>A5 Transfers between funds</b>	5,000			5,000	7,000
<b>A6 Cash funds last year end</b>	36,035	-	-	36,035	31,153
<b>Cash funds this year end</b>	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 £
<b>B1 Cash funds</b>	Current a/c	10,609	-	12,504

	Savings a/c	28,819	-	23,531
		-	-	-
	<b>Total cash funds</b>	<b>39,428</b>	<b>-</b>	<b>36,035</b>
	(agree balances with receipts and payments account(s))	OK	OK	Agreement Error
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>
	<b>Details</b>	<b>to nearest £</b>	<b>to nearest £</b>	<b>to nearest £</b>
<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>	Professional fees	Current	100	< 1 year
			-	87
			-	146
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	K. Bleasdale-Barr	KATHARINE BLEASDALE-BARR	31 December 2024	
	P. Desmond	PETER DESMOND	31 December 2024	



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

<b>Relevant professional qualification(s) or body (if any):</b>	<b>ACCA (Association of Chartered Certified Accountants) fully qualified</b>
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**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.**