

# HENLEY ON THAMES CHURCHES DEBT CENTRE

England & Wales · Charity number 1199558

## Details

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Other names	CAP HENLEY
Status	Registered
Legal form	CIO
Registered	2022-07-06
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** 2 Northfield House  
11 Northfield End  
Henley-On-Thames  
Oxfordshire  
RG9 2JG

**Phone** 08003280006

**Email** [debbiebruwer@capuk.org](mailto:debbiebruwer@capuk.org)

**Website** <https://capuk.org>

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT: A) THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND HENLEY ON THAMES WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL OR ECONOMIC CIRCUMSTANCES BY PROVIDING 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 HENLEY ON THAMES IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; C)THE ADVANCEMENT OF THE CHRISTIAN FAITH THROUGH CARE, COMPASSION AND RELEVANT PRACTICAL AND SPIRITUAL HELP AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** The provision of debt advice, free of charge, to individuals and families with severe debt problems

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Religious Activities

## Geography

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- Oxfordshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-07-01	£93,963	£68,213	-	-
2024-07-01	£96,267	£63,795	-	-
2023-07-01	£50,443	£25,456	-	-

## Trustees

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Name	Role	Appointed
Rev Jeremy Charles Tayler	Chair	2022-06-16
Francis Dominic Goodwin		2022-06-16
Joanna Bray		2022-06-16
Rev GLYN MILLINGTON		2022-06-16
Rev Samuel Paul William Brewster		2022-06-16
Terence Mark Grouk		2022-06-16

**HENLEY ON THAMES CHURCHES DEBT CENTRE**

England & Wales - Charity number 1199558

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

HENLEY ON THAMES CHURCHES  
CENTRE

DEBT

1199558

CC16a

## Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01-Jul-24		30-Jun-25

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Grants and donations	54,269	-	-	54,269	62,236
Churches' support	12,170	-	-	12,170	9,603
Other	0	-	-	0	-
GiftAid donations	1,186	-	-	1,186	1,596
Fundraising events	-	-	-	-	19,392
Bank interest	765	-	-	765	491
Just Giving	573	-	-	573	2,949
Legacy	25,000	-	-	25,000	-
<b>Sub total (Gross income for AR)</b>	<b>93,963</b>	<b>-</b>	<b>-</b>	<b>93,963</b>	<b>96,267</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>93,963</b>	<b>-</b>	<b>-</b>	<b>93,963</b>	<b>96,267</b>
<b>A3 Payments</b>					
Staff remuneration charge	46,023	-	-	46,023	32,733
Contribution to Staff National Insurance and Pension	3,820	-	-	3,820	4,310
Professional fees	720	-	-	720	-
Charitable donations: Christians Against Poverty	12,113	-	-	12,113	12,137
Other	540	-	-	540	985
Room hire	1,534	-	-	1,534	1,286
Bank charges	105	-	-	105	109
Fundraising costs	-	-	-	-	8,488
Staff incurred expenses	2,387	-	-	2,387	2,968
Accountancy services	970	-	-	970	780
	-	-	-	-	-
<b>Sub total</b>	<b>68,213</b>	<b>-</b>	<b>-</b>	<b>68,213</b>	<b>63,795</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>68,213</b>	<b>-</b>	<b>-</b>	<b>68,213</b>	<b>63,795</b>
<b>Net of receipts/(payments)</b>	<b>25,750</b>	<b>-</b>	<b>-</b>	<b>25,750</b>	<b>32,472</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>64,860</b>	<b>-</b>	<b>-</b>	<b>64,860</b>	<b>32,388</b>
<b>Cash funds this year end</b>	<b>90,611</b>	<b>-</b>	<b>-</b>	<b>90,611</b>	<b>64,860</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at bank: current account (2024: £1,860)	1,611	-	-
	Cash at bank: deposit account (2024: £63,000)	89,000	-	-
		-	-	-
	<b>Total cash funds</b>	<b>90,611</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

