

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 Manager 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

Total Income

50,443.68

Expenditure

Salaries and related expenses 22,437.53

Christians Against Poverty 2,270.00

Other 749.00

Total Expenditure

25,456.53

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	
Total Income		50,443.68
Expenditure		
Salaries and related expenses	22,437.53	
Christians Against Poverty	2,270.00	
Other	749.00	
Total Expenditure		25,456.53
Balance carried forward		24,987.15

Registered Charity No 119958

Examiners Confirmation...

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