



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1st July 2023 Period start date
To: 30th 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	<p>The purposes of the charity are for the public benefit:</p> <p>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;</p> <p>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;</p> <p>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.</p>
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	<p>We operate 3 essential services:</p> <ol style="list-style-type: none">1) Debt Counselling2) Job Club3) 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	<p>I confirm that the Trustees have received, read and agreed to the guidance issued by the Charity Commission on public benefit.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

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

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

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>1) Debt Counselling</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 44th 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>2) Job Club</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>3) Life Skills/ Financial Budgeting</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	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
Statement explaining the policy for holding reserves stating why they are held		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.
Amount of reserves held	Para 1.22	£64,860 at year end
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	The charity is a going concern, but we are always reliant on external fundraising to supplement the core contributions from local churches

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"> • Our four founding churches: <ul style="list-style-type: none"> ◦ St Mary's Henley ◦ Trinity @ 4 ◦ Christchurch URC ◦ Henley Baptist Church • Our associated partner churches: <ul style="list-style-type: none"> ◦ St Nicholas Remenham ◦ Sacred Heart, RC, Henley ◦ St Mary's Wargrave • Henley Town Council • South Oxfordshire District Council • Henley Lions • Aliquando Chamber Choir • The Anthony (Tony) Lane Foundation • Local charitable foundations, who have given anonymously. • Private individuals, many of whom have chosen to enhance their donations with Gift Aid
--	-----------	--

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 Charitable Incorporated Organisation
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>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</p> <p>2 other Trustees are retired businessmen / church members</p> <p>All our Trustees are unpaid volunteers</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>We are affiliated with the National Charity "Christians Against Poverty" whereby we make agreed monthly payments and receive in return</p> <ol style="list-style-type: none"> 1) essential support for the recruitment / training of our staff 2) specialised FCA regulated financial advice to assist the renegotiation / resolution of our Debt Clients' financial issues 3) specialised training materials to help run our Job Club and Life Skills / Money Management courses
Relationship with any related parties	Para 1.51	<p>Our start-up was supported by 2 local charities who identified the need for specialised debt assistance:</p> <ol style="list-style-type: none"> 1) Citizens Advice 2) Nomad <p>Both charities now refer clients to use our services</p>

Reference and Administrative details

Charity name	Henley on Thames Churches Debt Centre
Other name the charity uses	Henley Debt Centre
Registered charity number	1199558

Charity's principal address	2 NORTHFIELD HOUSE 11, NORTHFIELD END HENLEY-ON-THAMES RG9 2JG
-----------------------------	---

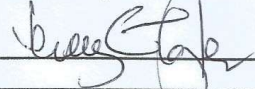
Names of the charity trustees who manage the charity

		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	25/03/25	



CHARITY COMMISSION
FOR ENGLAND AND WALES

HENLEY ON THAMES CHURCHES
CENTRE

DEBT

1199558

CC16a

Receipts and payments accounts

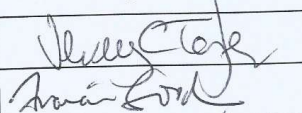
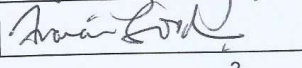
For the period from	Period start date	To	Period end date
	01-Jul-23		30-Jun-24

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 £
A1 Receipts					
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	-
	-	-	-	-	-
Sub total (Gross income for AR)	96,267	-	-	96,267	50,444
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	96,267	-	-	96,267	50,444
A3 Payments					
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	-
	-	-	-	-	-
Sub total	63,795	-	-	63,795	18,055
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	63,795	-	-	63,795	18,055
Net of receipts/(payments)	32,472	-	-	32,472	32,388
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	32,388	-	-	32,388	-
Cash funds this year end	64,860	-	-	64,860	32,388

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 £
B1 Cash funds	Cash at bank: current account (2023: £32,388)	1,860	-	-
	Cash at bank: deposit account (2023: £0)	63,000	-	-
	Total cash funds	64,860	-	-
	(agree balances with receipts and payments account(s))			
		OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	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	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
	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.

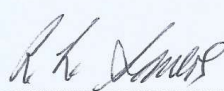
Independent examiner's statement

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