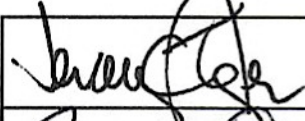
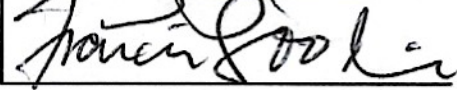
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Debtor for 2022/23 tax claim due on GiftAid	200	-	-
	Debtor for 2023/24 tax claim due on GiftAid	399	-	-
	Debtor for 6 April to 30 June 2024 tax claim due on GiftAid	42	-	-
	Debtor for year to 30 June 2025 tax claim due on GiftAid, based on £1186	297	-	-
	Owed by HMRC for SMP recovery less tax & NI due	1,328	-	-
		<b>2,265</b>	<b>-</b>	<b>-</b>

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	Creditor for staff payroll costs (2024: £4,101)	Unrestricted (General)	-	
	Staff incurred expenses (2024 £419)		84	
	Bank charges		9	
	Accountancy services		437	
			<b>530</b>	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Jeremy Charles Taylor	15.1.26
	Francis Dominic Goodwin	15/1/26



## Trustees' Annual Report for the period

From: 1<sup>st</sup> July 2024 Period start date  
To: 30<sup>th</sup> June 2025 Period end date

Charity name: Henley on Thames Churches Debt Centre

Charity registration number: 1199558

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The purposes of the charity are for the public benefit:</b> <b>a) The relief of poverty for persons living in and around Henley on Thames who are in conditions of need, hardship or distress by reason of their social or economic circumstances by providing advice and other services as the trustees may from time-to-time think fit;</b> <b>b) The advancement of education of the public living in and around Henley on Thames in all matters relating to the management of their personal finances as the trustees may from time to time think fit;</b> <b>c) The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time-to-time think fit.</b>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>We operate 3 essential services:</b>  <b>1) Debt Counselling</b> <b>2) Job Club</b> <b>3) Life Skills/ Financial Budgeting</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>I confirm that the Trustees have received, read and agreed to the guidance issued by the Charity Commission on public benefit.</b>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	<p><b>The Debt Centre staff are supported by volunteers in 4 areas:</b></p> <ol style="list-style-type: none"> <li><b>1. Befrienders who accompany the debt coach in debt counselling</b></li> <li><b>2. Coaches who are trained to assist in Life Skills, Job Club and Money Management courses</b></li> <li><b>3. General volunteers who give one to one support to all course attendees</b></li> <li><b>4. Collection and distribution of perishable food from Gail's Bakery 6 days a week to Debt Centre clients</b></li> </ol>

**Achievements and Performance**

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>1) Debt Counselling</b></p> <p><b>We have now provided debt help to over 65 clients during our initial 3 years, of whom 25 households, comprising of 27 adults and 29 children, had become debt free, clearing just over £554,000 of debts.</b></p> <p><b>As with last year - each case is uniquely different and people in our community from all walks of life. The weight of debt can bring depression and serious mental health concerns. This brings many of our clients isolation, a withdrawal from community and a decrease in perceived self-worth.</b></p> <p><b>2) Job Club</b></p> <p><b>Since beginning the Job Club courses, we have now run 4 courses and provided training to 27 Henley residents, 11 of whom have now found employment that we're aware of. 2 x 8 week courses a year are planned in Henley. A recent pilot Job Club was also delivered at Yeldall Manor, with plans to run regularly in the future. We continue to run an IT Basics course based at the Henley library by the Activate Learning programme</b></p> <p><b>Our catchment area continues to be local residents within RG9/10 post codes to ensure that we build community and offer community opportunities to also link into church activities/drop in and take part in the two.</b></p>

