

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.

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 2024**

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CONTENTS	PAGE
Income statement	3
Statement of financial position	4
Detailed income statement	5
Charity Report	6

**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