



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 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	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)

Katharine Bleasdale-Barr

Peter Desmond

Full name(s)

Katharine Bleasdale-Barr

Peter Desmond

Position (eg
Secretary, Chair,
etc)

Secretary

Trustee

Date

15 January 2026



Charity Name		No (if any)		CC16a
ECDC		1191279		
Receipts and payments accounts				
For the period from	Period start date	To	Period end date	
	4/1/24		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	-	-
		-	-	-

	Total cash funds	35,925	-	-
	(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	HMRC	PAYE	865	25 April 2025
	Independent Examiner fee	Management & Professional fees	100	<1 year
	Pension cons	Pension cons	246	02 April 2025
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>Katharine Bleasdale-Barr</i>	Katharine Bleasdale-Barr	15 January 2026	
	<i>Peter Desmond</i>	Peter Desmond	15 January 2026	



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
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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.