		<p><b>3) Life Skills/ Financial Budgeting</b></p> <p>Each year run 2 Life Skills courses. In the Life Skills course, we cover practical money saving techniques such as shopping and cooking on a budget, living healthily on less, home energy saving tips, creating a personal budget, and how to make good spending choices.</p> <p>We have run 5 courses so far with a total of 27 members, many have said what a valuable time they had both in 'wiseing up' with money but with a very real sense of belonging and feeling safe to share.</p>
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The Debt Centre had total receipts of <b>£93,963</b>  And payments of <b>£68,213</b>  Bank balances for the Debt centre at Year end were <b>£90,611</b></p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Trustees have a target objective of holding the equivalent of 12 months costs in reserves, in order to provide stability and continuity of all our services</p>
Amount of reserves held	Para 1.22	<p><b>£90,611 at year end</b></p>
Reasons for holding zero reserves	Para 1.22	<p>n/a</p>
Details of fund materially in deficit	Para 1.24	<p>n/a</p>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>The Charity is a going concern, but we are always reliant on external fundraising to supplement the core contributions from local churches</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<ul style="list-style-type: none"> <li>● <b>Our four founding churches:</b> <ul style="list-style-type: none"> <li>○ St Mary's Henley</li> <li>○ Trinity @ 4</li> <li>○ Christchurch URC</li> <li>○ Henley Baptist Church</li> </ul> </li> <li>● <b>Our associated partner churches:</b> <ul style="list-style-type: none"> <li>○ St Nicholas Remenham</li> <li>○ Sacred Heart, RC, Henley</li> <li>○ St Mary's Wargrave</li> </ul> </li> <li>● Henley Town Council</li> <li>● South Oxfordshire District Council</li> <li>● Henley Lions</li> <li>● Aliquando Chamber Choir</li> <li>● The Anthony (Tony) Lane Foundation</li> </ul>
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		<ul style="list-style-type: none"> <li>• Local charitable foundations, who have given anonymously.</li> <li>• Private individuals, many of whom have chosen to enhance their donations with Gift Aid</li> <li>• We also received a legacy request from the estate of Richard Fletcher, late Churchwarden of St Mary's church, Henley</li> </ul>
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p><b>4 of our 6 Trustees are the Church leaders from our founding churches: St Marys Henley, Holy Trinity/Trinity @4 Henley, Henley Baptist Church and Christchurch URC, Henley</b></p> <p><b>2 other Trustees are retired businessmen / church members</b></p> <p><b>All our Trustees are unpaid volunteers</b></p>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p><b>We are affiliated with the National Charity "Christians Against Poverty" whereby we make agreed monthly payments and receive in return</b></p> <ol style="list-style-type: none"> <li>1) essential support for the recruitment / training of our staff</li> <li>2) specialised FCA regulated financial advice to assist the renegotiation / resolution of our Debt Clients' financial issues</li> <li>3) specialised training materials to help run our Job Club and Life Skills / Money Management courses</li> </ol>
Relationship with any related parties	Para 1.51	<p><b>Our creation was supported by 2 local charities who identified the need for specialised Debt assistance:</b></p> <ol style="list-style-type: none"> <li>1) Citizens Advice</li> <li>2) Nomad</li> </ol> <p><b>Both charities now refer clients to use our services</b></p>

		<b>Social Prescribers within local NHS surgeries also signpost potential clients for our services</b>
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### Reference and Administrative details

Charity name	<b>Henley on Thames Churches Debt Centre</b>
Other name the charity uses	Henley Debt Centre
Registered charity number	<b>1199558</b>
Charity's principal address	2 NORTHFIELD HOUSE  11, NORTHFIELD END HENLEY-ON-THAMES  RG9 2JG

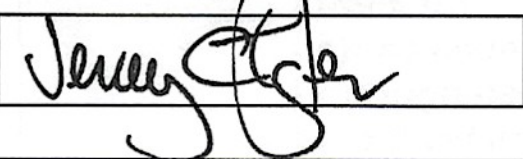
**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Jeremy Tayler	Chair		
2	Rev Samuel Brewster			
3	Pastor Joanne Bray			
4	Rev Glyn Millington			
5	Terence Grouk			
6	Francis Goodwin	Treasurer		

**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

	Signature(s)		
	Full name(s)	Rev Jeremy Tayler	
	Position (eg Secretary, Chair, etc)	Chair	
	Date	15th January 2026	

## Independent Examiner's Report

to the Trustees of the Henley On Thames Churches Debt Centre  
on the accounts for the year ended 30 June 2025  
as set out on pages 1 - 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 June 2025

### Responsibilities and basis of report

As the charity's trustees, you 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 requirement 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.

