

CRAWLEY CAP CENTRE

England & Wales · Charity number 1197933

Details

Status Registered

Legal form CIO

Registered 2022-02-15

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

Contact

Address c/o Elim Church
Trinity Centre
The Mardens
Crawley
West Sussex
RH11 0AQ

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Email racheldawson@capuk.org

Website crawleycapcentre.org

Activities

Objects: THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT:A. THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND CRAWLEY WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING AND PROMOTING THE PROVISION OF 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 CRAWLEY IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; ANDC. THE ADVANCEMENT OF THE CHRISTIAN FAITH AND DOCTRINE IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN AND AROUND CRAWLEY AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Crawley CAP Centre works in partnership with local churches and with the national charity, Christians Against Poverty (CAP). The Centre provides a high quality debt counselling service in association with the national CAP charity, helping clients to become debt free. We offer a CAP Money Course to develop budgeting skills, and we may develop further CAP services over time.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Defined Groups

Geography

- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£71,822	£54,418	-	-
2024-03-31	£72,513	£51,459	-	-
2023-03-31	£82,860	£58,135	-	-

Trustees

Name	Role	Appointed
Rev Charlotte DOBSON	Chair	2023-05-03
Alan Cruickshank		2022-01-31
Gillian Ruth Wilson		2025-03-06
PETER IONS		2022-01-31
ROBERT JAMES PUDNEY		2022-01-31

CRAWLEY CAP CENTRE

England & Wales - Charity number 1197933

Accounts

CRAWLEY CAP CENTRE

(CHARITABLE INCORPORATED ORGANISATION)
**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

CHARITY REGISTRATION No: 1197933

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
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FOR THE YEAR ENDED 31ST MARCH 2025**

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**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER	1197933
LEGAL FORM	Charitable Incorporated Organisation
START OF FINANCIAL YEAR	01 April 2024
END OF FINANCIAL YEAR	31 March 2025
TRUSTEES	Rev Jamie Lavery (resigned on 31/1/2025) Mr Peter Ions Mr Alan Cruickshank Mr Robert Pudney Mrs Charlotte Dobson Mr Stuart Brearley (appointed on 15/7/2024, resigned on 7/12/2024)
CORRESPONDENCE ADDRESS	c/c Elim Church Trinity Centre The Mardens Crawley, West Sussex RH11 0AQ
PRIMARY BANKERS	Tha Cooperative Bank Plc P.O- Box 250 Skelmersdale WN8 6WT
INDEPENDENT EXAMINER	N de Freese Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102) {effective 1st January 2019}.

The Crawley CAP Centre was registered as a charity on 15 February 2022. This is our third annual report and covers the period from 1 April 2024 to 31 March 2025.

In running the charity over the accounting period the Crawley CAP Centre's Trustees have had regard to the Charity Commission's public benefit guidance. By this we mean that the Trustees are able to show that we are aware of the guidance, we have taken it into account and produced the relevant recommended policies to aid our decision making and, if we had decided to depart from the guidance, we had good reasons for doing so. In preparing this report, we have sought to show how we have carried out our charity's purposes for the public benefit: we have set out the main activities undertaken by the charity to carry out its charitable purposes for the public benefit.

We are grateful to our Independent Examiner, IEL Ltd, for their work in preparing and reviewing our accounts.

Objectives

We are continuing with our mission to release thousands of families in the Crawley community from grinding poverty and financial pressures, through debt coaching and other services which are offered free of charge. By working in partnership with our local churches, we are determined to bring hope to many families in our community every year.

The Crawley CAP Centre's objectives, as stated in our constitution, are:

- a. The relief of poverty for persons living in and around Crawley who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting the provision of advice and other services;
- b. The advancement of education of the public living in and around Crawley in all matters relating to the management of their personal finances; and
- c. The advancement of the Christian faith in and around Crawley.

With these objectives in mind the charity has carried out the following activities during the period covered by these accounts.

CAP debt centre

Our debt coaches are trained by the national Christians Against Poverty charity (CAP) and they meet with clients experiencing debt. We collaborate with several local organisations (see below) to promote our services and most of our clients come to us through these partnerships. Our Centre Manager works hard to liaise closely with potential clients so that they are ready to get the best outcomes from the debt coaching process when they embark on it. Often, if CAP's debt coaching process is not appropriate for an individual we will offer them advice or sign-post them to other organisations who may be able to help them.

CAP describes this debt coaching process as being special in 5 important ways:

- Face-to-face meetings – We provide regular face-to-face meetings and check-in calls with clients, all carried out by compassionate Christians such as our debt coaches.
- Easing anxiety - When debt letters become overwhelming, our debt coaches and volunteers scoop up the post, sort it out and ease the anxiety.
- We wait patiently - When the pressure gets too much and someone feels unable to work with us, we wait patiently until they feel able to continue.
- We sit by their side - When someone finds it difficult to fill in the necessary paperwork, we sit by their side and help them.
- Extra care – Some of our most vulnerable clients need extra care – like a text message before a call, so they know it's safe to answer. We put people first, caring for them as individuals.

We make it clear to all our potential clients that, although our Christian faith drives our desire to help people manage their finances well, we are determined to serve them irrespective of their religion or non-religious preferences.

Our debt coaches build a deep understanding of their clients' financial situation and gather information which is passed to debt management specialists in CAP. The debt coaches then discuss with our clients the budgets and recommendations from CAP. We work closely with our clients to help them choose the way forward and support them as they pursue a route out of debt and poverty.

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

We invite our clients and their families to special events at Christmas and Easter and during the summer so that we can bless them and encourage them, and talk with them about the Christian faith which underpins our work. We also offer a monthly Drop-in opportunity in a convenient location, where we are available for support practically, emotionally and pastorally and we seek to bless them by providing coffee and cakes, things that debt often prevents clients from enjoying.

Through the financial year, the debt coaching service was provided by our full-time employed Centre Manager who is a debt coach, and a part-time (1 day per week) volunteer debt coach. For some time we have been seeking an additional debt coach to expand our service but we were unable to recruit to this role – or to a community liaison coordinator role - during the year despite offering the part-time roles on a paid or voluntary basis. The Centre therefore maintained the capacity to begin work with 5 new debt clients per month.

Other CAP services

We have also continued to offer the CAP Money programme, using the excellent videos and material from the national CAP charity. This seeks to equip people with helpful money management and budgeting skills. The Centre Manager, one of the Trustees and another volunteer are trained CAP Money coaches. Although we did not run the CAP Life Skills programme during the year, we were able to launch the CAP Job Clubs programme.

Collaboration with local organisations

We have continued to work well with staff in the local Job Centre, Probation Service and the Crawley FreeShop and Easter Team foodbanks. Our Centre Manager regularly attends their offices or activities to meet with people who might benefit from the Centre's debt coaching or other services.

We also liaise closely with our partner churches and other churches in and around Crawley, both through introducing our clients to local church activities and by seeking opportunities to describe our work to local church congregations.

Achievements

The demand for the Crawley CAP Centre's services remains strong – there are so many people across Crawley who are struggling with debt or want to improve their job prospects or money management. And we are only too aware that the proposed changes to the benefits system, combined with rising bills, risk pushing more vulnerable people into debt and poverty.

CAP's enhanced support, delivered in partnership with local churches, is needed more than ever.

We have maintained and developed our relationships with key local organisations, particularly the food banks and the Job Centre. These links promote our services and allow us to make a real difference in the lives of their clients. We have been even more careful this year to make contact early with potential debt clients, to help them understand fully the service we offer and to discover whether they are ready and able to embark on the debt coaching journey with us. This reduces the risk that the precious capacity we have to serve people with un-manageable debt is used to help those who will gain the most from it.

The statistics below indicate the Crawley CAP Centre's outcomes and impact between April 2024 and March 2025. However, these statistics never tell the full story, the huge impact of debt on people's lives and the significant effect that the Crawley CAP Centre is having: transforming lives through walking with clients, bringing hope and practical help, offering a better way to manage their money, and signposting them to other organisations who can make a further difference for them. We know that the overall impact is much wider: as well as helping our clients, we are bringing positive change for their families and friends.

For those who become our debt clients, we bring clarity to their financial position and offer them a way forward, and we bring them joy through our special events. For others, CAP Money Coaching and CAP Job Club workshops provide fresh insights, tools and encouragement in managing their personal finances and job searches better. Some of our clients or their friends and family members choose to find out more about the Christian faith that lies behind everything we do.

To illustrate the impact of our work over the year, here is a text we received from a debt client; we have not used their name to protect their anonymity. This client has been regularly attending the Drop-in Café, receives prayer, and says she wants to get involved in the Crawley CAP Centre and offer something back as CAP changed her life.

"I've got up this morning and thought, the sun is shining and life looks good. Debt free and all bills and direct debits up to date. How lucky am I to have had CAP in my life and help sort out all my debts. I'm forever grateful and life is good. I thank you all from the bottom of my heart and God bless you all."

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

In last year's Trustees Report we said that our plans for 2024/25 were:

1. To recruit and train a third accredited debt coach so that we can reach more debt clients with our services.
2. To grow our work and impact in the Bewbush, Broadfield and West Green areas of Crawley – the areas of greatest deprivation in Crawley – and continue to build our partnership with the Crawley FreeShop.
3. To offer the CAP Money programme more frequently with a larger team of volunteers, educating people in the management of their personal finances and, in doing so, communicate the Christian faith; we hope to run the programme at least 6 times during the year.
4. To develop good ways to support our clients more widely, through providing 'Drop-in' opportunities, e.g. at a central cafe: offering a place clients can feel safe and welcome as we help them with questions and paperwork, where they can receive pastoral care, and where we might explore questions about faith.
5. To recruit a community links coordinator to strengthen our relationships with local organisations and to support the Centre Manager in their work more widely.

So how did we do?

We sustained our debt coaching service and we are delighted with the continuing impact on individuals' lives, as explained above and as demonstrated below through our annual statistics.

We were disappointed that we could not find the right individuals to join the Centre as an additional part-time debt coach or as a community links coordinator, either in paid or voluntary capacities. This has meant that we have not been able to increase the number of new debt clients we see each month. We know that we need to increase our service as there is typically a one to two-month waiting list for first appointments and, ideally, this should be less than a month. We also know that there are opportunities to liaise more widely with organisations across the community and a continuing need to support our Centre Manager in her challenging role.

We are in a solid financial position – thanks to our supporters - and we can afford to pay for these part-time roles if we can identify the right individuals. We will continue to pray and search for those people to join us.

We were able to develop our work to have a greater impact, particularly in the Bewbush and surrounding areas through our strong partnership with the Crawley FreeShop. Our Centre Manager is now integrated into the FreeShop's client liaison work, so that we can support food bank clients with debt or money management needs quicker and more effectively. As a result of this strong partnership work, over 70% of the Crawley CAP Centre's debt service clients came from the Bewbush, Broadfield or West Green areas of Crawley.

