

KENDAL AND DISTRICT DEBT CENTRE

England & Wales - Charity number 1195911

Details

Status Registered

Legal form CIO

Registered 2021-09-24

Register [View on the Charity Commission register](#)

Contact

Address 2 Ashes Farm
Staveley
Kendal
Cumbria
LA8 9NL

Phone 07763863888

Email kendaldebtcentre@gmail.com

Website kendaldebtcentre.org

Activities

Objects: THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT:(A) THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND KENDAL AND DISTRICT, WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING ADVICE AND OTHER SERVICES AS THE TRUSTEES MAY FROM TIME-TO-TIME THINK FIT;(B) THE ADVANCEMENT OF EDUCATION OF THE PUBLIC LIVING IN AND AROUND KENDAL AND DISTRICT IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AND WELLBEING(C) THE ADVANCEMENT OF THE CHRISTIAN FAITH INCLUDING THROUGH CARE, COMPASSION AND RELEVANT PRACTICAL AND SPIRITUAL HELP AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: 1.The relief of poverty for persons living in Kendal and District through the provision of a free debt counselling service.2.By providing education to the public living in Kendal and District in matters relating to the management of their personal finances and well-being.3.The advancement of the Christian faith through care, compassion and relevant practical and spiritual help

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£16,374	£34,587	-	-
2024-09-30	£62,347	£31,207	-	-
2023-09-30	£54,512	£16,288	-	-
2022-09-30	£53,463	£13,137	-	-

Trustees

Name	Role	Appointed
Christopher James Marshall		2021-10-07
Dr SAMUEL JAMES BOYD GILMORE		2021-09-24
Mairi Margaret Ferguson Prescott		2025-06-09
Rev Shanthi Peiris		2024-01-15
Stephen Coleman		2024-03-18

KENDAL AND DISTRICT DEBT CENTRE

England & Wales - Charity number 1195911

Accounts

Kendal and District Debt Centre – Charity Commission Report 2024-25

Registered charity 1195911

Registered Office - 2 Ashes Farm, Staveley, Cumbria, LA8 9NL

This is the fourth report from Kendal and District Debt Centre, partnering with Christians Against Poverty. This report is followed by an appendix which includes some background information to our charity.

Our charitable objectives,

Our charitable objectives, as outlined in our foundation constitution, are as follows:

- The relief of poverty for people living in and around Kendal & District
- The advancement of educational initiatives for those living in and around Kendal & District, in all matters relating to the management of their personal finances and wellbeing:
- The advancement of the Christian faith, through care, compassion, and relevant and appropriate practical and spiritual support.

Governance:

The Charity is managed by a board of Trustees. At September 30th 2025 there were five trustees:

Mr Stephen Coleman (until 18/03/27)
Dr Boyd Gilmore (until 24/09/27)
Mr Chris Marshall (until 07/10/27)
Rev'd Canon Shanthi Thompson (until 15/01/27)
Mrs Mairi Prescott (until 09/06/2028)

During the last year there were three resignations:

Mr John Fleetwood
Rev Jonny Gios
Ven. Vernon Ross

The policy and practice of the Trust is to invite persons with relevant experience, skill-sets and vision, as set out in more detail in sections 9 and 10 of our constitution, to consider taking on this responsibility.

With this I mind, Mairi Prescott was appointed as a new trustee on 09/06/25

During the year Rev Jonny Gios stepped down as both Chair and also as a trustee. Under our Multichurch Partnership agreement with Christians Against Poverty (CAP) there is an expectation that the Chair of Trustees should be a church leader of one of our partner churches. Regrettably no church leader was willing to take on the

role of Chair. Therefore, following consultation with CAP, Dr Boyd Gilmore was appointed as acting Chair of Trustees on 29th January 2025.

The board of trustees met on eight occasions over the year.

Income and reserves:

The charity has continued to receive financial support from three main sources: personal donations – including regular giving supplemented whenever appropriate by Gift Aid, partner churches and grants. Since our last report a further three grants have been received helping to provide more certainty around our ability to provide ongoing services in future years.

The current policy and practice of the charity is to have adequate funds to ensure the on-going viability of the work of the charity and to have a minimum reserve of six month's payments - primarily to cover staff costs and any emergency situations that may arise from time to time. The trustees ensure that reserves are maintained in liquid assets. The charity currently has sufficient reserves in line with this policy.

Safeguarding:

There have been no serious safeguarding concerns during this period.

Compliance with Charity Commission regulations

In all our activities, the trustees have had regard to the guidance issued by the Charity Commission on the public benefits of a charity.

Report on Kendal District Debt Centre core debt services

Number of clients worked with during this period: 20

Clients who have gone debt free or started a Debt Management Plan: 4

During this period, the Debt Centre moved location from the South Lakes Foyer to the Shakespeare Centre (office base for King's Church and the King's Food Bank). This move happened smoothly and in spite of limited space, the Debt centre continued to operate well, with the advantage of being based next to the Food Bank and in a location that is more readily accessible to clients and other visitors.

