



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 2 November 2020 to 31 December 2021

Charity name: Chippenham CAP Centre

Charity registration number: 1192100

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the CIO are for the public benefit: (a) the relief of poverty for persons generally in, but not exclusively, the Chippenham and surrounding area of Wiltshire who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting the provisions of advice and other services as the trustees of the charity may from time to time think fit; (b) the advancement of education of the public in, but not exclusively, the Chippenham and surrounding area of Wiltshire in all matters relating to the management of their personal finances as the trustees may from time to time think fit; (c) the advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time to time think fit.
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	The main activities of the Charity were fulfilled through the employment of a debt centre manager who, during the reporting period, was trained and mentored by the national CAP charity. Within the reporting period, the centre manager undertook or facilitated the activities described below in this report. The charity receives referrals for the services of the centre manager from the national CAP charity, who work alongside the centre manager to provide Debt Counselling and Debt Advice to individuals looking to be free from long-term structural debt, deal with urgent debt problems and resolve outstanding issues with creditors. Beyond this, the Charity has also begun to deliver the CAP Money course, a three week program of training for individuals to learn how to manage money and finances and learn how to save for future budgeted needs.
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 read and have regard to the guidance from the Charity Commission on public benefit. All activities and work of the Charity are undertaken with consideration of the public benefit they are to provide and with the intention of maximising that benefit and the impact of the Charity.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The Charity is not, principally, a grant making charity. The Charity does however hold a small fund provided by a corporate donor intended to provide small items of food and or meet immediate financial needs. Any such needs are identified by the centre manager and communicated to the trustees, two of whom must confirm approval of the assistance sought.
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	Volunteers provide essential support to the work of the Charity. Currently volunteers: - Act as befrienders to those accessing the support of the Charity, providing a point of contact for the service users to provide emotional support to those dealing with debt. - Train as money coaches to deliver essential training on budgeting, saving and money management. - Assist in fundraising.

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	During the reporting period, the Charity received referrals for its services from the following organisations:
		SEETEC
		The Rise Trust
		Word of mouth
		Doorway
		Website
		Chippenham Job centre
		Wiltshire Council Adult Social Care Team
		Centre of Independent Living
		CAP Poster
		In the period the Charity worked with and supported 15 clients locally, 14 of these attended all 3 main debt counselling appointments.
		5 of these individuals who were advised within the reporting period are now debt-free and 4 are still paying into a Debt Management Plan.
		In addition to this, the Charity arranged and ran two CAP Money courses at Station Hill Baptist Church and The Rise Trust Children's Centre. 10 delegates attended at least 1 of the 3 sessions at each of these events.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	In November 2020, when the charity was established, the intention was to raise sufficient funds to allow for two years of operation of the debt centre, with the hope and intention that over that period (so by December 2022), the centre would have been able to secure sufficient monthly donations to support its work into the future. The annual operation of the debt centre is anticipated to be around £20,000 at the current levels of staffing to service the current level of those accessing its services. This provides for a monthly cost of £1,750. At the end of December 2021 the Charity had regular monthly income of 15% of its monthly costs, but had secured sufficient grant funding to cover its operations for the first two years (so to at least the end of December 2022). The Charity is therefore in a reasonable financial position for the short term, but is focused on increasing its monthly income from other local sources by the end of December 2022.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity aims to hold sufficient reserved to cover 3 months of its running costs in order to cover staffing and administrative costs should it become clear there were insufficient funds for the Charity to continue its operations.
Amount of reserves held	Para 1.22	£5,000
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	N/A

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 benefitted from, and is grateful for substantial grants for its first two years of operation from: 1) Wiltshire Community Foundation 2) Chippenham Borough Lands Charity 3) Wessex Water 4) Tesco
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution for a Foundation CIO
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	A majority of trustees must be appointed by the trustees of Trinity Chippenham CIO. Trustees are identified and selected for their skills and suitability by the current trustees and with a mind to the skills and connections the charity may need in the future.

Reference and Administrative details

Charity name	Chippenham CAP Centre
Other name the charity uses	-
Registered charity number	1192100
Charity's principal address	115 Wood Lane Chippenham SN15 3EA

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	Philip Wren			Trinity Chippenham CIO
2	Timothy Jones			Trinity Chippenham CIO
3	David Jeffrey			Trinity Chippenham CIO
4				
5				

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Financial	Watchman Accountants Limited	48 The Causeway, Chippenham, Wiltshire, SN15 3DD

Name of chief executive or names of senior staff members (Optional information)

Maria Baker, Centre Manager

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Philip William Wren	
Position (eg Secretary, Chair, etc)	Trustee	

Date 17 October 2022

CAP Chippenham CIO Income & Expenditure summary 3rd Feb 2021 to Apr 6th 2022

2021-22	Income	Expenditure	Balance	Bank Balance	Date
				0	03/02/2021
Corporate Donations	36,860.84				
Individual Donations	2,505.00				
Acts 435	500.00				
Special Events	2,813.63				
Salary		11,074.81			
CAP Monthly Fee		7,800.00			
Bank Monthly Fee		104.00			
Blessings fund		1,000.00			
Expenses		1,644.26			
HMRC		212.96			
	<u>42,679.47</u>	<u>21,836.03</u>	<u>20,843.44</u>	<u>20,843.44</u>	06/04/2022



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

CHIPPENHAM CAP CENTRE

On accounts for the year
ended

05/04/2022

Charity no
(if any)

1192100

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2022.

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed:

Christopher David Watchman

Date:

06/10/2022

Name:

CHRISTOPHER DAVID WATCHMAN

Relevant professional
qualification(s) or body

CHARTERED CERTIFIED
ACCOUNTANT (FCCA)

(if any):

Address:

WATCHMAN ACCOUNTANTS LIMITED

48 The Causeway, Chippenham

Wiltshire SN15 3DD

Company No: 13800518

Email: chris@watchmanaccountants.com

Tel: 01249 658059

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.