As well as attending their centre in Bewbush regularly to meet potential debt clients, Crawley FreeShop have made their rooms available for us to run the CAP Money programme 6 times over the financial year. Most of the participants are FreeShop clients who have been encouraged to develop their money management and budgeting skills by taking part in the programme. These 6 CAP Money programmes were very well received by the participants, encouraging them and equipping them with money management skills. Although it did not prevent us from running 6 programmes, we would ideally have liked to have grown the team of volunteer CAP Money coaches.

A very recent development is a stronger connection with the Easter Team to provide a more direct and personal link for their clients to CAP's debt coaching service.

We have continued to explore the best way to offer an easy to access drop-in service for our clients. Our Centre Manager and volunteers have been running a monthly café-style meeting place at a partner church in the town centre. This has worked well, allowing clients to receive additional help with the debt management process and more general support.

We are extremely grateful for the generosity of the grant-makers who supported us during the year, who are listed in the financial review section below. Without them we would not be able to sustain our services or plan for growth.

The statistics below cover on the Centre's performance and achievements in the twelve months from April 2024 to March 2025:

- 68 clients began the debt coaching process (73 individuals as some clients were joint clients), recognising that the impact of debt affects many more among the clients' families and friends.
- The outcomes for 50 of those clients were that 9 progressed onto a debt management plan designed by CAP, 19 progressed to a formal insolvency process, and 3 opted for a self-help solution using the information generated by CAP. 1 client sadly died and 33 clients decided not to progress further with resolving their debts. The remaining 3 clients who began the debt coaching process were still in the set-up stage at the end of the period.

We were thrilled that 13 of the Crawley CAP Centre's clients (11 individuals and 1 couple) became debt free over the 12 months. Some of these clients had begun working with us well before the start of the 2024/25 financial year. Furthermore, over half of the clients who have come through the Crawley CAP Centre have reached the stage where their debts are being addressed and their situation has improved.

**CRAWLEY CAP CENTRE
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FOR THE YEAR ENDED 31ST MARCH 2025**

33 clients attended our monthly Drop-in Café at least once to connect socially as well as receive extra support; usually those needing assistance with their debt or financial situation or seeking emotional or spiritual support.

We organise special events during the year for our clients, their friends and their family members. Our aim is to encourage them in their lives, bless them with food, and share something of the Christian faith which underpins everything we do. We were very pleased that 42 people came to our summer 'fish and chips' event and 52 came to our Christmas 2024 event.

Most of our clients ask us to pray for them or accept prayer when it is offered. Over a dozen expressed curiosity to learn more about the Christian faith and 5 accessed the wider support of a church or attended a church event.

The Crawley CAP Centre ran 6 CAP Money programmes between April 2024 and March 2025. Nineteen participants joined us at the first sessions of these programmes, and benefitted from CAP's excellent online budgeting tool and other insights. Thirteen people completed the programmes and were able to gain the full benefits.

We were very pleased to launch a CAP Job Club in Crawley. The team which ran CAP's Life Skills programme in association with St Mary's Church and Crawley Baptist Church has been reflecting on how best to use that programme's resources and how to attract participants. In the meantime, they have trained as CAP Job Club coaches and volunteers and run the programme twice.

There were 12 volunteers involved regularly in the Centre's activities during the year, and another 45 volunteers were involved in occasional seasonal activities with the Centre.

We hope it is clear - through all the above activities and achievements - that the charity has carried out its charitable purposes for the public benefit over the accounting period. We are delighted to have made progress towards our charity's objectives of relieving poverty, educating people in managing their personal finances, and advancing the Christian faith.

Financial Review

The table below summarises our income and expenditure during the financial year and compares it with the figures for the previous 12 months as shown in last year's report.

	Previous twelve months (1/4/2023 to 31/3/2024)	This financial year (1/4/2024 to 31/3/2025)
Income	£72,513	£71,822
Expenditure	£51,459	£54,418
Surplus/(deficit)	£21,054	£17,404

Income

Around 33% of our income over the accounting period came from individual donors (including Gift Aid claims), 26% from churches, and 39% from grant-making bodies. The remaining 2% was mainly income we received for particular purposes (for our 'restricted' funds) such as gifts we receive from organisations towards the specific needs of individual clients.

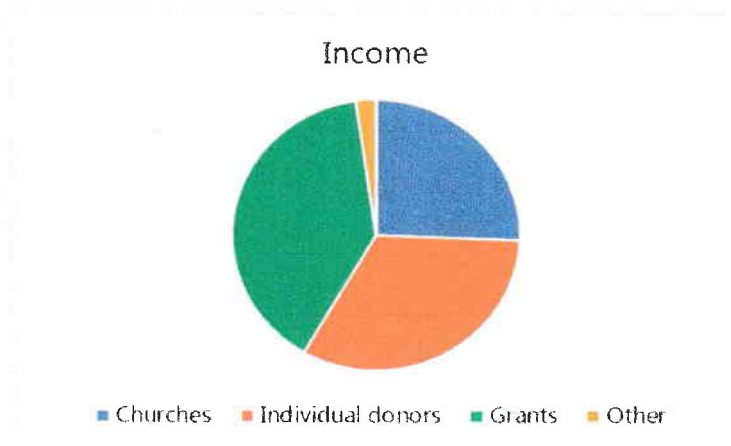
We are equally appreciative of our five partner churches and several other churches in Crawley who generously support us each month or make occasional donations.

And we are delighted by the support we received during the year from the following grant-making bodies:

- Crawley Borough Council
- The Willats Trust
- The Garfield Weston Foundation
- The Sussex Foundation
- Christians Against Poverty Mustard Seed Fund
- Acts 435

We produce and circulate monthly newsletters to keep all those on our mailing list up-to-date with what is happening, as well as inviting prayer for key areas of need.

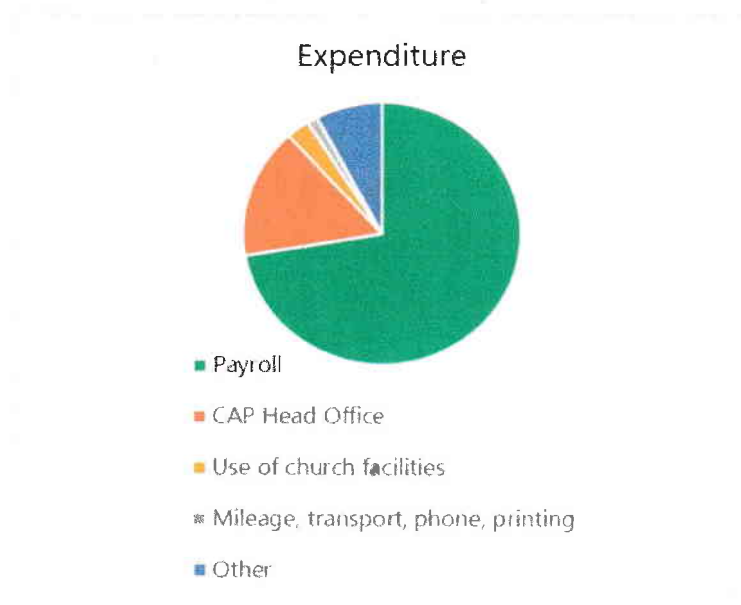
**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**



Expenditure

Our two largest areas of expenditure were the salary of our employee and the associated employment costs (around 72% of expenditure), and the monthly fees we pay to the national charity Christians Against Poverty, CAP (16% of expenditure). The fees paid to CAP contribute to that charity's provision of debt advice for our clients, together with training and support for our debt coaches; they remained static at £725 per month through the financial year.

We appreciate the long-standing support of Elim Church Crawley, one of our partner churches, who continue to provide the Crawley CAP Centre with a base for our operations in their Trinity Centre. We began making monthly payments to Elim Church Crawley in April 2024 in recognition of the costs they incur in supporting us in this way and the benefit it brings to our operations.



The charity's funds

The charity held the following amount of funds in its bank accounts at the beginning and end of the accounting period:

- 31/3/2024 - £47,202
- 31/3/2025 - £64,572

The increase in the funds we hold reflects our desire to grow the debt coaching service and represents funds ready to be invested in employing additional part-time staff to increase the impact we can have in the local community.

The charity held a small amount of restricted funds during the year, arising from donations made for particular purposes, e.g. for equipment or to support the Christmas and Easter events for clients and their families. The charity does not use designated funds. During the accounting period, the Crawley CAP Centre held its funds in a current account and an interest-earning savings account, both with The Cooperative Bank.

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Structure, governance and management

The charity is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 15 February 2022: the charity's registration number is 1197933.

The Crawley CAP Centre's constitution expects the charity's partner churches to each nominate one potential Trustee and it allows the Trustees to appoint up to three additional Trustees. There were 5 formally designated partner churches during the financial year: Crawley Baptist Church; Elim Church Crawley; St Andrew's Church, Crawley; St John's Church, Crawley; and St Margaret's Church, Crawley.

The Trustees of the charity over the 2024/25 financial year were:

- Rev Jamie Lavery, Chair of Trustees (nominated by Elim Church Crawley, appointed on 31 January 2022 and retired on 31 January 2025)
- Alan Cruickshank (nominated by Crawley Baptist Church, appointed on 31 January 2022 and re-appointed from 1 February 2025)
- Charlotte Dobson (nominated by St John's Church Crawley, appointed as a Trustee on 3 May 2023; Charlotte was appointed Chair of Trustees with effect from 5 March 2025)
- Peter Ions (nominated by St Andrew's Church, Crawley, appointed on 31 January 2022 and re-appointed from 1 February 2025)
- Rob Pudney (nominated by St Margaret's Church, Crawley, appointed on 31 January 2022 and re-appointed from 1 February 2025)
- Stuart Brearley (appointed by the Trustees on 15 July 2024, resigned on 7 December 2024)

We are very grateful to Jamie Lavery and Stuart Brearley who stepped down as Trustees during the year. Jamie played a vital role in establishing and developing the Crawley CAP Centre in 2015, overseeing it while it operated under Elim Church Crawley where he is the Minister. In 2022 he became the first Chair of Trustees of the charity and served excellently in that role. However, Jamie decided to step down as a Trustee when his three-year term of office came to an end. We deeply appreciate all that Jamie has done for the Centre over many years. Stuart was appointed as a Trustee by the existing Trustees in July 2024 and we thank him for his six months of service until his resignation in December 2024.

The Trustees meet at least four times each year, with additional meetings being called to address specific issues. We have used our monthly newsletter to encourage our supporters to consider becoming Trustees as we continue to strengthen the charity's governance. During the financial year, the Trustees approved revised versions of the following documents: Conflicts of Interest policy, Financial Procedures, and the Health & Safety policy.

