

## **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 (CIOJ.. 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  
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**KENDAL AND DISTRICT DEBT CENTRE  
INCOME STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

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	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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**

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

**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.

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>		
Funds received	54,512	53,463
<b>Staff costs</b>		
Wages and salaries	8,169	7,912
Travel and subsistence	554	242
	8,723	8,154
<b>Depreciation and other amounts written off assets</b>		
Depreciation	195	195
<b>Other</b>		
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
<b>Funds generated on ordinary activities before taxation</b>	38,029	40,131