Signed .....



Dated:

17 January 2026

Name:

Mr Robert L Somers FCA

Relevant professional  
qualification(s) or body (if  
any):

Member of the Institute of Chartered Accountants in England and Wales

Address:

121 Mount View  
Henley on Thames  
Oxfordshire  
RG9 2HD

**HENLEY ON THAMES CHURCHES DEBT CENTRE**

England & Wales - Charity number 1199558

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# Accounts

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**Trustees' Annual Report for the period**

**From:** 1<sup>st</sup> July 2023 Period start date  
**To:** 30<sup>th</sup> June 2024 Period end date

**Charity name:** Henley on Thames Churches Debt Centre

**Charity registration number:** 1199558

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The purposes of the charity are for the public benefit:</b> a) The relief of poverty for persons living in and around Henley on Thames who are in conditions of need, hardship or distress by reason of their social or economic circumstances by providing 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 Henley on Thames in all matters relating to the management of their personal finances as the trustees may from time to time think fit; c)The advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time-to-time think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>We operate 3 essential services:</b>  1) Debt Counselling 2) Job Club 3) Life Skills/ Financial Budgeting
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>I confirm that the Trustees have received, read and agreed to the guidance issued by the Charity Commission on public benefit.</b>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	<b>The Debt Centre staff are supported by volunteers in 3 areas.</b> -Befrienders who accompany the debt coach in debt counselling.

		<p>-Coaches who are trained to assist in Lifeskills, Job Club and Money management courses</p> <p>-general volunteers to give one-to-one support to all course attendees</p> <p>All volunteers are required to have DBS vetting</p>
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### Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b>1) Debt Counselling</b></p> <p>This year we provided debt help to a further 13 families and nine individuals.. We record each client confidentially by successive numbers and after our first 2 years, we have recorded our 44<sup>th</sup> client, which comprises in total of 47 adults and 30 children. As with last year - each case is uniquely different and includes people in our community from all walks of life. The weight of debt can bring depression and serious mental health concerns. This causes isolation for many of our clients, a withdrawal from community and a decrease in perceived self-worth.</p> <p><b>2) Job Club</b></p> <p>Over the past year we have run three Job Club courses. Our catchment area continues to be local Henley town residents with the RG9 post code to ensure that we build community and offer community opportunities to also link into church activities/drop in and take part in the two IT Basics course run out of the local library by the Activate Learning programme.</p> <p><b>3) Life Skills/ Financial Budgeting</b></p> <p>Over the past year we have run 2 Life Skills courses. In the Life Skills course, we cover practical money saving techniques such as shopping and cooking on a budget, living healthily on less, home energy saving tips, creating a personal budget, and how to make good spending choices.</p>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>The Debt Centre had total receipts of £96,267 and payments of £63,795. Bank balances for the debt centre were £64,860 at year end</b>
Statement explaining the policy for holding reserves stating why they are held		<b>The Trustees have a target objective of holding the equivalent of 12 months costs in reserves, in order to provide stability and continuity of our services.</b>
Amount of reserves held	Para 1.22	<b>£64,860 at year end</b>
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>The charity is a going concern, but we are always reliant on external fundraising to supplement the core contributions from local churches</b>