The Crawley CAP Centre is managed by Rachel Dawson, who is employed as the Centre Manager and serves as a CAP debt coach and as a CAP Money coach. Rachel was the Crawley CAP Centre's sole employee during the 2024/25 financial year.

As Trustees of the Crawley CAP Centre, we are so incredibly thankful for our Centre Manager, our volunteer debt coach, the other volunteers who help us regularly or occasionally, our partner churches and local organisations, and indeed the individuals, churches and grant-makers who have funded all that we do.

You are all essential in enabling us to deliver all our activities and to make such an enormous difference to the clients we serve.

Thank you!

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025**

Management of risk and the charity's reserves policy

The aim of our Risk Management policy is that the Trustees will ensure that the risks facing the charity are identified, assessed, mitigated and managed so that the charity's objectives can be met. We maintain a risk register and at each Trustees' meeting we usually consider one of the key risks facing the charity and decide whether the mitigation measures need to be changed.

Over the accounting period, we added a new risk to our risk register: Cyber security attack. We agreed mitigation measures for this risk and reviewed the mitigation measures for the following risks on our register:

- We do not have enough volunteers to provide our services;
- Our debt coaches and/or befrienders suffer physical or emotional attack;
- The Trustees lack the necessary skills to manage the charity.

The Crawley CAP Centre has a Reserves Policy in order to continue our operations for our beneficiaries and to reduce the impact on staff and volunteers in the face of future shortfalls in income or unexpected expenses. We have considered the financial risks we face and our policy is to hold at least two months of typical expenditure as free reserves. Based on figures for the three months from January to March 2025, our typical monthly expenditure was £4,359: two months' typical expenditure is therefore £8,718. At the end of the financial year we held £64,572 in our bank accounts and – even when we take into account our Creditors & Debtors - we therefore hold free reserves well above the minimum figure set out in our Reserves Policy. The charity's reliance on grants means that we will often be awarded funding to cover expenditure over the following six to twelve months, thereby inflating the funds in our bank accounts. Our intention, as explained above and below, is to appoint additional part-time employees as debt coach(es) or in an administrative capacity which is likely to reduce the reserves considerably over time.

Plans for the future

Our purpose does not change: we remain determined in the coming year to bring good news, hope and freedom to those in debt in Crawley and the surrounding area. We prayerfully expect to see more people's lives transformed as they become debt free, and many others to benefit significantly from the services and support we provide. We intend to continue to operate our debt coaching service, collaborate with many local organisations so that we reach more people who need our services, and seek funding from grant-makers to sustain our work into the future.

More specifically, our plans for 2025/26 are:

1. To sustain our existing debt coaching service: ensuring we can support a similar number of clients, reaching those in the community who have the greatest need, and helping them achieve the best possible outcomes. (However, without another debt coach in position, we are not able to commit to increasing the number of debt clients that we will support this year).
2. To develop further our partnership with the Easter Team food bank, to maintain our close working arrangement with Crawley FreeShop, and to continue to develop links and potential partnerships with other organisations.
3. To continue to strengthen and add church partnerships, seeking to recruit an additional debt coach and/or community liaison coordinator so that, over time, we can increase our debt coaching capacity.
4. To continue to offer the CAP Money coaching programme, and to tailor the programme to reach new groups who would benefit from improved budgeting and money management skills.

We pray that, with God and our amazing supporters and partners, we can pursue these plans and see the wonderful impact on our clients and their families and friends.

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025**

Responsibilities of Trustees

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on.....14.7.25.....

Signed on their behalf by TrusteeRevd. C. Odobson.....

Printed Name: Reverend Charlotte Odobson

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025**

Report to the trustees/ members of Crawley CAP Centre on the accounts for the year ended 31st March 2025.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Nils de Freese CGMA
Independent Examiners Ltd
Unit 2, The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

Sign:

N de Freese

Date:

11/06/2025

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024/25 £	Total 2023/24 £
INCOMING RESOURCES					
Donations & Legacies	3a	62,734	9,088	71,822	72,513
TOTAL INCOMING RESOURCES		62,734	9,088	71,822	72,513
PAYMENTS					
Costs of Charitable Activities	4	45,428	8,990	54,418	51,459
RESOURCES EXPENDED		45,428	8,990	54,418	51,459
NET INCOMING/(OUTGOING) RESOURCES		17,306	98	17,404	21,054
TRANSFERS BETWEEN FUNDS	5	249	(249)	-	-
NET MOVEMENT IN FUNDS		17,555	(151)	17,404	21,054
Balances Brought Forward		44,064	1,715	45,779	24,725
BALANCES CARRIED FORWARD		61,619	1,564	63,183	45,779

All of the Charity's operations are classed as continuing operations.

The notes form part of these financial statements, found on pages:-

15 to 21

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Assets					
Tangible Assets	2	424	-	424	267
Investment Assets		-	-	-	-
		424	-	424	267
Current Assets					
Debtors & Prepayments	8	225	-	225	44
Cash at bank and in hand	7	63,008	1,564	64,572	47,202
Total Current Assets		63,233	1,564	64,797	47,246
Creditors: amounts falling due within one year	9	2,038	-	2,038	1,734
NET CURRENT ASSETS		61,195	1,564	62,759	45,512
TOTAL ASSETS less current liabilities		61,619	1,564	63,183	45,779
Creditors: amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		61,619	1,564	63,183	45,779
FUNDS OF THE CHARITY					
General Funds	5	61,619	-	61,619	44,064
Restricted funds	5	-	1,564	1,564	1,715
TOTAL FUNDS		61,619	1,564	63,183	45,779

Approved by the Trustees on 14.7.2025

Signed on their behalf by Trustee Revd C. Dawson

Printed Name: Reverend Charlotte Dawson

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025**

Basis of Preparation:

The financial statements of the CIO have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP (FRS102)) and applicable accounting standards.

The CIO has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

Crawley CAP Centre meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The functional currency of the CIO is sterling (£).

Preparation of accounts on a going concern basis

Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the CIO going forward.

The CIO has opted to prepare its accounts using natural categories.

Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

Material prior period errors

No material prior year errors have been identified in the reporting period.

1. ACCOUNTING POLICIES

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Tax Reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Government Grants

The CIO received one government grant in the reporting period.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025**

Expenditure and Liabilities (continued)

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the CIO to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and Support Costs

Support costs represent the cost of central functions, for example governance costs, payroll administration, information technology. Governance costs are those support costs which relate to public accountability of the CIO and its compliance with regulation and good practice.

Employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

Redundancy cost

The CIO made no redundancy payments during the reporting period.

Deferred income

No material item of deferred income has been included in the accounts.

Creditors

The CIO has creditors which are measured at settlement amounts less any trade discounts.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £150. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance (33.33%) from the day they are purchased.

CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

2. TANGIBLE FIXED ASSETS

	Unrestricted Fund £	Restricted Fund £	2024/25 £
Equipment at Cost			
At 1 April 2024	479	-	479
Additions	249	-	249
At 31 March 2025	<u>728</u>	<u>-</u>	<u>728</u>
Accumulated Depreciation			
At 1 April 2024	212	-	212
Charge for the Year	92	-	92
At 31 March 2025	<u>304</u>	<u>-</u>	<u>304</u>
Net Book Value			
At 31 March 2025	<u>424</u>	<u>-</u>	<u>424</u>
At 1 April 2024	<u>267</u>	<u>-</u>	<u>267</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2024 : None
31st March 2025 : None

CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

3. INCOME AND ENDOWMENTS FROM:

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024/25 £	Total 2023/24 £
Donations & Legacies					
Gifts and Donations		38,762	988	39,750	29,160
Grants	5	20,125	8,100	28,225	41,560
Gift Aid Tax Recoverable		2,050	-	2,050	1,694
Other income	5	1,797	-	1,797	99
		62,734	9,088	71,822	72,513

4. RESOURCES EXPENDED

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024/25 £	Total 2023/24 £
Charitable Activities					
Staff Costs					
Wages and Salaries	5	29,086	7,500	36,586	36,006
Pensions		2,668	-	2,668	2,628
Support Costs					
Equipment		157	277	434	192
Printing, Postage and Stationery		128	-	128	90
Telephone & Internet & Computer		213	-	213	259
CAP Head Office		8,700	-	8,700	8,700
Hospitality		137	-	137	27
Other Costs					
Rent		1,440	-	1,440	-
Client events		456	481	937	65
Client food		418	393	811	1,144
Sundries		35	339	374	948
Governance Costs					
Insurance		558	-	558	500
Bank charges		-	-	-	31
Staff Travel		260	-	260	96
Audit & Accountancy fees		1,080	-	1,080	640
Depreciation		92	-	92	133
		45,428	8,990	54,418	51,459

CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

5. MOVEMENTS IN FUNDS
CURRENT FINANCIAL YEAR

	Balance 01-Apr-24	Income	Expenditure	Transfer	Balance 31-Mar-25
	£	£	£	£	£
Unrestricted Funds					
General Fund	44,064	62,734	(45,428)	249	61,619
Restricted Funds					
Computer Equipment	658	-	(277)	(249)	132
Hampers/Easter	46	435	(481)	-	-
Other	176	553	(701)	-	28
Training for churches	435	600	(31)	-	1,004
CAP money coaching	400	-	-	-	400
Salary contribution	-	7,500	(7,500)	-	-
	45,779	71,822	(54,418)	-	63,183

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23	Income	Expenditure	Transfer	Balance 31-Mar-24
	£	£	£	£	£
Unrestricted Funds					
General Fund	23,501	57,687	(37,124)	-	44,064
Restricted Funds					
Head Office	-	4,800	(4,800)	-	-
Computer Equipment	904	-	(246)	-	658
Hampers/Easter	-	1,075	(1,029)	-	46
Other	320	616	(760)	-	176
Training for churches	-	435	-	-	435
CAP money coaching	-	400	-	-	400
Salary contribution	-	7,500	(7,500)	-	-
	24,725	72,513	(51,459)	-	45,779

The Restricted Funds are wholly represented by the CIO's cash reserves and are to be expended as specified above.

- Computer equipment – Income and expenditure related to equipment, including computer equipment purchased to support the charity's activities
- Hampers/Easter – Income and expenditure relating to events for the charity's clients, including the provision of hampers at Christmas and Easter
- Other – Income and expenditure related to supporting individual clients' needs including payments towards debt relief orders when we receive matching donations
- Training for churches – Income and expenditure relating to training provided for and through local churches
- CAP Money Coaching – Income and expenditure relating to the provision of CAP's money management programme
- Salary contribution – Income and expenditure linked to salary, pensions, tax and national insurance for the charity's staff

6. INVESTMENTS

The CIO held no investment assets during this or the previous financial period.

CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

7. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Cash	63,008	1,564	64,572	47,202
	63,008	1,564	64,572	47,202

8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
Debtors	225	-	225	44
	225	-	225	44

**9. CREDITORS AND ACCRUALS AMOUNTS
FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Total 31-Mar-25 £	Total 31-Mar-24 £
PAYE payable	657	-	657	648
Accounts Payable	79	-	79	233
Pension Payable	222	-	222	214
Accruals (IEL)	1,080	-	1,080	640
	2,038	-	2,038	1,734

**10. CREDITORS AND ACCRUALS AMOUNTS
FALLING DUE IN MORE THAN ONE YEAR**

The CIO held no long term liabilities during this or the previous financial period.

11. STAFF COSTS AND NUMBERS

	TOTAL 2024/25 £	TOTAL 2023/24 £
Gross Wages & Salaries	38,110	37,508
Employer's National Insurance Costs	4,003	3,920
Less: HMRC Employer Allowance	(4,003)	(3,920)
Employer's Pension Contributions	1,144	1,126
	39,254	38,634

The average number of employees engaged on a full-time equivalent basis in the following activities:

	TOTAL 2024/25	TOTAL 2023/24
Furthering the charitable objects	1	1

Staff are paid through the PAYE system. No employees received emoluments in excess of £60,000. (23/24- None)

**CRAWLEY CAP CENTRE
(CHARITABLE INCORPORATED ORGANISATION)
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025**

The key management personnel of the charity comprise the Board of Trustees, and the Debt Centre Manager. No trustees are remunerated. The total employee benefits (including employer national insurance and employer pension contributions) of the key management personnel of the charity were £39,254 (2023/24: £38,634).

12. TRUSTEES AND OTHER RELATED PARTIES

One trustee received payment of £116 for reimbursements for out of pocket expenses. No other related parties received any remuneration during this financial year. No material transaction took place between the organisation and a trustee or any person connected with them. (2023/24- None)

**13. a.) CURRENT YEAR ANALYSIS OF
NET ASSETS BY FUND**

	Unrestricted Funds £	Restricted Funds £	31-Mar-25 Total £	31-Mar-24 Total £
Fixed Assets	424	-	424	267
Net Current Assets	61,195	1,564	62,759	45,512
Liabilities (due in more than one year)	-	-	-	-
	<u>61,619</u>	<u>1,564</u>	<u>63,183</u>	<u>45,779</u>

**13. b.) PRIOR YEAR ANALYSIS OF
NET ASSETS BY FUND**

	Unrestricted Funds £	Restricted Funds £	31-Mar-24 Total £	31-Mar-23 Total £
Fixed Assets	267	-	267	400
Net Current Assets	43,797	1,715	45,512	24,325
Liabilities (due in more than one year)	-	-	-	-
	<u>44,064</u>	<u>1,715</u>	<u>45,779</u>	<u>24,725</u>

14. RISK ASSESSMENT

The Trustees actively review the major risks which the CIO faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

CRAWLEY CAP CENTRE

England & Wales - Charity number 1197933

Accounts

Registered Charity No. 1197933

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR PERIOD 31ST MARCH 2024
FOR
CRAWLEY CAP CENTRE**

CRAWLEY CAP CENTRE

**INDEX TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31ST MARCH 2024**

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CRAWLEY CAP CENTRE

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR PERIOD 31ST MARCH 2024**

WORKING NAMES: CRAWLEY CAP CENTRE

TRUSTEES: Reverend Jamie Lavery
Mr Peter Ions
Mr Alan Cruickshank
Mr Robert Pudney
Mrs Charlotte Dobson (appointed 3.5.23)

REGISTERED OFFICE: c/o Elim Church
Trinity Centre
The Mardens
Crawley, West Sussex
RH11 0AQ

CHARITY NUMBER: 1197933

INDEPENDENT EXAMINER Ryan Cottington ACA
RYCO Accounting
118 Stone Court
Crawley
West Sussex, RH10 7RY

BANKERS: The Cooperative Bank plc
P.O. Box 250
Skelmersdale
WN8 6WT

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Crawley CAP Centre was registered as a charity on 15 February 2022. This is our second report and covers the period from 1 April 2023 to 31 March 2024.

In running the charity over the accounting period the Crawley CAP Centre's Trustees have had regard to the Charity Commission's public benefit guidance. By this we mean that the Trustees are able to show that we are aware of the guidance, we have taken it into account and produced the relevant recommended policies to aid our decision making and, if we had decided to depart from the guidance, we had good reasons for doing so. In preparing this report, we have sought to show how we have carried out our charity's purposes for the public benefit: we have set out the main activities undertaken by the charity to carry out its charitable purposes for the public benefit.

We are grateful to our Independent Examiner, Ryan Cottington, for his work in reviewing our accounts.

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

**"Bringing good news, hope and freedom to those in debt.
Serving the community in the Crawley area."**

We are on a mission to release thousands of families in the Crawley community from grinding poverty and financial pressures, through debt counselling and community groups, which are offered free of charge. By equipping and empowering our local churches to reach out, we're bringing hope to many families in our community every year.

The Crawley CAP Centre's objectives, as stated in our constitution, are:

- a. The relief of poverty for persons living in and around Crawley who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting the provision of advice and other services;
- b. The advancement of education of the public living in and around Crawley in all matters relating to the management of their personal finances; and
- c. The advancement of the Christian faith in and around Crawley.

With these objectives in mind the charity has carried out the following activities during the period covered by these accounts.

Debt centre

Our debt coaches are trained by the national Christians Against Poverty charity (CAP) and they meet with clients experiencing debt. We collaborate with several local organisations (see below) to promote our services and around one-third of our clients come through these partnerships. Our Centre Manager uses a triage-based approach to determine whether potential clients are ready to engage well with the debt coaching process, or can be offered advice that may help them without going through the complete process.

We make it clear to all our potential clients that, although our Christian faith drives our desire to help people manage their finances well, we are determined to serve them irrespective of their religion or non-religious preferences.

Our debt coaches build a deep understanding of their clients' financial situation, and gather information which is passed to debt management specialists in CAP. The debt coaches then discuss with our clients the budgets and recommendations from CAP. We work closely with our clients to help them choose the way forward and support them as they pursue a route out of poverty.

We invite our clients and their families to special events at Christmas and Easter so that we can bless them and encourage them, and talk with them about the Christian faith which underpins our work. We also offer a monthly drop-in at our local coffee shop, where we are available for support practically, emotionally and pastorally and offer a blessing of a cafe treat which debt often prevents clients enjoying.

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

Through the financial year, the debt coaching service was provided by our full-time employed Centre Manager who is a debt coach, and a part-time (1 day per week) volunteer debt coach. From April to June 2023, we also employed a part-time (1 day per week) debt coach but, sadly, they decided to move away from the area. We were unable to recruit a replacement during the year and the Centre therefore continued to provide the capacity to begin work with 5 new debt clients per month.

We have also continued to offer the CAP Money programme, using the excellent new videos and material from the national CAP charity. This seeks to equip people with helpful money management skills. The Centre Manager and one of the Trustees are CAP Money coaches, and another volunteer completed their training and began to help run the programme late in the year.

Collaboration with local organisations

We have developed further our links with organisations across the community. In particular, we have strengthened our working relationship with the Crawley FreeShop. As well as attending their centre in Bewbush regularly to meet potential debt clients, we ran the CAP Money programme there twice towards the end of the financial year and, since then, we have run it monthly.

We have continued to work well with staff in the local Job Centre, Probation Service and the Easter Team foodbank. Our Centre Manager regularly attends their offices or activities to meet with people who might benefit from the Centre's debt coaching or other services.

We also liaise closely with our partner churches and other churches in and around Crawley. We have promoted the CAP Life Skills courses which are run through a partnership between Crawley Baptist Church and St Mary's Church, Crawley. We have linked our clients into the weekly Hot Meals service provided by Elim Church Crawley, and we seek opportunities to describe our work to local church congregations, particularly through 'CAP Sundays' where we take part in church services.

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Sadly, there is a continuing need for the Crawley CAP Centre's services. Stewart McCulloch, the Chief Executive Officer of the national Christians Against Poverty charity, captures the situation well in the recent report 'Under the rubble of debt and poverty':

"More than two years since the cost of living began to sharply rise, the impact continues to be felt. The cost of essential items including food and fuel remains extremely high, and across the board household income is not meeting the need. As a result of this persistent imbalance, UK families and individuals are buckling under the weight. The foundations of financial security have crumbled, leaving them trapped beneath the rubble of unmanageable debt with no obvious means of escape. In 2023, three fifths of CAP's clients who responded to our latest survey said they had to borrow money in order to pay household bills, and just under half did so to pay off other debts."

Like last year, we have provided statistics below to indicate the outcomes and impact of the Crawley CAP Centre's work over the year. However, these statistics do not tell the full story, the huge impact of debt on people's lives and yet the significant effect that the Crawley CAP Centre is having: transforming lives through walking with them, bringing hope and practical help, offering a better way to manage their money, and signposting them to other organisations who can make a difference. We know that the impact is much wider: as well as helping our clients, we are bringing positive change for their families and friends.

For those who become our debt clients, we bring clarity to their financial position and offer them a way forward ... and we bring them joy through our Christmas and Easter events. For others, CAP Money Coaching workshops provide fresh insights and tools, as well as encouragement to help them manage their personal finances better. Some of our clients or their friends and family members choose to find out more about the Christian faith that lies behind everything we do.

To illustrate the impact of our work over the year, here is a letter from a debt client and a person who was supporting them. We have not used their names to protect their anonymity.

"We write as people who sought very urgent assistance with Christians Against Poverty to assist with a debt situation and we can say some months since, that your assistance has been transformative both in its outcome but also by the warmth and professional way that this help was delivered.

When people are at a life determining critical point of their life, as was the case here, the value given for the essential person and the support given to see the light beyond a point of crisis, both in spirit and in CAP's practical steps, resulted in converting a bleak negative outlook and prospect to a stable and life affirming situation. It is no drama here to say that your assistance has been a life saver.

**Please do feel free to share this with your organisation and colleagues.
With eternal thanks"**

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

In last year's Trustees Report we said we would continue to provide our debt coaching service, seek to recruit an additional part-time debt coach, collaborate with our partner churches and other local organisations, and seek grant funding to sustain our work. We also said we would run the CAP Money Course more frequently, and run training programmes in sharing our Christian faith for people in local churches. **So how did we do?**

We sustained our debt coaching service and we are delighted with the continuing impact on individuals' lives, as explained above and as demonstrated below through our annual statistics.

Sadly, we were unable to replace the part-time debt coach who resigned in June 2023 to move to another part of the country. The need remains: there continues to be very significant demand for CAP's debt coaching services in the area. And we have received generous grants towards the costs of growing our service in this way. We have advertised the role and offered it as a paid role, up to two days a week, or as an unpaid volunteer's role. We are now looking at other ways to advertise the post and we are praying that we can find the right person to join our team.