While many clients have fully engaged with Debt Centre services regrettably a number of clients have not fully engaged with follow up and withdrawn by ceasing contact, in spite of efforts to re-engage with them. In addition, a number of clients have moved away from the locality in the middle of the process.

We continue to aim to reach 2 new clients per month. Although the need for help with debt is very evident in many communities across our region, there remains a significant challenge in persuading individuals to persist with the debt advice process until its conclusion. It is only then that a plan is created and implemented to allow them to become debt-free. In keeping with historical trends, we have found that in the last year approximately 40% of clients who have been visited initially continue to complete a second visit. There are a variety of reasons for this, but this continues to be a challenge for the Debt Centre manager and Trustees to improve upon going forward.

The Debt Centre manager has worked alongside the Money Coach manager, in attending networking meetings and church services together as well as in helping to support clients.

Referrals:

Referrals have also been received from the The Well (Recovery Centre), Job Centre Plus
GP Social Prescribers' team, the Council's Health and Well Being Coaches, Cumbria Future Proof Scheme (formerly Cold to Cosy Homes) and the King's Food Bank.

Volunteer update and recruitment:

The Debt Centre manager has maintained a strong core team of ten volunteers from local churches and gained one new volunteer during this period. Their role is not only to accompany the Debt Centre manager on visits but also to act as 'befrienders' to cement the ongoing relationship with clients and to encourage them in following through with the agreed debt repayment plans. There have been two events for volunteers and supporters, a Community Gathering in May 2025, and a volunteers' support and update meeting in January 2025. These have strengthened communication and encouraged the small team I have who visit with him.

We are very grateful for the ongoing commitment and enthusiasm of all our volunteers.

Partner Churches

We continue to be grateful for the ongoing support of our official partner churches - Kendal Parish Church, Stricklandgate Methodist Church, St Mark's Natland,, St Thomas' Crosscrake and St Thomas' Kendal. During this year after many years of faithful support Gateway Church, a foundation partner church, closed. However we are delighted to report that Burton and Holme churches have recently joined us as official partner churches.

Liaison with supporters and churches:

Information and prayer updates have been sent out to supporters and partner churches. The Debt Centre Manager has attended services at two local churches and gave presentations at these services (one in October 2024 and one in January 2025).

Networking:

The Debt Centre manager attended two Job Centre Plus over 50's Health and Well Being events, where he gave a presentation to claimants who were long term unemployed owing to health problems. In addition he met with the Westmorland and Furness Council Revenue (Council Tax) team and has established a good referral and partnership relationship with them.

Report on Money Advice Project

Participant Numbers from 1st October 2024 - 30th September 2025

Attendees:

Bespoke Courses - 14

Open Courses - 11

Schools Courses - 237

Light Touch Advice - 206

Total Reach - 468

Courses and Talks

2 Bespoke Courses - 1 for a Rehabilitation Centre, 1 for a Housing Association for people with Learning Disabilities

5 Open Courses - 2 for churches, 3 online (3 Church courses and 5 online courses have been offered but not all have been attended)

2 School visits - Money Education for 6th formers

Light Touch Advice ranges from one-on-one chats with clients to talks to over 65s on pensions, expectant parents on maternity pay and grants, drop ins and newsletters.

What We Have Offered

Over this time period we have offered bespoke and open courses, school visits, 'money talks' on specific aspects of finance, drop ins and 'Couples Clinics' for couples to have a safe and informative space about their finances.

A lot of course requests and participants come via word of mouth or referrals from the social workers and a lot of cold requests from myself to different organisations who might benefit from our services.

In terms of the 4 week CAP Money Course we often get more sign ups than attendees. This may be due to the fact that the courses are free (which they absolutely should be) but it means that clients who have signed up are less invested in the courses, especially if they feel like they have been 'forced' onto the course by someone else.

Local agencies have shown a lot of interest in what we offer, but regrettably this enthusiasm is not often met with actual referrals or sign ups.

Summary of 2024-2025

2024-2025 has been a period of continued activity for the debt service side of the charity delivered through our Debt Centre manager and supported by a team of faithful volunteers. The Charity also continues with the additional service of running Money Courses designed by CAP by employing a member of staff to manage this.

We have a dedicated team of active Trustees who not only oversee the charity but also directly support our employed staff, and volunteers. Our vision and objectives, as outlined in our governing document, remain unchanged.

Dr Boyd Gilmore
Acting Chair of Trustees, Kendal and District Debt Centre

Dated _____

APPENDIX

Background

Following closure of the Kendal Debt Centre from Parr Street Church, Kendal in 2018, we were approached by Christians Against Poverty (CAP) in 2019 to restart a centre due to need in the area. Church leaders were brought together to discuss if we felt this challenge of debt in the area was big enough to look at starting the work.

After several meetings with church leaders and representatives from CAP we decided to proceed to set up with partner churches and a lead church. This would be under a governance model in the form of a Charitable Incorporated Organisation (CIO). In March 2020 the discussion around setting this was halted due to the Covid Pandemic.