### Additional information (optional)

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The charity's principal sources of funds (including any fundraising)	Para 1.47	<ul style="list-style-type: none"> <li>• <b>Our four founding churches:</b> <ul style="list-style-type: none"> <li>o St Mary's Henley</li> <li>o Trinity @ 4</li> <li>o Christchurch URC</li> <li>o Henley Baptist Church</li> </ul> </li> <li>• <b>Our associated partner churches:</b> <ul style="list-style-type: none"> <li>o St Nicholas Remenham</li> <li>o Sacred Heart, RC, Henley</li> <li>o St Mary's Wargrave</li> </ul> </li> <li>• Henley Town Council</li> <li>• South Oxfordshire District Council</li> <li>• Henley Lions</li> <li>• Aliquando Chamber Choir</li> <li>• The Anthony (Tony) Lane Foundation</li> <li>• Local charitable foundations, who have given anonymously.</li> <li>• Private individuals, many of whom have chosen to enhance their donations with Gift Aid</li> </ul>
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Trust Deed</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO Charitable Incorporated Organisation</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>4 of our 6 Trustees are the Church leaders from our founding churches: St Marys Henley, Holy Trinity/Trinity @4 Henley, Henley Baptist Church and Christchurch URC, Henley</b> <b>2 other Trustees are retired businessmen / church members</b>  <b>All our Trustees are unpaid volunteers</b>

### Additional information (optional)

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The charity's organisational structure and any wider network with which the charity works	Para 1.51	<b>We are affiliated with the National Charity "Christians Against Poverty" whereby we make agreed monthly payments and receive in return</b> <b>1) essential support for the recruitment / training of our staff</b> <b>2) specialised FCA regulated financial advice to assist the renegotiation / resolution of our Debt Clients' financial issues</b> <b>3) specialised training materials to help run our Job Club and Life Skills / Money Management courses</b>
Relationship with any related parties	Para 1.51	<b>Our start-up was supported by 2 local charities who identified the need for specialised debt assistance:</b> <b>1) Citizens Advice</b> <b>2) Nomad</b>  <b>Both charities now refer clients to use our services</b>

### Reference and Administrative details

Charity name	<b>Henley on Thames Churches Debt Centre</b>
Other name the charity uses	Henley Debt Centre
Registered charity number	<b>1199558</b>

Charity's principal address	2 NORTHFIELD HOUSE 11, NORTHFIELD END HENLEY-ON-THAMES RG9 2JG
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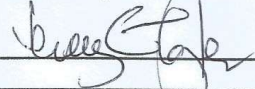
**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Jeremy Taylor	Chair		
2	Rev Samuel Brewster			
3	Pastor Joanne Bray			
4	Rev Glyn Millington			
5	Terence Grouk			
6	Francis Goodwin	Treasurer		

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Rev Jeremy Tayler	
Position (eg Secretary, Chair, etc)	Chair	
Date	25/03/25	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

HENLEY ON THAMES CHURCHES  
CENTRE

DEBT 1199558

CC16a

**Receipts and payments accounts**

For the period from	Period start date	To	Period end date
	01-Jul-23		30-Jun-24

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Grants and donations	62,236	-	-	62,236	40,212
Churches' support	9,603	-	-	9,603	7,000
Other	-	-	-	-	3,232
GiftAid donations	1,596	-	-	1,596	-
Fundraising events	19,392	-	-	19,392	-
Bank interest	491	-	-	491	-
Just Giving	2,949	-	-	2,949	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>96,267</b>	<b>-</b>	<b>-</b>	<b>96,267</b>	<b>50,444</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>96,267</b>	<b>-</b>	<b>-</b>	<b>96,267</b>	<b>50,444</b>
<b>A3 Payments</b>					
Staff remuneration charge	32,733	-	-	32,733	13,104
Contribution to Staff National Insurance and Pension	4,310	-	-	4,310	-
Charitable donations: Christians Against Poverty	12,137	-	-	12,137	2,270
Other	985	-	-	985	749
Room hire	1,286	-	-	1,286	-
Bank charges	109	-	-	109	-
Fundraising costs	8,488	-	-	8,488	-
Staff incurred expenses	2,968	-	-	2,968	1,933
Accountancy services	780	-	-	780	-
	-	-	-	-	-
<b>Sub total</b>	<b>63,795</b>	<b>-</b>	<b>-</b>	<b>63,795</b>	<b>18,055</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>63,795</b>	<b>-</b>	<b>-</b>	<b>63,795</b>	<b>18,055</b>
<b>Net of receipts/(payments)</b>	<b>32,472</b>	<b>-</b>	<b>-</b>	<b>32,472</b>	<b>32,388</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>32,388</b>	<b>-</b>	<b>-</b>	<b>32,388</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>64,860</b>	<b>-</b>	<b>-</b>	<b>64,860</b>	<b>32,388</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at bank: current account (2023: £32,388)	1,860	-	-
	Cash at bank: deposit account (2023: £0)	63,000	-	-
		-	-	-
	<b>Total cash funds</b>	<b>64,860</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