We are very pleased with the partnerships we continue to enjoy with local churches and other local organisations. We are very grateful to our 5 partner churches and around 5 other churches which support our work financially and in other practical ways. We describe above how we are determined to work in partnership with other organisations in the Crawley area to best meet the needs of those individuals we can reach. We are particularly pleased with the way in which our partnership with the Crawley FreeShop, based in Bewbush, has grown over the year.

We are extremely grateful for the generosity of the grant-makers we approached during the year. Their support means that we are more confident we can both sustain and grow our services - as long as we can find the right people to join our team. We report on this in more detail in the financial section of the report. We did not offer a training programme in sharing our Christian faith during the year, largely due to the pressures on our Centre Manager in the absence of a third debt coach.

We ran CAP's Money Coaching programme twice during the year, the same number as in the previous year. However, we believe that CAP's excellent new materials and videos which we used will have an even greater impact for the participants. With the help of a new CAP Money coach, and through the partnership with Crawley FreeShop, we have begun to offer the CAP Money Coaching programme much more frequently. By June 2024 we had already run it more times in 2023/24 than we had in the whole of the previous year.

The statistics below cover on the **Centre's performance and achievements** in the twelve months from April 2023 to March 2024:

- 65 clients began the debt coaching process (71 individuals as some clients were joint clients), noting that the impact of debt affects many more among the clients' families and friends.
- The outcomes for 50 of those clients were that 5 progressed onto a debt management plan designed by CAP, 18 progressed to an insolvency process with CAP's assistance, and 2 opted for a self-help solution using the information generated by CAP; these proportions are similar to those seen by the national CAP charity across the UK. 2 clients were placed 'on hold' due to their circumstances and 23 clients decided not to progress further. The remaining 15 clients who began the debt coaching process were still in the set-up stage at the end of the period.

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

We were thrilled that 10 of the Crawley CAP Centre's clients became debt free over the 12 months. Some of these clients had begun working with us well before the start of the 2023/24 financial year.

Furthermore, well over half (61%) of the clients who have come through the Crawley CAP Centre have reached the stage where their debts are being addressed and their situation has improved.

We were very pleased that 63 people came to our special event at Christmas 2023: our clients, their friends and their family members. 55 people came to our Easter event in March 2024. We were delighted that 3 decided to follow Jesus as disciples and 6 went on to attend other events with a partner church.

In addition to the debt coaching service, the Crawley CAP Centre ran two CAP Money courses during the year which were attended by 15 people.

There were 13 volunteers involved regularly in the Centre's activities during the year, and another 49 volunteers were involved in occasional seasonal activities with the Centre.

"As Trustees of the Crawley CAP Centre, we are incredibly grateful to our Centre Manager, our debt coaches, the partner churches and organisations, grant-makers and the many volunteers who enable us to deliver all these activities and make such an enormous difference to the clients we serve. Thank you!"

We hope it is clear - through all the above activities and achievements - that the charity has carried out its charitable purposes for the public benefit over the accounting period. We are delighted to have made progress towards our charity's objectives of relieving poverty, educating people in managing their personal finances, and advancing the Christian faith.

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

FINANCIAL REVIEW

Financial position

The table below summarises our income and expenditure during the financial year and compares it with an assessment of income and expenditure for the previous 12 months as shown in last year's report. (The 2022/23 Report and Accounts covered a thirteen and a half month period but we included financial information on the comparative twelve month period, i.e. April 2022 to March 2023).

Previous twelve months (1/4/2022 to 31/3/2023)

Income £48,238

Expenditure £52,280

Surplus/(deficit) (£4,042)

This financial year (1/4/2023 to 31/3/2024)

Income ££72,513

Expenditure £51,459

Surplus/(deficit) £21,054

Income

Around 16% of our income over the accounting period came from individual donors (including Gift Aid claims), 26% from churches, and 57% from grant-making bodies.

We are very grateful to those supporters who donate towards our work, many of whom give regularly which is particularly helpful in planning our services into the future. We are also grateful to the individuals who made Gift Aid declarations covering their donations. We were able to make a substantial Gift Aid claim during the financial year, a welcome addition to our income.

We are equally appreciative of our five partner churches and several other churches in Crawley who generously support us each month or make occasional donations.

And we are delighted by the support we have received during the year from grant-making bodies. This income is substantially greater than in the previous year primarily as a result of the grants we received from:

- Crawley Borough Council (two grants)
- The Willats Trust
- The Benefact Trust
- The Garfield Weston Foundation
- Love Your Neighbour
- The Sussex Foundation
- The Cooperative Bank
- Christians Against Poverty Mustard Seed Fund
- Acts 435
- The Asda Foundation

Monthly newsletters are produced to keep all those on our mailing list up-to-date with what is happening, as well as providing prayer points covering our activities.

Expenditure

Our two largest areas of expenditure were the salary of our employee and the associated employment costs (around 75% of expenditure), and the monthly fees we pay to the national charity Christians Against Poverty, CAP (around 17% of expenditure).

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

From April to June 2023, the employment costs increased with the appointment of a part-time debt coach. The fees paid to CAP contribute to CAP's provision of debt advice for our clients and remained static at £725 per month through the financial year.

The charity's funds

The charity held the following amount of funds in its bank accounts at the beginning and end of the accounting period:

- 31/3/2023 - £27,443
- 31/3/2024 - £47,202

The charity held a small amount of restricted funds during the year, arising from donations made for particular purposes, e.g. to support the Christmas and Easter events for clients and their families. The charity does not use designated funds.

During the accounting period, the Crawley CAP Centre held its funds in a current account and an interest-earning savings account, both with The Cooperative Bank.

Reserves policy

The aim of our Risk Management policy is that the Trustees will ensure that the risks facing the charity are identified, assessed, mitigated and managed so that the charity's objectives can be met. At each Trustees' meeting we usually consider one or two of the key risks facing the charity and decide whether the mitigation measures need to be changed.

Over the accounting period, mitigation measures were agreed to address the following most significant risks facing the charity:

- Our income from individual donors, local churches and/or grant-makers reduces
- The Centre Manager is absent on long term sick leave
- We fail to meet the Charity Commission requirements for submissions and compliance
- Our debt coaches and/or befrienders suffer physical or emotional attack
- The Trustees lack the necessary skills to manage the charity
- We do not have enough volunteers to provide our services

As one of the risk mitigation measures, the Crawley CAP Centre has a Reserves Policy in order to continue our operations for our beneficiaries and to reduce the impact on staff and volunteers in the face of future shortfalls in income or unexpected expenses. We have considered the financial risks we face and our policy is to hold at least two months of typical expenditure as free reserves. Based on figures for the three months from January to March 2024, our typical monthly expenditure was £4,100, and two months' typical expenditure is therefore £8,200. At the end of the financial year we held £47,202 in our bank accounts and - even when we take into account our Creditors & Debtors - we therefore hold free reserves well above the minimum figure set out in our Reserves Policy. The charity's reliance on grants means that we will often be awarded funding to cover expenditure over the following six to twelve months, thereby inflating the funds in our bank accounts.

FUTURE PLANS

We remain determined in the coming year to bring good news, hope and freedom to those in debt in Crawley and the surrounding area. We expect to see more people's lives transformed as they become debt free, and many others to benefit significantly from the other services and support we provide. We will continue to operate our debt coaching service, collaborate with many local organisations (both existing and new) so that we reach more people who need our services, and seek funding from grant-makers to sustain our work into the future.

We have sufficient funding, largely through generous grants we have been given, to employ a part-time debt coach for up to 2 days per week. We have advertised this role but were not able to find the right candidate during the financial year; we will continue to search for one or more individuals, employed or voluntary, so that we can expand our Centre's debt coaching service. The demand for this service exceeds our ability to provide a rapid response to new clients. However, without another debt coach in position, we are not able to commit to increasing the number of debt clients that we will support this year.

More specifically, our plans for 2024/25 are:

1. To recruit and train a third accredited debt coach so that we can reach more debt clients with our services.
2. To grow our work and impact in the Bewbush, Broadfield and West Green areas of Crawley - the areas of greatest deprivation in Crawley - and continue to build our partnership with the Crawley FreeShop.
3. To offer the CAP Money programme more frequently with a larger team of volunteers, educating people in the management of their personal finances and, in doing so, communicate the Christian faith; we hope to run the programme at least 6 times during the year.
4. To develop good ways to support our clients more widely, through providing 'Drop-in' opportunities, e.g. at a central cafe: offering a place clients can feel safe and welcome as we help them with questions and paperwork, where they can receive pastoral care, and where we might explore questions about faith.
5. To recruit a community links coordinator to strengthen our relationships with local organisations and to support the Centre Manager in their work more widely.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

CRAWLEY CAP CENTRE

Report of the Trustees for the Year Ended 31 March 2024

The charity is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 15 February 2022: the charity's registration number is 1197933.

The Crawley CAP Centre's constitution expects the charity's partner churches to each nominate one potential Trustee and it allows the Trustees to appoint up to three additional Trustees. There were 5 formally designated partner churches during the financial year: Crawley Baptist Church; Elim Church Crawley; St Andrew's Church, Crawley; St John's Church, Crawley; and St Margaret's Church, Crawley.

The Trustees of the charity over the 2023/24 financial year were:

- Rev Jamie Lavery, Chair of Trustees (nominated by Elim Church Crawley, appointed on 31 January 2022)
- Alan Cruickshank (nominated by Crawley Baptist Church, appointed on 31 January 2022)
- Charlotte Dobson (nominated by St John's Church Crawley, appointed on 3 May 2023)
- Peter Ions (nominated by St Andrew's Church, Crawley, appointed on 31 January 2022)
- Rob Pudney (nominated by St Margaret's Church, Crawley, appointed on 31 January 2022)

We have used our monthly newsletter to encourage our supporters to consider becoming Trustees as we continue to strengthen the charity's governance.

The Trustees meet at least four times each year, with additional meetings being called to address specific issues. During the financial year, the Trustees approved a new Serious incident procedure and revised versions of the following documents: Pay policy, Reserves policy, Safeguarding policy & procedures, and Volunteer handbook.

The Crawley CAP Centre is managed by Rachel Dawson, who is employed as the Centre Manager and serves as a CAP debt coach and as a CAP Money coach.

We are grateful to Elim Church Crawley for providing the Crawley CAP Centre with a base for our operations. After careful discussions, in March 2024 we agreed to make monthly payments to Elim Church Crawley in recognition of the costs they incur in supporting us in this way and the benefit it brings to our operations.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1197933

Principal address

c/o Elim Church
Trinity Centre
The Mardens
Crawley
West Sussex

Trustees

Rev J Lavery
Mrs C Dobson (appointed 3.5.2023)
A Cruickshank
P Ions
R Pudney

CRAWLEY CAP CENTRE


**Report of the Trustees
For the Period 31st March 2024**

Independent Examiner

RYCO Accounting
118 Stone Court
Crawley
West Sussex
RH10 7RY

Approved by order of the board of trustees on ~~10th July 2023~~ and signed on it's behalf by:

15th JULY 2024


.....