Discussion recommenced in Spring 2021 with a small core team made up of interested parties from across the Churches in Kendal. The Core team worked hard to work on the aims and objectives of the charity, fundraising and recruitment of a part time debt centre manager.

In the summer of 2021, the core team drew out 3 people who would be willing and passionate about becoming trustees for the new charity. This smaller team worked out the vision and values of the proposed new charity.

Vision and Values

We came up with the following objectives

Our Vision: Passionate about seeing lives transformed, renewed, and set free from debt across South Lakes.

Our Values: We will work with all people who need the support of Kendal and District Debt Centre regardless of, disability, race, sexual orientation, gender, age, religion, or belief.

We appreciate that some clients will have challenging life circumstances. We will partner with all organisations to fully support and refer when needed to other agencies.

We strive to be passionate and compassionate: We do what we do because we care deeply about seeing people released from debt, poverty, and their causes.

We will strive to communicate well with supporters, clients and partner churches and give ample opportunities to attend evangelistic events.

We seek to exceed our clients' expectations, being generous with our time and by providing an excellent standard of practical support.

We will be courageous and innovative, not settling for the same old when we can push for bigger and better.

With our vision and values in place we set out our objectives and area of operation. We have always anticipated that Kendal and immediate locality (post codes LA8 and LA9) would be the initial focus with potential expansion into other geographical locations as partnerships with other churches develop.

**KENDAL AND DISTRICT DEBT CENTRE
ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

**KENDAL AND DISTRICT DEBT CENTRE
ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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**KENDAL AND DISTRICT DEBT CENTRE
INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

	2025	2024
	£	£
Income Received	16,374	62,347
Staff cost	(25,019)	(20,798)
Depreciation and other amounts written off assets	(607)	(607)
Other charges	(9,568)	(10,409)
Funds Generated/(Depleted)	<u>(18,820)</u>	<u>30,533</u>

**KENDAL AND DISTRICT DEBT CENTRE
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025**

	2025	2024
	£	£
Fixed assets	235	842
Current assets	107,598	125,811
Net current assets	107,598	125,811
Total assets less current liabilities	107,833	126,653
Accruals and deferred income	(860)	(860)
Net assets	106,973	125,793
 Capital and reserves	 106,973	 125,793

NOTES TO THE ACCOUNTS

1 Statutory information

Kendal and District Debt Centre is a private company, limited by shares, registered in England and Wales, registration number 1195911. The registered office is c/o Ashes Farm, Staveley, Kendal, Cumbria, LA8 9NL.

2 Average number of employees

During the year the average number of employees was 2 (2024: 2).

Approved by the board on 7 February 2026

Stephen Coleman
Trustee

Company Registration No. 1195911

**KENDAL AND DISTRICT DEBT CENTRE
DETAILED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

This schedule does not form part of the statutory accounts.

	2025	2024
	£	£
Turnover		
Funds Received	16,374	62,347
Staff costs		
Wages and salaries	22,891	18,825
Pensions	1,750	1,306
Staff training and welfare	-	50
Travel and subsistence	28	67
Gifts	350	550
	25,019	20,798
Depreciation and other amounts written off assets		
Depreciation	607	607
Other		
Rent	3,176	267
Telephone and fax	124	94
Postage	8	-
Stationery and printing	47	148
Subscriptions	25	178
Insurance	144	96
Repairs and maintenance	80	-
Donations	3,600	3,795
Sundry expenses	436	88
Accountancy fees	1,171	1,390
Advertising and PR	452	4,014
Other legal and professional	177	226
Other direct costs	128	113
	9,568	10,409
Funds generated/(depleted) on ordinary activities before taxation	(18,820)	30,533

KENDAL AND DISTRICT DEBT CENTRE

England & Wales - Charity number 1195911

Accounts

Kendal and District Debt Centre – Charity Commission Report 2023-24

Registered charity 1195911

Registered Office - 2 Ashes Farm, Staveley, LA8 9NL

This is the third report from the Kendal and District Debt Centre. Partnering with Christians Against Poverty, we aim to alleviate the burden of debt in the South Lakes area of Cumbria. As last year, the report is followed by an appendix which includes some background information to our charity.

The Trust is managed by Trustees. At September 30th 2024 there were seven trustees:

Mr Stephen Coleman
Mr John Fleetwood
Dr Boyd Gilmore
Rev Jonny Gios (chair of Trustees)
Mr Chris Marshall
Ven. Vernon Ross
Rev'd Canon Shanthi Thompson

The policy and practice of the Trust is to invite persons with relevant experience, skill-sets and vision, as set out in more detail in sections 9 and 10 of our constitution, to consider taking on this responsibility.

Summary of 2023-2024

After a challenging previous year, 2023-2024 has been a period of consolidation for the debt service side of the charity. Following the successful bid for funding from Westmorland and Furness Council's Money Advice Outreach Fund, the Charity began the additional service of running Money Courses designed by CAP and employing a new member of staff to manage this. We have welcomed two new Trustees, reaching the maximum number of seven.