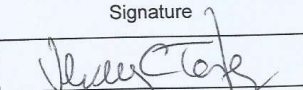
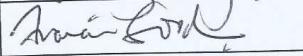
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Debtor for 2022/23 tax claim due on GiftAid	200	-	-
	Debtor for 2023/24 tax claim due on GiftAid	399	-	-
	Debtor for 6 April to 30 June 2024 tax claim due on GiftAid	42	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	Creditor for staff payroll costs (2023: £7,401)	Unrestricted (General)	4,101	
	Staff incurred expenses		419	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Jeremy Charles Tayler	25/03/25
	Francis Dominic Goodwin	25/03/25

## Independent Examiner's Report

to the Trustees of the Henley On Thames Churches Debt Centre  
on the accounts for the year ended 30 June 2024  
as set out on pages 1 - 2

### Respective responsibilities of trustees and examiner

The members of the PCC, as charity trustees, are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act), and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 145 of the Act,
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5) (b) of the 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 the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the church 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 standing committee of the PCC concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in a full 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

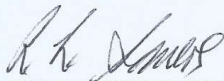
In connection with my examination, no matter has come to my attention

1 which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep proper accounting records are kept (in accordance with section 130 of the Act) and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have 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.

Signed: .....



Dated: 25 March 2025

Name:  
Relevant professional  
qualification(s) or body (if  
any):

Mr Robert L Somers FCA

Member of the Institute of Chartered Accountants in England and Wales

Address:

121 Mount View  
Henley on Thames  
Oxfordshire  
RG9 2HD

**HENLEY ON THAMES CHURCHES DEBT CENTRE**

England & Wales - Charity number 1199558

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# Accounts

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**Henley on Thames Churches Debt Centre**

**Trustee's Annual Report & Accounts**

**Year Ending July 2023**

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## **Trustees, Staff & Supporting Churches**

**The Trustees who have served during the year have been:**

- **Rev Jeremy Tayler, St Mary's Church Henley (Chair)**
- **Rev Samuel Brewster, Trinity @ 4**
- **Pastor Joanne Bray, Henley Baptist Church**
- **Rev Glyn Millington, Christchurch URC**
- **Terence Grouk**
- **Francis Goodwin, (Treasurer)**

**The Trustees meet on a quarterly basis, with documented minutes.**

**The following are part-time staff members:**

- **Debbie Bruwer, Debt Centre Manager**
- **Maryanne Uwaezuoke, Life Skills and Job Club Manager**

**The churches which in various ways have supported our work in Henley and outlying areas are:**

- **Saint Mary's Church, Henley**
- **St Nicholas Church, Remenham**
- **Trinity @ 4 and Holy Trinity, Henley**
- **Christchurch United Reform Church, Henley**
- **Henley Baptist Church**
- **Sacred Heart Roman Catholic Church, Henley**
- **United Benefice of Shiplake, Dunsden and Harpsden Churches**



## Chairman's Report

The Henley on Thames Churches Debt Centre was formed to meet the needs of residents in financial difficulty living in Henley on Thames and outlying areas with a post code of RG9. Our formation was strongly supported by both the community charity NOMAD and Henley Citizens Advice, who identified the need for a debt centre in our area.

We commenced operations in July 2022 with the recruitment of Debbie Bruwer as Debt Centre Manager, followed by recruiting Maryanne Uwaezuoke initially as Life Skills Manger and then as Job Club Manager as well. Their detailed reports follow, which give testament to the vital work to alleviate poverty in our area.

I would like to thank both these staff for their unflagging efforts to assist those in need with understanding, expert advice and above all compassion.