Mr J Lavery

CRAWLEY CAP CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CAP CRAWLEY LEADERSHIP TRAINING

I report to the charity trustees on my examination of the accounts of Crawley CAP Centre (The Trust for the year ended 31st March 2024)

Responsibilities and basis of report

The charity's trustees 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145 (5) (b) of the Act

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 requirements 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

Ryan Cottington ACA
RYCO Accounting
118 Stone Court
Crawley
West sussex
RH10 7RY

Date:

CRAWLEY CAP CENTRE

**Statement of Financial Activities
for the Year Ended 31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	Year ended 31/3/24 Total funds £	Period 15/2/22 to 31/3/23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		57,687	14,826	72,513	82,560
Investment income	2	-	-	-	300
Total		57,687	14,826	72,513	82,860
EXPENDITURE ON					
Charitable activities					
CAP Head Office payments		3,900	4,800	8,700	10,150
General		512	1,902	2,414	4,042
Wages and Pensions		31,134	7,500	38,634	42,253
Governance and Finance		1,578	133	1,711	1,690
Total		37,124	14,335	51,459	58,135
NET INCOME		20,563	491	21,054	24,725
RECONCILIATION OF FUNDS					
Total funds brought forward		23,501	1,224	24,725	-
TOTAL FUNDS CARRIED FORWARD		44,064	1,715	45,779	24,725

The notes form part of these financial statements

CRAWLEY CAP CENTRE

**Balance Sheet
31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	5	267	-	267	400
CURRENT ASSETS					
Debtors	6	44	-	44	45
Cash at bank		45,487	1,715	47,202	27,443
		<u>45,531</u>	<u>1,715</u>	<u>47,246</u>	<u>27,488</u>
CREDITORS					
Amounts falling due within one year	7	(1,734)	-	(1,734)	(3,163)
		<u>43,797</u>	<u>1,715</u>	<u>45,512</u>	<u>24,325</u>
NET CURRENT ASSETS					
		<u>44,064</u>	<u>1,715</u>	<u>45,779</u>	<u>24,725</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>44,064</u>	<u>1,715</u>	<u>45,779</u>	<u>24,725</u>
NET ASSETS					
		<u>44,064</u>	<u>1,715</u>	<u>45,779</u>	<u>24,725</u>
FUNDS					
	8				
Unrestricted funds				44,064	23,501
Restricted funds				1,715	1,224
				<u>45,779</u>	<u>24,725</u>
TOTAL FUNDS					
				<u>45,779</u>	<u>24,725</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15 July 2024 and were signed on its behalf by:



J Lavery - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 33% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	Year ended 31/3/24	Period 15/2/22 to 31/3/23
	£	£
Bank compensation	-	300
	<u> </u>	<u> </u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the period ended 31 March 2023.

Trustees' expenses

One Trustee was paid expenses in relation to costs they incurred during the year, in carrying out the Charity's debt coaching activities.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	75,392	7,168	82,560
Investment income	300	-	300
Total	<u>75,692</u>	<u>7,168</u>	<u>82,860</u>
EXPENDITURE ON			
Charitable activities			
CAP Head Office payments	5,350	4,800	10,150
General	2,977	1,065	4,042
Wages and Pensions	42,253	-	42,253
Governance and Finance	1,611	79	1,690
Total	<u>52,191</u>	<u>5,944</u>	<u>58,135</u>

CRAWLEY CAP CENTRE

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME	23,501	1,224	24,725
TOTAL FUNDS CARRIED FORWARD	<u>23,501</u>	<u>1,224</u>	<u>24,725</u>

5. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 April 2023 and 31 March 2024	<u>479</u>
DEPRECIATION	
At 1 April 2023	79
Charge for year	<u>133</u>
At 31 March 2024	<u>212</u>
NET BOOK VALUE	
At 31 March 2024	<u>267</u>
At 31 March 2023	<u>400</u>

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	<u>44</u>	<u>45</u>

CRAWLEY CAP CENTRE

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	<u>1,734</u>	<u>3,163</u>

8. MOVEMENT IN FUNDS

	At 1/4/23	Net movement in funds	At 31/3/24
	£	£	£
Unrestricted funds			
General fund	23,501	20,563	44,064
Restricted funds			
Computer Equipment	904	(246)	658
Hampers/Easter	-	46	46
Other	320	(144)	176
Training for churches	-	435	435
CAP money coaching	-	400	400
	<u>1,224</u>	<u>491</u>	<u>1,715</u>
TOTAL FUNDS	<u>24,725</u>	<u>21,054</u>	<u>45,779</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	57,687	(37,124)	20,563
Restricted funds			
Head Office	4,800	(4,800)	-
Computer Equipment	-	(246)	(246)
Hampers/Easter	1,075	(1,029)	46
Other	616	(760)	(144)
Training for churches	435	-	435
CAP money coaching	400	-	400
Salary contribution	7,500	(7,500)	-
	<u>14,826</u>	<u>(14,335)</u>	<u>491</u>
TOTAL FUNDS	<u>72,513</u>	<u>(51,459)</u>	<u>21,054</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	Net movement in funds £	At 31/3/23 £
Unrestricted funds		
General fund	23,501	23,501
Restricted funds		
Computer Equipment	904	904
Other	320	320
	<u>1,224</u>	<u>1,224</u>
TOTAL FUNDS	<u>24,725</u>	<u>24,725</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	75,692	(52,191)	23,501
Restricted funds			
Head Office	4,800	(4,800)	-
Computer Equipment	983	(79)	904
Hampers/Easter	500	(500)	-
Other	885	(565)	320
	<u>7,168</u>	<u>(5,944)</u>	<u>1,224</u>
TOTAL FUNDS	<u>82,860</u>	<u>(58,135)</u>	<u>24,725</u>

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

10. RESTRICTED FUNDS

Restricted funds include the following:

Computer equipment - Income and expenditure related to equipment, including computer equipment purchased to support the charity's activities

Hampers/Easter - Income and expenditure relating to events for the charity's clients, including the provision of hampers at Christmas and Easter

Other - Income and expenditure related to supporting individual clients' needs including payments towards debt relief orders when we receive matching donations

Training for churches - Income and expenditure relating to training provided for and through local churches

CAP Money Coaching - Income and expenditure relating to the provision of CAP's money management programme

Salary contribution - Income and expenditure linked to salary, pensions, tax and national insurance for the charity's staff

CRAWLEY CAP CENTRE

Detailed Statement of Financial Activities for the Year Ended 31 March 2024

	Year ended 31/3/24 £	Period 2022 to 31/3/23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	29,160	32,575
Gift aid	1,694	-
Grants	41,560	16,283
Start up donation from Elim	-	31,288
Other income	99	2,414
	<u>72,513</u>	<u>82,560</u>
Investment income		
Bank compensation	-	300
	<u>72,513</u>	<u>82,860</u>
Total incoming resources	72,513	82,860
EXPENDITURE		
Charitable activities		
Wages	36,006	39,550
Pensions	2,628	2,703
Computer costs	192	163
Client food	115	195
Hampers and Easter Food	1,029	1,408
Client events	65	852
Telephone	259	245
Postage and stationery	90	93
Hospitality	27	27
Sundries	948	1,252
	<u>41,359</u>	<u>46,488</u>
Support costs		
Management		
Payments to head office	8,700	10,150

This page does not form part of the statutory financial statements

CRAWLEY CAP CENTRE

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	Year ended 31/3/24 £	Period 2022 to 31/3/23 £
Management		
Finance		
Bank charges	31	189
Governance costs		
Insurance	500	484
Travel and Mileage	96	145
Accountancy and legal fees	640	600
Computer equipment	133	79
	<u>1,369</u>	<u>1,308</u>
Total resources expended	<u>51,459</u>	<u>58,135</u>
Net income	<u>21,054</u>	<u>24,725</u>

This page does not form part of the statutory financial statements

CRAWLEY CAP CENTRE

England & Wales - Charity number 1197933

Accounts

Registered Charity No. 1197933

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR PERIOD 31ST MARCH 2023
FOR
CRAWLEY CAP CENTRE**

CRAWLEY CAP CENTRE

**Contents of the Financial Statements
for the Period 15 February 2022 to 31 March 2023**

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CRAWLEY CAP CENTRE

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR PERIOD 31ST MARCH 2023**

WORKING NAMES: CRAWLEY CAP CENTRE

TRUSTEES: Reverend Jamie Lavery
Mr Peter Ions
Mr Alan Cruickshank
Mr Robert Pudney

REGISTERED OFFICE: c/o Elim Church
Trinity Centre
The Mardens
Crawley, West Sussex
RH11 0AQ

CHARITY NUMBER: 1197933

INDEPENDENT EXAMINER Ryan Cottington FCCA
RYCO Accounting
118 Stone Court
Crawley
West Sussex, RH10 7RY

BANKERS: The Cooperative Bank plc
P.O. Box 250
Skelmersdale
WN8 6WT

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

The trustees present their report with the financial statements of the charity for the period 15 February 2022 to 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Crawley CAP Centre was registered as a charity on 15 February 2022. This report covers the period from that date through to 31 March 2023. Where relevant, information is presented for both the full period of thirteen and half months, and for the charity's normal financial year (1 April to 31 March).

In running the charity over the accounting period the Crawley CAP Centre's Trustees have had regard to the Charity Commission's public benefit guidance. By this we mean that the Trustees are able to show that we are aware of the guidance, we have taken it into account and produced the relevant recommended policies to aid our decision making and, if we had decided to depart from the guidance, we had good reasons for doing so. In preparing this report, we have sought to show how we have carried out our charity's purposes for the public benefit: we have set out the main activities undertaken by the charity to carry out its charitable purposes for the public benefit.

We are grateful to our Independent Examiner, Ryan Cottingham, for his work in reviewing our accounts.

CRAWLEY CAP CENTRE

**Report of the Trustees
for the Period 15 February 2022 to 31 March 2023**

OBJECTIVES AND ACTIVITIES

Objectives and aims

**"Bringing good news, hope and freedom to those in debt.
Serving the community in the Crawley area."**

We are on a mission to release thousands of families in the Crawley community from grinding poverty and financial pressures, through debt counselling and community groups, which are offered free of charge. By equipping and empowering our local churches to reach out, we're bringing hope to many families in our community every year.

The Crawley CAP Centre's objectives, as stated in our constitution, are:

- a. The relief of poverty for persons living in and around Crawley who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting the provision of advice and other services;
 - b. The advancement of education of the public living in and around Crawley in all matters relating to the management of their personal finances; and
 - c. The advancement of the Christian faith in and around Crawley.
- With these objectives in mind the charity has carried out the following activities during the period covered by these accounts.