Activities during 2023-2024

Debt Service

Our Debt Centre Manager Paul Robinson has been in post since August 2023. During the year he has seen 18 clients, 2 of whom have become debt free with one further client acting on a plan to become debt free. Although the need for help with debt is very evident in many communities across our region, there remains a significant challenge in persuading individuals to stick with the process until its conclusion. It is only then that a plan is created and implemented to allow them to become debt-free. We have found that in the last year just under 40% of clients who have been visited initially continue to complete a second visit. There are many different reasons for this, but it remains a challenge for the Debt Centre Manager and Trustees to improve upon going forward.

We continue to strive to reach 2 new clients per month. Our clients are referred to us from Manna House, Neighbourhood Chaplains, The Well Community, Carers Support South Lakes, Doctor Surgeries and other agencies. It is often the case that many of the clients we see need additional support from other professional and third sector organisations. This is why developing partnerships is so important to us - both on a discipleship level with local churches and with other professional agencies as we try to address the complex needs that some of our clients have.

Money Course

This year we secured funding from the Westmorland and Furness Council's Money Advice Outreach Fund in order to offer CAP Money Courses, initially for a period of 12 months. This is very synergistic with our core work of helping people once they are in debt. Using the Money Course, designed by CAP, and other lighter-touch resources, we can help people avoid getting into financial difficulties in the first place. We employed Laura Kirkham in April who is our Money Advice Project Manager. Since starting Laura has been offering a mix of Open Courses (members of the public sign up and meet with Laura in person or online over a period of 4 sessions), Bespoke Courses (an organisation invites Laura in), and Lighter Touch sessions (which may be a single session). From April to September, in total 96 people have been given some kind of money education and support through this project. Laura has already secured commitments to work in local secondary schools, which will reach young people at Key Stage 4 and beyond.

Other activities

Both Paul and Laura have spent time building up their networks of organisations and individuals who will be influential in encouraging clients to come forward for debt help and money course attendance. We have used some of the grant money for the Money Advice Project to market the service across the whole of Kendal and District.

The charity has continued to receive financial support from three main sources: personal donations – including regular giving, partner churches and grants. Since our last report a further three grants have been received helping to provide more certainty around our ability to provide this very important service in future years.

In all our activities, the trustees have had regard to the guidance issued by the Charity Commission on the public benefits of a charity.

Volunteers

We are aware that maintaining a motivated pool of volunteers to support the work of the Debt Centre is crucial. At the end of September 2024, we had 10 volunteers whose role is to accompany Paul on client visits. Some of these also act as 'befrienders' to cement the ongoing relationship with clients and to encourage them in following through with the agreed debt repayment plans. We are mindful of the need to secure more befrienders to get alongside clients and to help them to go debt free. We maintain a group of supporters: some have offered practical help and some have offered prayer support and are committed

to pray for the charity on an on-going basis. We are very grateful for the commitment and enthusiasm of all our volunteers.

Summary

We have had a year of consolidation of our core debt centre work and an extension of the charity's capability through the offering of the new service of Money Advice. We are committed to both these activities, as funds allow, as the need is ever-present and is on our doorstep. We have a dedicated team of Trustees who are supporting our employed staff, volunteers and supporters. Over the next year we hope to develop both services, encourage more partner churches to join us and promote more individual regular, on-going financial support. Our vision and objectives remain the same.

Reserves

The current policy and practice of the trust is to have adequate funds to ensure the on-going viability of the work of the charity and to have a minimum reserve of six month's payments - primarily to cover staff costs and any emergency situations that may arise from time to time. The trustees ensure that reserves are maintained in liquid assets. The charity currently has sufficient reserves in line with this policy.



Dr Boyd Gilmore
Acting Chair of Trustees, Kendal and District Debt Centre

Dated 17th March 2025

APPENDIX

Background

Following closure of the Kendal Debt Centre from Parr Street Church, Kendal in 2018, we were approached by Christians Against Poverty (CAP) in 2019 to restart a centre due to need in the area. Church leaders were brought together to discuss if we felt this challenge of debt in the area was big enough to look at starting the work.

After several meetings with church leaders and representatives from CAP we decided to proceed to set up with partner churches and a lead church. This would be under a governance model in the form of a Charitable Incorporated Organisation (CIO). In March 2020 the discussion around setting this was halted due to the Covid Pandemic.

Discussion recommenced in Spring 2021 with a small core team made up of interested parties from across the Churches in Kendal. The Core team worked hard to work on the aims and objectives of the charity, fundraising and recruitment of a part time debt centre manager.

In the summer of 2021, the core team drew out 3 people who would be willing and passionate about becoming trustees for the new charity. This smaller team worked out the vision and values of the proposed new charity.

Vision and Values

We came up with the following objectives

Our Vision: Passionate about seeing lives transformed, renewed, and set free from debt across South Lakes.

