

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 in 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**

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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