Our local charity works in partnership with the national charity, Christians Against Poverty (CAP) who train our staff, provide the expert advice which underpins our work with those in debt, as well as producing the high-quality materials to enable us to run Life Skills and Job Club courses.

Of equal importance are the partnerships with local churches who provide volunteers to act as befrienders, accompanying the staff when they visit clients, offering friendship and a link to our church community, if it is accepted. Equally, we are grateful for volunteers to support our Life Skills and Job Club courses including training as coaches.

Finally, I would like to acknowledge the financial contributions received that have enabled us not only to start up but to grow rapidly to meet the increasing need for our services, including:

- Our four founding churches:
  - St Mary's Henley
    - Trinity @ 4
  - Christchurch URC
  - Henley Baptist Church
- Our associated churches:
  - St Nicholas Remenham
  - Sacred Heart, RC, Henley
- Henley Town Council
- South Oxfordshire District Council
- Henley Lions
- Aliquando Chamber Choir
- Local charitable foundations, who have given anonymously.
- Private individuals, many of whom have chosen to enhance their donations with Gift Aid

Signed by Rev Jeremy Tayler, Chairman .....

Dated .....

## Centre Managers' Reports

### Debbie Bruwer- Debt Centre Manager

- So far we have worked with twelve families and eleven individuals, each case uniquely different and people in our community from all walks of life - from a solicitor, to an accountant, to a mum looking for a job, retired elderly, and individuals not able to work and on benefits. Often nobody else knew - debt struggles are not something that people easily talk about. One mum that I worked with feared being asked to go for coffee at the school gate as she knew she would have to put it on a credit card. Many fearing opening post or answering the door in case of a debt collector. Many trying to keep on top of things and genuinely hoping or thinking that things would change but in reality just getting deeper and deeper into the hole of debt. So this has brought many of our clients isolation, a withdrawal from community and a decrease in perceived self-worth.

My job with our volunteers has been to walk with these families and individuals one day at a time. Encouraging them, caring for them and processing the necessary paperwork for the financial advisors in head office to assess their situations and give advice on the solutions.

I have spent a lot of time just listening, many hours organising paperwork, making phone calls to creditors, and also the privilege of taking clients for coffee just for some normality and I have in the process made many more lovely friends!

The highlight for me over this year has been the privilege of seeing lives changed and individuals blossom as the weight is gradually lifted from their shoulders - seeing people gain confidence and worth within the process and once the weight is shared then people feel able to integrate back into community and then in turn gain the benefits that we all know community can bring.

The challenge has been that it IS a process and it takes time. It would be lovely if things could be sorted in an instant! But, of course, often there are lots of things to unpick and also many strands involved in each case. So, it takes time and that can be frustrating. But I am learning to be more patient as I help the clients see the small steps they are making. I have learnt a lot over this year and also feel extremely blessed that our community has so many pockets of help out there. There are various types of support that clients often need. This can vary with crisis support, short term support, and long-term support.

With crisis support it has been amazing to partner with many organisations in our community such as the NOMAD food bank, John Hodges Charitable Trust, Henley Lions and the Henley on Thames Relief in Need Charity, who have all helped many of our clients with some immediate crisis support. With our short-term support, this involves walking with the clients through the financial process of gathering information and also working closely with Citizens Advice who can offer specialised benefit support. Long term support involves encouraging and helping the clients to continue working through their advice from CAP Head Office, often looking at how to budget ongoing, and providing opportunities for

community where needed and linking in with other support such as the Life Skills Course and Job Club that have recently been set up.

We have over this last year seen three families and three individuals become debt free and have that hope for the future. For many more on the journey to becoming debt free, the future does look bright. Friendships and community have been built, people have felt less isolated, and clients are getting closer to knowing that they are precious and valuable regardless of their current situation.

### **Maryanne Uwaezuoke Life Skills & Job Club Manager**

In April 2023 we started the first nine-week Life Skills Course - finishing up in June 2023, this is being run for residents in the Henley district. We had six women join us from various walks of life including a teacher, social worker and stay-at-home mum.