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We appreciate that some clients will have challenging life circumstances. We will partner with all organisations to fully support and refer when needed to other agencies.

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We will strive to communicate well with supporters, clients and partner churches and give ample opportunities to attend evangelistic events.

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With our vision and values in place we set out our objectives and area of operation. We have always anticipated that Kendal and immediate locality (post codes LA8 and LA9) would be the initial focus with potential expansion into other geographical locations as partnerships with other churches develop.

**KENDAL AND DISTRICT DEBT CENTRE
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**KENDAL AND DISTRICT DEBT CENTRE
INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	2024	2023
	£	£
Income Received	62,347	54,512
Staff cost	(20,798)	(8,723)
Depreciation and other amounts written off assets	(607)	(195)
Other charges	(10,409)	(7,565)
Funds Generated	<u>30,533</u>	<u>38,029</u>

**KENDAL AND DISTRICT DEBT CENTRE
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2024**

	2024	2023
	£	£
Fixed assets	842	200
Current assets	125,811	95,460
Net current assets	125,811	95,460
Total assets less current liabilities	126,653	95,660
Accruals and deferred income	(860)	(400)
Net assets	125,793	95,260
Capital and reserves	125,793	95,260

NOTES TO THE ACCOUNTS

1 Statutory information

Kendal and District Debt Centre is a charity registered in England and Wales, registration number 1195911. The registered office is c/o 2 Ashes Farm, Staveley, Kendal, Cumbria, LA8 9NL

2 Average number of employees

During the year the average number of employees was 2 (2023: 1).

Approved by the board on 17 March 2025



[Boyd Gilmore \(Mar 21, 2025 14:18 GMT\)](#)

Dr Boyd Gilmore
Director

Charity Registration No. 1195911

**KENDAL AND DISTRICT DEBT CENTRE
DETAILED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

This schedule does not form part of the statutory accounts.

	2024	2023
	£	£
Turnover		
Funds Received	62,347	54,512
Staff costs		
Wages and salaries	18,825	8,169
Pensions	1,306	-
Staff training and welfare	50	-
Travel and subsistence	67	554
Gifts	550	-
	20,798	8,723
Depreciation and other amounts written off assets		
Depreciation	607	195
Other		
Rent	267	150
Telephone and fax	94	74
Stationery and printing	148	28
Subscriptions	178	371
Insurance	96	96
Donations	3,795	5,625
Sundry expenses	88	70
Accountancy fees	1,390	840
Advertising and PR	4,014	51
Other legal and professional	226	191
Other direct costs	113	69
	10,409	7,565
Funds generated on ordinary activities before taxation	30,533	38,029

KENDAL AND DISTRICT DEBT CENTRE

England & Wales - Charity number 1195911

Accounts

Kendal and District Debt Centre – Charity Commission Report 2022-23

Registered charity 1195911

Registered Office - St Thomas' Church, Stricklandgate, Kendal, LA9 4QG

This is the second report from the Kendal and District Debt Centre. Partnering with Christians Against Poverty we aim to alleviate the burden of debt in the South Lakes area of Cumbria. This year the report is followed by an appendix which includes some background information to our charity.

The Trust is managed by Trustees. There are currently five trustees:

Rev Jonny Gios (chair of Trustees)
Mr John Fleetwood
Dr Boyd Gilmore
Mr Chris Marshall
Ven. Vernon Ross

The policy and practice of the Trust is to invite persons with relevant experience, skill-sets and vision, as set out in more detail in sections 9 and 10 of our constitution, to consider taking on this responsibility.

Summary of 2022-2023

2022-2023 has been a period of challenge for the charity. At the beginning of 2023 our Debt Centre Manager, Samantha Vyner-Brookes, resigned following a health incident. During the intervening months, as we sought a replacement, we were assisted in keeping the services of the charity available by two local Debt Centres and their Managers, for which we are very thankful. Our new Debt Centre Manager, Paul Robinson, started with us in August.

Activities during 2022-2023

Debt Service

At the point Samantha resigned we had 15 clients who had been referred to the charity. Not all these referrals evolved into commitments to follow the CAP process (due to many reasons, including reluctance to open up, not being ready to enter the process – but also because of change of personal circumstances for the better).

In the period February to July when the charity was without a Debt Centre Manager, we received enormous help from two local Debt Centres: the Morecambe and Lancaster Debt Centre and the Eden Debt Centre. Accompanied by our volunteers, the Debt Centre Managers from Morecambe and Penrith were able to arrange visits with another 6 clients.

At the point of writing the charity has 4 clients who are actively being visited. The debt centre manager, Paul Robinson, is currently seeing approximately 2 new clients every month,

although we are reliant on referring agencies for an ongoing flow of new clients, and in particular, The Well. We are keenly aware of this and are actively engaging with these agencies to ensure that the debt centre manager is able to serve our target of 2 new clients per month.

