

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.

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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.

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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.

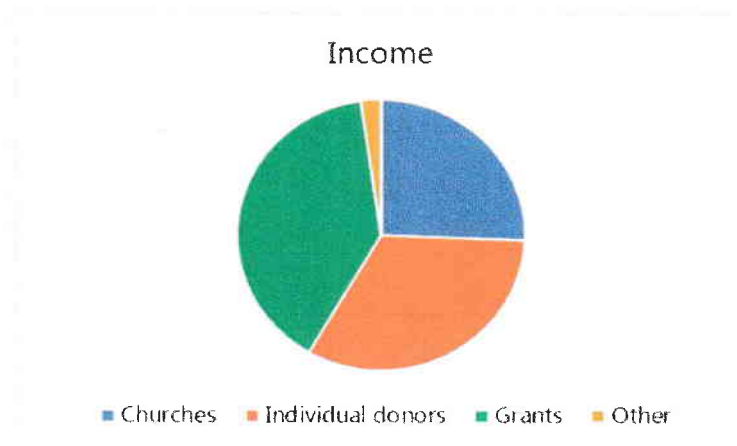
We are equally appreciative of our five partner churches and several other churches in Crawley who generously support us each month or make occasional donations.

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.

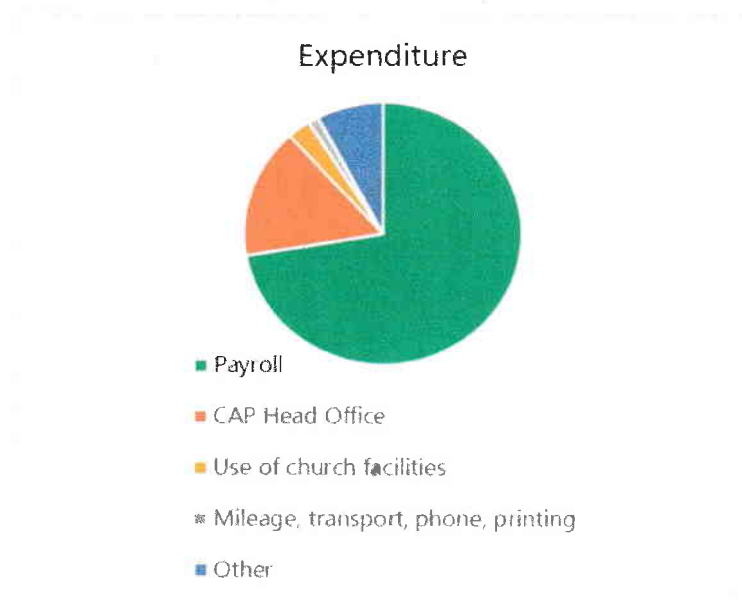
**CRAWLEY CAP CENTRE
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Expenditure

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
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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. Odbson.....

Printed Name: Reverend Charlotte Odbson

**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**

		Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Assets	Notes				
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 CSDawson

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	728	-	728
Accumulated Depreciation			
At 1 April 2024	212	-	212
Charge for the Year	92	-	92
At 31 March 2025	304	-	304
Net Book Value			
At 31 March 2025	424	-	424
At 1 April 2024	267	-	267

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)	-	-	-	-
	61,619	1,564	63,183	45,779

**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)	-	-	-	-
	44,064	1,715	45,779	24,725

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.