We teach practical money saving techniques such as shopping and cooking on a budget, living healthily on less, home energy saving tips, creating a personal budget, and how to make good spending choices. We even did some practicals together such as a taster session and guessing the cheapest brand – some surprises there - and even some cooking and crafts.

Also we looked at dealing with life's pressures – looking after 'you': mental, physical and emotional health. Then finishing up with tips on good communication and maintaining healthy relationships. All with a free lunch thrown in to allow time to build relationships and sense of community.

One thing that stood out for me was the sense of isolation experienced when people are struggling financially and how encouraging it was for members to find others in the same boat and to realise that they can be a support to one another. Also, the level of honesty as members began to relax and open up – it was a real privilege to share in that.

The challenge for me was covering all the course material over each 1.5-hour session – so many good ideas but prioritising the most useful for the particular members attending was important.

And a highlight for me was in the last session when we were looking at self-worth and we asked members to write down what they've appreciated about the other members. The members name was on the paper, they wrote something about them, folded over the paper and passed on to the next person. At the end, each had a paper full of encouraging feedback. I have to admit I still occasionally look at mine when I need a little lift! This is it!

The other thing that has been a highlight is the sense of team as the course has been supported with members of the local church as well as Debbie. The next time round we will also have a male volunteer as we're expecting some guys to join us from the YMCA.

Following on from there we have begun to hold a drop-in at the D: two cafe every fortnight so that we can stay in touch and journey with members, plus we've met for a BBQ, seaside trip and at the YMCA family day over the summer.

Finally, we started testing Job Club training materials at the end of this year, so we will be ready to run our first Job Club next year.

### Statement of Financial Activities

### Henley on Thames Churches' Debt

#### Centre

Accounts for the year ending June

30,2023

	£	£
Income		
Grants and Donations	40,211.73	
Churches	7,000.00	
Other	3,231.95	
<b>Total Income</b>		
<b>50,443.68</b>		
Expenditure		
Salaries and related expenses	22,437.53	
Christians Against Poverty	2,270.00	
Other	749.00	
<b>Total Expenditure</b>		
<b>25,456.53</b>		

**Balance carried forward**  
**24,987.15**

Registered Charity No 119958

## **Notes to the Accounts**

1. The Accounts and Financial Statement were prepared by the Treasurer and externally inspected by Mr Michael Christmas of Henley on Thames.

### **2 Funds.**

All funds pass through the charity's current account.

Some donations and grants are hypothecated and are thus only applied to the relative specific projects.

### **3 Trustees Remuneration**

All Trustees received no remuneration for their work with the charity

## Charity Information

The Charity is a charitable Incorporated Organisation registered on July 6 2022 with Registered Charity Number 1199558

The Registered Office is:

2 Northfield House  
11 Northfield End  
Henley on Thames  
OXON  
RG9 2JG

Tel: 07733001781

### Bank Details

The charity has 2 accounts with Barclays Bank:

1. a deposit account and
2. a current account.

### Current account

Sort Code: 20-65-20

Account Number: 23318516

## Henley on Thames Churches' Debt Centre

Accounts for the year ending June 30,2023

	£	£
Income		
Grants and Donations	40,211.73	
Churches	7,000.00	
Other	3,231.95	
<b>Total Income</b>		<b>50,443.68</b>
Expenditure		
Salaries and related expenses	22,437.53	
Christians Against Poverty	2,270.00	
Other	749.00	
<b>Total Expenditure</b>		<b>25,456.53</b>
<b>Balance carried forward</b>		<b>24,987.15</b>

Registered Charity No 119958

Examiners Confirmatio...

384 KB



Michael... 20/08/2023

to me ^



From Michael Christmas •  
michaeldchristmas@googlemail.com

To francis.goodwin@googlemail.com

Date 20 Aug 2023, 13:49



Standard encryption (TLS).

[See security details](#)

Henley-on-Thames Churches Debt  
Centre

I have inspected the books of the above named organisation and find that an accurate record of all the transactions made by the treasurer have been included in the accounts and that they are kept in a neat and orderly fashion.

M D Christmas.

(Hon.

Auditor)

Sent from my iPad