Our clients are referred to us from Manna House, Neighbourhood Chaplains, The Well Community, Carers Support South Lakes, Doctor Surgeries and other agencies. It is often the case that many of the clients we see need additional support from other professional and third sector organisations. This is why developing partnerships is so important to us - both on a discipleship level with local churches and with other professional agencies as we try to address the complex needs that some of our clients have.

Other activities

Employing Paul as the new Debt Centre Manager has meant he has been undergoing the induction training provided by CAP and creating new and essential personal links with our partner churches and local organisations.

From summer, the charity began to hire an office in the middle of the town, close by the Job Centre, as a permanent base. This is working out well and provides a space for Paul to work and to hold meetings as necessary.

The charity has continued to receive financial support from three main sources: personal donations – including regular giving, partner churches and grants. Since our last report a further three grants have been received helping to provide more certainty around our ability to provide this very important service in future years.

As well as the debt centre providing debt help for clients, we have continued to offer preventative intervention in the form of CAP Money courses which help attendees to develop better money management and budgeting skills. In the current cost of living crisis we feel this to be a key service and one which will be a priority as we develop the charity.

In all our activities, the trustees have had regard to the guidance issued by the Charity Commission on the public benefits of a charity.

Volunteers

We are aware that maintaining a motivated pool of volunteers to support Paul is crucial. We currently have 6 volunteers who accompany Paul on client visits. Some of these also act as 'befrienders' to cement the ongoing relationship with clients and to encourage them in following through with the debt repayment plans agreed. We are mindful of the need to secure more befrienders to get alongside clients and to help them to go debt free. A further 15 or so have come forward to help in other ways. In addition, we have a sizable group of people who are committed to pray for the charity on an on-going basis. We are very grateful for the commitment and enthusiasm of all our volunteers.

Summary

We have had a challenging second year due to the hiatus in appointing a new debt centre manager, but are consolidating our services as we seek to support new clients and expand our services to support as many people as possible. We are acutely aware that the cost-of-living crisis is real and is on our doorstep. We want to be excellent stewards with the money we have been given to deliver this service and see lives transformed in South Lakes. To this end, we are growing and deepening our network of partners and volunteers, with the aim of strengthening our flow of new clients, and enabling them to successfully go debt free.

Reserves

The current policy and practice of the trust is to have adequate funds to ensure the on-going viability of the work of the charity and to have a minimum reserve of six month's payments - primarily to cover staff costs and any emergency situations that may arise from time to time. The trustees ensure that reserves are maintained in liquid assets. The charity currently has sufficient reserves in line with this policy.

Rev Jonny Gios
Chair of Trustees, Kendal and District Debt Centre

Dated 13 05 24

APPENDIX

Background

Following closure of the Kendal Debt Centre from Parr Street Church, Kendal in 2018, we were approached by Christians Against Poverty (CAP) in 2019 to restart a centre due to need in the area. Church leaders were brought together to discuss if we felt this challenge of debt in the area was big enough to look at starting the work.

After several meetings with church leaders and representatives from CAP we decided to proceed to set up with partner churches and a lead church. This would be under a governance model in the form of a Charitable Incorporated Organisation (CIO). In March 2020 the discussion around setting this was halted due to the Covid Pandemic.

Discussion recommenced in Spring 2021 with a small core team made up of interested parties from across the Churches in Kendal. The Core team worked hard to work on the aims and objectives of the charity, fundraising and recruitment of a part time debt centre manager.

In the summer of 2021, the core team drew out 3 people who would be willing and passionate about becoming trustees for the new charity. This smaller team worked out the vision and values of the proposed new charity.

Vision and Values

We came up with the following objectives

Our Vision: Passionate about seeing lives transformed, renewed, and set free from debt across South Lakes.

Our Values: We will work with all people who need the support of Kendal and District Debt Centre regardless of, disability, race, sexual orientation, gender, age, religion, or belief.

We appreciate that some clients will have challenging life circumstances. We will partner with all organisations to fully support and refer when needed to other agencies.

We strive to be passionate and compassionate: We do what we do because we care deeply about seeing people released from debt, poverty, and their causes.

We will strive to communicate well with supporters, clients and partner churches and give ample opportunities to attend evangelistic events.

We seek to exceed our clients' expectations, being generous with our time and by providing an excellent standard of practical support.

We will be courageous and innovative, not settling for the same old when we can push for bigger and better.

With our vision and values in place we set out our objectives and area of operation. We have always anticipated that Kendal and immediate locality (post codes LA8 and LA9) would be the initial focus with potential expansion into other geographical locations as partnerships with other churches develop.