Debt centre

Our debt coaches are trained by the national Christians Against Poverty charity (CAP) and they meet with clients experiencing debt. We collaborate with several local organisations (see below) to promote our services and our clients are often referred to us through these contacts. Our Centre Manager uses a triage-based approach to determine whether potential clients are ready to engage well with the debt coaching process, or can be offered advice that may help them without necessarily going through the complete process.

Our debt coaches build a deep understanding of their clients' financial situation, and gather information which is passed to debt management specialists in CAP. The debt coaches then discuss with our clients the budgets and recommendations from CAP. We work closely with our clients to help them choose the way forward and support them as they pursue a route out of poverty.

We invite our clients and their families to special events at Christmas and Easter so that we can bless them and encourage them and talk about the Christian faith which underpins our work.

Through the whole of the accounting period, the debt coaching service was provided by our full-time employed Centre Manager who is a debt coach, and a part-time (1 day per week) volunteer debt coach. We are pleased that we were able to begin to expand the Centre's debt coaching service during the accounting period, as a third debt coach (part-time) completed their initial training and was employed on a part-time (1 day per week) basis, continuing with their on-the-job training. Sadly, their personal circumstances now mean that they are likely to be moving away from Crawley and we will have to explore other ways to increase the number of clients we can serve.

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

Collaboration with local organisations

We have developed further our links with organisations across the community. In particular, we have strengthened our working relationship with staff in the local Job Centre and Probation Service and our Centre Manager regularly attends their offices or activities to meet with people who might benefit from the Centre's debt coaching or other services. Similarly, the Centre Manager has worked closely with the Easter Team foodbank and FreeShop Crawley providers, to promote the Centre's activities and to meet with potential clients.

We also liaise closely with our partner churches and other churches in and around Crawley. We promote the CAP Life Skills courses which are run by a partnership between Crawley Baptist Church and St Mary's Church, Crawley. We link our clients into the weekly Hot Meals service provided by Elim Church Crawley, and we seek opportunities to describe our work to local church congregations, particularly through 'CAP Sundays' where we take part in church services.

We make it clear to all our potential clients that, although our Christian faith drives our desire to help people manage their finances well, we are determined to serve them irrespective of their faith or lack of faith.

We have continued to deliver the CAP Money Course which seeks to equip people with helpful money management skills; another volunteer has been trained in leading this course during the year. Our Centre Manager developed a course to encourage members of our linked churches to speak more openly of their faith, and together with our Chair of Trustees, she ran a pilot version of the course which received good feedback.

As Trustees of the Crawley CAP Centre, we are incredibly grateful to our Centre Manager, debt coaches and the many volunteers who enable us to deliver all these activities and make such an enormous difference to the clients we serve. Thank you!

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Here is the feedback from two users of the Crawley CAP Centre's services ...

'Thank you to CAP for the amazing support you have given me throughout the year. Thank you for the beautiful Christmas Hamper and presents for the kids. We loved being at the Christmas party and the kids were so happy to have a chance to meet Santa. To you and all the team at CAP, we are so thankful for all you have done for us this year.'

'I felt this year that I needed to get to grips with our finances and fortunately there was a local CAP money course I could attend. The course was easy to follow and actually made me excited to organise our finances, it helped me to set boundaries in place so I could start to save and have enough money during the month, without overspending. The money course helped me to feel in control of my finances and I still have the financial structure in place to this day.'

We have provided statistics below to indicate the scale of our achievements over the accounting period. However, these statistics do not tell the full story, and the full impact that the Crawley CAP Centre is having on the lives of our clients, their families, and many other people that we come into contact with. We have contact with many people who are struggling with financial problems and we use our experience and knowledge of local opportunities to signpost them to people who will help them. For those who become our clients, we bring hope ... their full financial position is made clear and they are given a budget ... and we bring them joy through our Christmas and Easter events. Some of our clients and their families choose to find out more about the Christian faith that drives what we do. For others, the CAP Money Course provides fresh insights and encouragement to help them manage their personal finances better.

The statistics below focus on the Centre's performance and achievements in the twelve months from April 2022 to March 2023. As this Trustees' Report covers the period from 15 February 2022 we have estimated that, before the start of April 2022:

- 5 clients began the debt coaching process (6 individuals as one client was a joint client).
- 5 clients completed the debt coaching process, with 2 progressing to a debt management plan, and none progressing to an insolvency process; 3 clients deciding not to progress further.
- No clients became debt free in this period.
- There were 8 volunteers involved regularly in the Centre's activities.

Turning to the normal reporting period, i.e. April 2022 to March 2023:

- 63 clients began the debt coaching process (70 individuals as 7 clients were joint clients), recognising that the impact of debt affected many more among the clients' families and friends.
- 58 clients completed the debt coaching process, with 10 progressing to a debt management plan, 14 progressing to an insolvency process, and 8 progressing to a self-help solution; 26 clients deciding not to progress further. The remaining 5 clients were still in the set-up stage at the end of the period.
- We were thrilled that 16 clients became debt free during the period.

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

Over half (58%) of clients who went through the debt coaching process reached a stage where their debts are being addressed and their situation has improved. A quarter (25%) of those who have completed the debt coaching process are free of their debts.

We were very pleased that 40 people - our clients, contacts and their family members - attended and enjoyed our special Easter event in April 2022. 46 people came to the special event at Christmas 2022, and we were delighted when 3 of them decided to follow Jesus as disciples and 2 went on to attend other events with a partner church.

In addition to the debt coaching service, the Crawley CAP Centre ran two CAP Money courses during the year which were attended by 6 people.

11 people attended the pilot evangelism course, 'Telling our story', which was run by the Centre Manager and Chair of Trustees.

There were 10 volunteers involved regularly in the Centre's activities during the year, and another 45 volunteers were involved in occasional seasonal activities with the Centre.

To illustrate the impact of our work over the year, here is the story of one of our clients, 'A'. We have not used his name to protect his anonymity.

"A went to prison in 2021. On his release he returned to his family home, however his mother became unwell and passed shortly after. A was left with bills and living costs, while dealing with the loss of his mother.

Due to his conviction, A was limited in what he was able to do and acquiring work was very difficult which resulted in further missed payments and debt increases.

A was connected to CAP through the local partnership between the probation service and the Crawley CAP Centre. A was booked into an appointment in his own home and was met by a debt coach and local volunteer to talk about his financial situation and how CAP would be able to help. The Crawley CAP Centre provided A with 3 face to face appointments alongside several extra support appointments.

Like all CAP clients, A was given a personalised financial plan and budget based on the information compiled throughout the three official visits.

The Crawley CAP Centre's service for A went beyond debt support. A was to be made homeless, however through the partnership with the local church, housing was found for A and homelessness was prevented. Also through the partnership with the local church and Bridge Café (a connection and link with the local probation service), CAP were able to arrange a connection to the local Iceland food company, who hire a percentage of their workforce from probation clients, to give opportunities to get back into work. A was successful in this and has now found employment which he has been actively attending for several months.

CAP's recommended route out of debt for A was through a Debt Relief Order. However, A's circumstances changed and his work and income situation altered. Throughout these changes, the Crawley CAP Centre remained an advocate for A and worked with his creditors to relieve the pressure and demands for repayment while setting up payment options for A."

CRAWLEY CAP CENTRE

**Report of the Trustees
for the Period 15 February 2022 to 31 March 2023**

We believe it is clear - through all the above activities and achievements - that the charity has carried out its charitable purposes for the public benefit over the accounting period. We are delighted to have made progress towards our charity's objectives of relieving poverty, educating people in managing their personal finances, and advancing the Christian faith.

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

FINANCIAL REVIEW

Financial position

The below summarises our income and expenditure during the full accounting period and our normal financial year.

Pre-financial year period (15/2/2022 to 31/3/2022)

Initial transfer - £31,288

Income - £3,334

Expenditure - £5,855

Surplus/(deficit) - £28,767

Normal financial year (1/4/2022 to 31/3/2023)

Income - £48,238

Expenditure - £52,280

Surplus/(deficit) - £(4,042)

Full accounting period (15/2/2022 to 31/3/2023)

Initial transfer - £31,288

Income - £51,572

Expenditure - £58,135

Surplus/(deficit) - £24,725

Our two largest areas of expenditure were employee salaries and associated employment costs, and the monthly fees we pay to the national Christians Against Poverty (CAP). Together, these two areas of expenditure accounted for almost 90% of the total costs.

In January 2023, the employment costs increased with the appointment of a part-time debt coach, and in February a salary increase was applied to the Centre Manager's salary in response to the pressures of inflation. The fees paid to CAP contribute to CAP's provision of debt advice for our clients and remained static at £725 per month through the accounting period.

The charity's funds

The charity held the following amount of funds in its bank accounts at the end of on key dates over the accounting period:

- 15/2/2022 - £30,614

- 31/3/2022 - £28,768

- 31/3/2023 - £27,443

As explained previously, the initial funding for the charity came from funds for the Crawley CAP Centre's work which were held by the Elim Foursquare Gospel Alliance which had been overseeing the operation of the Centre before it became a charity in its own right in February 2022.

The charity held a small amount of restricted funds during the year, arising from donations made for particular purposes, e.g. to support the Christmas and Easter events for clients and their families. The charity does not use designated funds.

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

During the accounting period, the Crawley CAP Centre held its funds in current accounts with NatWest Bank and The Cooperative Bank. Towards the end of the period we applied for a savings account with The Cooperative Bank so that the charity can earn interest on the funds it holds.

Principal funding sources

We are extremely grateful to everyone who has supported the Crawley CAP Centre financially since we became a charity in our own right. We are particularly thankful to Elim Church Crawley who oversaw the work of the Crawley CAP Centre for the seven or eight years before it was registered as a charity in its own right. As required by the national Christians Against Poverty charity, churches overseeing CAP debt centres hold and deal with the finances of the debt centre. In our case, the Elim Foursquare Gospel Alliance (EFGA), of which Elim Church Crawley is a part, held the Crawley CAP Centre's funds in a separate bank account. On the date of charity registration, 15 February 2022, these EFGA funds effectively became the initial funding of the Crawley CAP Centre; this funding amounted to a one-off transfer or start-up donation of £31,288.

Apart from this initial transfer of funds, around 22% of our income over the accounting period came from individual donors, 41% from churches, and 28% from grant-making bodies.

We thank the individual donors, many of whom give regularly which is particularly helpful in planning our services into the future. We are also grateful to the individuals who made Gift Aid declarations covering their donations. We did not make any Gift Aid claims during the accounting period but will be making a Gift Aid claim in the 2023/24 financial year which covers past donations.

We thank our five partner churches and several other churches in Crawley who support us monthly and/or make occasional donations.

And we are very grateful to the grant-making bodies who have supported us. We received grants over the accounting period from: Love Your Neighbour, the Sussex Community Foundation, the Longley Trust, the FatFace Foundation, and donations through Acts 435.

