



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 January 2024 Period start date To 31 December 2024
Period end date

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	Para 1.17 and 1.19	The main activities of the Charity were fulfilled through the employment of a debt centre manager and a debt centre

benefit, in particular, the activities, projects or services identified in the accounts.		coach who, during the reporting period, was trained and mentored by the national CAP charity. Within the reporting period, the centre manager and coach undertook or facilitated the activities described below in this report. The charity receives referrals for the services of the centre manager from NHS, Salvation Army, DWP, Turning Point, Doorway and 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 runs a weekly café, delivers 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. A client says “Before contacting CAP, I was feeling scared, depressed and anxious. I would not answer a knock on the door. I waited years before seeking help. Chippenham CAP Centre explained my options in an easy to understand way. Now I have gone debt free I feel a relief and freer. The Chippenham CAP Centre was friendly, caring and understood my situation”
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.
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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.
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. - Help run the weekly café - Deliver food parcels - 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 377 individual cases. This includes debt help for whole families, a large number of participants in money coaching courses, drop ins from attending the job centre weekly and drop ins from attendance at the CAP café.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	In 2024 the operation cost of the debt centre was £35,596 at the current levels of staffing to service the current level of those accessing its services. This provides for a monthly cost of £2966. At the end of December 2024 the Charity had regular monthly income of 67% of its monthly costs, but had secured sufficient grant funding to cover its operations.
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		The Charity is therefore in a reasonable financial position for the short term, but will be focused in 2025 on increasing its monthly income from other sources.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity aims to hold sufficient reserves 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	£4300
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	None

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 in 2024 from: 1) Wiltshire Community Foundation 2) Chippenham Borough Lands Charity 3) Wessex Water The Charity also benefitted from regular monthly donations under the Gift Aid Scheme The Charity is happy to accept legacy gifts, grants from Donor Advised Funds and Match Funding.
		N/A

Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Limitation of grants due to matters outside the control of the Charity, e.g. reduction in available funds for grants, cessation of charitable giving.
Other		

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	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	none
Registered charity number	1192100
Charity's principal address	37 Bremhill Nr Calne Wiltshire SN11 9LD

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	David Jeffrey	Chair		
2	Timothy Jones			
3	Andy Cordle			
4	Miriam Ovens			
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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
	Financial Limited 48	Watchman Accountants	The Causeway, Chippenham, Wiltshire, SN15 3DD
	Name of chief executive or names of senior staff members (Optional information)		
	Maria Baker, Centre Manager		

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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)		
	Full name(s)	Dave Jeffrey	
	Position (eg Secretary, Chair, etc)	Chair	
	Date	8 October 2025	

Chippenham CAP Centre CIO - Income and Expenditure Summary 01 January to 31 December 2024				
2024	Inco me	Expen diture	Bank Balance	Date
			18379.5 3	01/0 1/24
Trust Donations	1500 0			
Church Donations	1770			
Gift Aid Donations	6341			
Non Gift Aid Donations	3044 .07			
Acts 435	1923 .9			
Special Events	162. 67			
Gift Aid	5872 .11			
Interest	33.2 9			
Salary, Tax, NI & Pensions		26390		
CAP Fees		3600		
Bank Fees		60		
Expenses		4238		
Payrol/Admin/Insurance/Acts		2121		
			16117.6 8	31/1 2/24
Totals	3414 7.04	36409		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

CHIPPENHAM LAP CENTRE

On accounts for the year
ended

31/12/24

Charity no
(if any)

1192100

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

Responsibilities and
basis of report

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:

Watchman

Date:

11/09/25

Name:

CHRISTOPHER

DAVID

WATCHMAN

Relevant professional
qualification(s) or body

CHARTERED CERTIFIED ACCOUNTANT (FCCA)