**KENDAL AND DISTRICT DEBT CENTRE
ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**KENDAL AND DISTRICT DEBT CENTRE
ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

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**KENDAL AND DISTRICT DEBT CENTRE
INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

	2023	2022
	£	£
Income Received	54,512	53,463
Staff cost	(8,723)	(8,154)
Depreciation and other amounts written off assets	(195)	(195)
Other charges	(7,565)	(4,983)
Funds generated	<u>38,029</u>	<u>40,131</u>

**KENDAL AND DISTRICT DEBT CENTRE
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2023**

	2023	2022
	£	£
Fixed assets	200	395
Current assets	78,360	40,311
Net current assets	78,360	40,311
Total assets less current liabilities	78,560	40,706
Accruals and deferred income	(400)	(575)
Net assets	78,160	40,131
Capital and reserves	78,160	40,131

NOTES TO THE ACCOUNTS

1 Statutory information

Kendal and District Debt Centre is a private company, limited by shares, registered in England and Wales, registration number ZD15088. The registered office is Office 4, South Lakes Foyer, Yard 95, Stricklandgate, Kendal, Cumbria, LA9 4RA

2 Average number of employees

During the year the average number of employees was 1 (2022: 1).

Approved by the board on

15/01/2024

Boyd Gilmore

Boyd Gilmore (Jan 16, 2024 14:35 GMT)

**KENDAL AND DISTRICT DEBT CENTRE
DETAILED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

This schedule does not form part of the statutory accounts.

	2023	2022
	£	£
Turnover		
Funds received	54,512	53,463
Staff costs		
Wages and salaries	8,169	7,912
Travel and subsistence	554	242
	8,723	8,154
Depreciation and other amounts written off assets		
Depreciation	195	195
Other		
Rent	150	-
Telephone and fax	74	82
Postage	-	26
Stationery and printing	28	54
Subscriptions	371	70
Insurance	96	96
Donations	5,625	3,120
Sundry expenses	70	160
Accountancy fees	840	724
Advertising and PR	51	593
Other legal and professional	191	45
Other direct costs	69	13
	7,565	4,983
Funds generated on ordinary activities before taxation	38,029	40,131

KENDAL AND DISTRICT DEBT CENTRE

England & Wales - Charity number 1195911

Accounts

**KENDAL AND DISTRICT DEBT CENTRE
ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

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**KENDAL AND DISTRICT DEBT CENTRE
INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

	2022	2021
	£	£
Income received	53,463	-
Staff cost	(8,154)	-
Depreciation and other amounts written off assets	(195)	-
Other charges	(4,983)	-
Funds generated	<u>40,131</u>	<u>-</u>

**KENDAL AND DISTRICT DEBT CENTRE
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2022**

	2022	2021
	£	£
Fixed assets	395	-
Current assets	111FF	-
Net current assets	111FF	-
Total assets less current liabilities	111€	-
Accruals and deferred income	(575)	-
Net assets	11GF	-
Capital and reserves	11GF	-

NOTES TO THE ACCOUNTS

1 Statutory information

Kendal and District Debt Centre is a limited liability company, registered in England and Wales, registration number ZD15088. The registered office is c/o Ashes Farm, Staveley, Kendal, Cumbria, LA8 9NL.

2 Average number of employees

During the year the average number of employees was 1 (2021: 0).

Approved by the directors on 24 November 2022

**KENDAL AND DISTRICT DEBT CENTRE
DETAILED INCOME STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

This schedule does not form part of the statutory accounts.

	2022	2021
	£	£
Turnover		
Sales	53,463	-
Staff costs		
Wages and salaries	7,912	-
Travel and subsistence	242	-
	8,154	-
Depreciation and other amounts written off assets		
Depreciation	195	-
Other		
Telephone and fax	82	-
Postage	26	-
Stationery and printing	54	-
Subscriptions	70	-
Insurance	96	-
Donations	3,120	-
Sundry expenses	160	-
Accountancy fees	724	-
Advertising and PR	593	-
Other legal and professional	45	-
Other direct costs	13	-
	4,983	-
Profit on ordinary activities before taxation	40,131	-

Kendal and District Debt Centre – Charity Commission Report 2021-22

Registered charity 1195911

Registered Office - St Thomas' Church, Stricklandgate, Kendal, LA9 4QG

This is our first report as a new charity 'Kendal and District Debt Centre' as we seek to partner with Christians Against Poverty to help alleviate debt in the South Lakes area of Cumbria. Although this is a report of the work the charity has done this year, we have included a background to this report as to how our charity was established.

The Trust is managed by Trustees There are currently five trustees

Rev Jonny Gios
Mr John Fleetwood
Dr Boyd Gilmore
Mr Chris Marshall
Ven. Vernon Ros

The policy and practice of the Trust is to invite persons with relevant experience, skill-sets and vision to consider taking on this responsibility.

Background

Following closure of the Kendal Debt Centre from Parr Street Church, Kendal in 2018, we were approached by Christians Against Poverty (CAP) in 2019 to restart a centre due to need in the area. Church leaders were brought together to discuss if we felt this challenge of debt in the area was big enough to look at starting the work.

After several meetings with church leaders and representatives from CAP we decided to proceed to set up with partner churches and a lead church. This would be under a governance model in the form of a Charitable Incorporated Organisation (CIO).. In March 2020 the discussion around setting this was halted due to the Covid Pandemic.