Monthly newsletters are produced to keep all those on our mailing list up-to-date with what is happening, as well as providing prayer points covering our activities.

Expenditure

CRAWLEY CAP CENTRE

**Report of the Trustees
for the Period 15 February 2022 to 31 March 2023**

FINANCIAL REVIEW

Reserves policy

The aim of our Risk Management policy is that the Trustees will ensure that the risks facing the charity are identified, assessed, mitigated and managed so that the charity's objectives can be met. At each Trustees' meeting we consider one or two of the key risks facing the charity and decide whether the mitigation measures need to be changed.

Over the accounting period, mitigation measures were agreed to address the following most significant risks facing the charity:

- Fundraising levels reduce
- The Centre Manager is absent on long term sick leave
- A failure to meet the Charity Commission requirements for submissions and compliance
- The Trustees lack the necessary skills to manage the charity
- A lack of volunteers

As one of the risk mitigation measures, the Crawley CAP Centre has a Reserves Policy in order to continue our operations for our beneficiaries and to reduce the impact on staff and volunteers in the face of future shortfalls in income or unexpected expenses. We have considered the financial risks we face and our policy is to hold at least two months of typical expenditure as free reserves. Based on figures for the three months from January to March 2023, our typical monthly expenditure was around £4,400, and two months' typical expenditure is therefore £8,800. At the end of the accounting period we held £27,443 in our bank accounts and - even when we take into account our Creditors & Debtors - we therefore hold free reserves above the minimum figure set out in our Reserves Policy. The charity's reliance on grants means that we will often be awarded funding to cover expenditure over the following six to twelve months, thereby inflating the funds in our bank accounts.

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

FUTURE PLANS

We remain determined to bring good news, hope and freedom to those in debt in Crawley and the surrounding area. We expect to see more people's lives transformed as they become debt free, and many others to benefit from the services we provide.

We will continue to operate our debt coaching service, collaborate with many local organisations (both existing and new) so that we reach more people who need our services, and seek funding from grant-makers to sustain our work into the future.

Sadly, after the accounting period ended, the recently-appointed part-time debt coach handed in their resignation. We are grateful to them for their service and pray that they will be able to continue to serve God as they move to a different part of the country. We are keen to increase our debt coaching capacity again so that we can support more clients tackle their debts, and we will be actively seeking to recruit in 2023/24. However, with the hopefully-temporary reduction in debt coaching capacity, we are unable to commit to increasing the number of debt clients that we will support this year.

We are also committed to our broader work in educating people in the management of their personal finances and in communicating the Christian faith. We plan to run the CAP Money Course more frequently, taking advantage of new resources for this course developed by the national Christians Against Poverty charity (CAP). We have also received a small grant from CAP so that we can run training programmes in sharing our Christian faith for people in local churches, building on the successful 'Telling our Story' pilot scheme developed by the Centre Manager and Chair of Trustees. Through this and other routes, such as running 'CAP Sundays', we will foster good relationships with churches across Crawley.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

CRAWLEY CAP CENTRE

Report of the Trustees for the Period 15 February 2022 to 31 March 2023

The charity is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 15 February 2022: the charity's registration number is 1197933.

The Crawley CAP Centre's constitution expects the charity's partner churches to each nominate one potential Trustee and it allows the Trustees to appoint up to three additional Trustees. There were 5 partner churches during the accounting period: Crawley Baptist Church; Elim Church Crawley; St Andrew's Church, Crawley; St John's Church, Crawley; and St Margaret's Church, Crawley.

The Trustees of the charity over the period covered by this report were:

- Rev Jamie Lavery, Chair of Trustees (nominated by Elim Church Crawley)
- Alan Cruickshank (nominated by Crawley Baptist Church)
- Paul Elliott (nominated by St John's Church, Crawley)
- Peter Ions (nominated by St Andrew's Church, Crawley)
- Rob Pudney (nominated by St Margaret's Church, Crawley)

All the above Trustees were appointed with effect from 31 January 2023. Jamie Lavery, Alan Cruickshank, Peter Ions and Rob Pudney remained as Trustees on 31 March 2023, the end of the accounting period. Paul Elliott resigned as a Trustee on 29 October 2022 and the Trustees invited St John's Church, Crawley to nominate a replacement. In February and March 2023, the monthly newsletter invited supporters of the Crawley CAP Centre to express interest in becoming an appointed Trustee as we sought to strengthen the charity's governance.

The Crawley CAP Centre is managed by Rachel Dawson, who is employed as the Centre Manager and serves as a CAP debt coach.

The Trustees meet at least four times each year, with additional meetings being called to address specific issues. During the accounting period, the Trustees approved a series of policies and procedures including: Safeguarding, Conflicts of Interest, Health & Safety, Reserves, Confidentiality, Complaints, Risk Management, Data Protection, and Equality & Diversity.

We are grateful to Elim Church Crawley for providing the Crawley CAP Centre with a base for our operations.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1197933

Principal address

c/o Elim Church
Trinity Centre
The Mardens
Crawley
West Sussex

CRAWLEY CAP CENTRE

**Report of the Trustees
For the Period 31st March 2023**

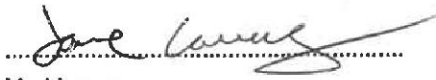
Trustees

Rev J Lavery (Appointed 15.2.2022)
Mrs C Dobson (Appointed 3.5.2023)
A Cruickshank (Appointed 15.2.2022)
P Ions (Appointed 15.2.2022)
R Pudney (Appointed 15.2.2022)

Independent Examiner

RYCO Accounting
118 Stone Court
Crawley
West Sussex
RH10 7RY

Approved by order of the board of trustees on 10th July 2023 and signed on it's behalf by:


.....
Mr J Lavery

CRAWLEY CAP CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CAP CRAWLEY LEADERSHIP TRAINING

I report to the charity trustees on my examination of the accounts of Crawley CAP Centre (The Trust for the period 15 February 2022 to 31 March 2023)

Responsibilities and basis of report

The charity's trustees 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145 (5) (b) of the Act

Independent examiner's statement


I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 requirements 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

Ryan Cottington ACA, FCCA
RYCO Accounting
118 Stone Court
Crawley
West sussex
RH10 7RY

Date:

13.7.2023 

CRAWLEY CAP CENTRE**Statement of Financial Activities
for the Period 15 February 2022 to 31 March 2023**

		Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies		75,392	7,168	82,560
Investment income	2	300	-	300
Total		75,692	7,168	82,860
EXPENDITURE ON				
Charitable activities				
CAP Head Office payments		5,350	4,800	10,150
General		2,977	1,065	4,042
Wages and Pensions		42,253	-	42,253
Governance and Finance		1,611	79	1,690
Total		52,191	5,944	58,135
NET INCOME		23,501	1,224	24,725
TOTAL FUNDS CARRIED FORWARD		23,501	1,224	24,725

The notes form part of these financial statements

CRAWLEY CAP CENTRE

**Balance Sheet
31 March 2023**

	Notes	Unrestricted fund £	Restricted funds £	Total funds £
FIXED ASSETS				
Tangible assets	4	-	400	400
CURRENT ASSETS				
Debtors	5	45	-	45
Cash at bank		26,619	824	27,443
		<u>26,664</u>	<u>824</u>	<u>27,488</u>
CREDITORS				
Amounts falling due within one year	6	(3,163)	-	(3,163)
		<u>23,501</u>	<u>824</u>	<u>24,325</u>
NET CURRENT ASSETS				
		<u>23,501</u>	<u>824</u>	<u>24,325</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>23,501</u>	<u>1,224</u>	<u>24,725</u>
NET ASSETS		<u>23,501</u>	<u>1,224</u>	<u>24,725</u>
FUNDS	7			
Unrestricted funds				23,501
Restricted funds				<u>1,224</u>
TOTAL FUNDS				<u>24,725</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 10 July 2023 and were signed on its behalf by:



J Lavery - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 33% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

CRAWLEY CAP CENTRE

Notes to the Financial Statements - continued for the Period 15 February 2022 to 31 March 2023

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

Bank compensation	£ 300
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3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2023.

Trustees' expenses

A one off payment of £100 was paid to Robert Pudney in the year. This was a decision made by the other Trustees in recognition of his role as a part time unpaid debt coach.

4. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
Additions	479
DEPRECIATION	
Charge for year	79
NET BOOK VALUE	
At 31 March 2023	400

CRAWLEY CAP CENTRE

Notes to the Financial Statements - continued
for the Period 15 February 2022 to 31 March 2023

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		£
Trade debtors		45
		<u><u> </u></u>
6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		£
Other creditors		3,163
		<u><u> </u></u>
7. MOVEMENT IN FUNDS		
	Net movement in funds	At 31/3/23
	£	£
Unrestricted funds		
General fund	23,501	23,501
Restricted funds		
Computer Equipment	904	904
Other	320	320
	<u> </u>	<u> </u>
	1,224	1,224
	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>24,725</u></u>	<u><u>24,725</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	75,692	(52,191)	23,501
Restricted funds			
Head Office	4,800	(4,800)	-
Computer Equipment	983	(79)	904
Hampers/Easter	500	(500)	-
Other	885	(565)	320
	<u> </u>	<u> </u>	<u> </u>
	7,168	(5,944)	1,224
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>82,860</u></u>	<u><u>(58,135)</u></u>	<u><u>24,725</u></u>

CRAWLEY CAP CENTRE

**Notes to the Financial Statements - continued
for the Period 15 February 2022 to 31 March 2023**

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the period ended 31 March 2023.

CRAWLEY CAP CENTRE**Detailed Statement of Financial Activities
for the Period 15 February 2022 to 31 March 2023**

	£
INCOME AND ENDOWMENTS	
Donations and legacies	
Donations	32,575
Grants	16,283
Start up donation from Elim	31,288
Other income	2,414
	<hr/>
	82,560
Investment income	
Bank compensation	300
	<hr/>
Total incoming resources	82,860
EXPENDITURE	
Charitable activities	
Wages	39,550
Pensions	2,703
Computer costs	163
Client food	195
Hampers and Easter Food	1,408
Client events	852
Telephone	245
Postage and stationery	93
Hospitality	27
Sundries	1,252
	<hr/>
	46,488
Support costs	
Management	
Payments to head office	10,150
Finance	
Bank charges	189
Governance costs	
Insurance	484
Carried forward	484

This page does not form part of the statutory financial statements

CRAWLEY CAP CENTRE

**Detailed Statement of Financial Activities
for the Period 15 February 2022 to 31 March 2023**

	£
Governance costs	
Brought forward	484
Travel and Mileage	145
Accountancy and legal fees	600
Computer equipment	79
	<hr/>
	1,308
	<hr/>
Total resources expended	58,135
	<hr/>
Net income	24,725
	<hr/> <hr/>

This page does not form part of the statutory financial statements