Discussion recommenced in Spring 2021 with a small core team made up of interested parties from across the Churches in Kendal. The Core team worked hard to work on the aims and objectives of the charity, fund raising and recruitment of a part time debt centre manager.

In the summer of 2021, the core team drew out 3 people who would be willing and passionate about becoming trustees for the new charity. This smaller team worked out the vision and values of the proposed new charity.

Vision and Values

We came up with the following objectives

Our Vision: Passionate about seeing lives transformed, renewed, and set free from debt across South Lakes.

Our Values: We will work with all people who need the support of Kendal and District Debt Centre regardless of, disability, race, sexual orientation, gender, age, religion, or belief.

We appreciate that some clients will have challenging life circumstances. We will partner with all organisations to fully support and refer when needed to other agencies.

We strive to be passionate and compassionate: We do what we do because we care deeply about seeing people released from debt, poverty, and their causes.

We will strive to communicate well with supporters, clients and partner churches and give ample opportunities to attend evangelistic events.

We seek to exceed our clients' expectations, being generous with our time and by providing an excellent standard of practical support.

We will be courageous and innovative, not settling for the same old when we can push for bigger and better.

With our vision and values in place we set out our objectives and area of operation. We have always anticipated that Kendal and immediate locality (post codes LA8 and LA9) would be the initial focus with potential expansion into other geographical locations as partnerships with other churches develop.

To our great delight the Charity Commissioners formally granted Kendal and District Debt Centre charitable status, as a CIO, on 24th September 2021.

The latter part of 2021 was a busy time to put in place the essential policies and partnerships that would make a lasting legacy for the centre.

In November 2021 we advertised for a voluntary part time debt centre manager that would then become a paid role in January 2022. We had 2 applicants apply for the post and we successfully appointed Samantha Vyner Brooks.

Samantha, during this pre-launch time, was formally trained with CAP as a debt centre manager and made some important key partnership links. Behind the scenes trustees were busy setting up financials inc a bank account and continuing to fundraise.

During this time, we saw an incredible amount of support in the form of financial pledges to establish the new charity on a firm financial foundation.

Kendal and District Debt Centre was officially launched on 9th January 2022 at St Thomas' Church in Kendal. A significant number of civic dignitaries and church leaders came together to celebrate the launch of the debt centre and the commissioning of Samantha Vyner-Brooks as our first debt centre manager. This was a great launch: not only to commission

Samantha, but also to share our objectives and vision and demonstrate that a real unmet need is present and waiting for us to support those in our area who are in debt.

A number of trusts and individuals gave financially to start off the work. We are very grateful for this support. as without these gifts we would not have been able to commence our charitable work in delivering services to clients in our locality.

The last year has been a learning curve with challenges and celebrations. I am deeply indebted to the trustees, church leaders, volunteers and Samantha who have made this year so far, one that God has done more than we expected or imagined. For the Kendal and District Debt centre it isn't just about people going debt free but about seeing people's lives transformed through the power of the gospel in word and deed.

Many of our clients are referred to us from Manna House, Neighbourhood Chaplains, The Well Community and other agencies. It is often the case that many of the clients we see need additional support from other professional and third sector organisations. This is why developing partnerships working is so important to us- both on a discipleship level with local churches and with other professional agencies as we try to address the complex needs that some of our clients have.

Since we have been operating this year, we have offered first appointments with 18 clients. These appointments are for crisis intervention in response to a client contacting CAP about their debt. Visits are led by Samantha, as Debt Centre manager, accompanied by a volunteer befriender.

The break-down is;

7 female, 11 male

6 have failed to respond to follow-up /lost contact with us

2 are families

2 clients we have yet to see - future first appointments

9 clients continue to work with us

1 client is now debt free!

Our volunteer befrienders have volunteered approximately 120 hours this year!

It is important that we highlight that we have had our first client that has gone debt free within 1 year of us starting the centre. This is a highlight of our first year!

As well as the debt centre providing debt help for clients, we have also started to run preventative intervention in the form of CAP Money courses which help attendees to develop better money management and budgeting skills.

So far we have run two CAP Money Courses.

Our CAP money coaches who are volunteers have given approximately 20 hours

We have had 5 delegates that have attended the courses.

We have had a fantastic first year, but wish to see further growth and expansion as we seek to support new clients and expand our services to support as many people as possible. We are acutely aware that the cost-of-living crisis is real and is on our doorstep. We want to be excellent stewards with the money we have been given to deliver this service and see lives transformed in South Lakes.

Once again we could not do this without our amazing trustees, volunteers, partner churches, funders and agencies! We pray and trust that our next report will be filled with more stories of people going debt free and hearing of lives transformed due to our help in a community that is suffering with debt.

The current policy and practice of the trust is to have adequate funds to ensure the on-going viability of the work of the charity and to have a minimum reserve of six month's payments - primarily to cover staff costs and any emergency situations that may arise from time to time. The trustees ensure that reserves are maintained in liquid asset

Rev Jonny Gios
Chair of Trustees, Kendal and District Debt Centre