



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 01-Jul-24	To	Period end date 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 £
A1 Receipts					
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	-
Sub total (Gross income for AR)	93,963	-	-	93,963	96,267
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	93,963	-	-	93,963	96,267
A3 Payments					
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
	-	-	-	-	-
Sub total	68,213	-	-	68,213	63,795
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	68,213	-	-	68,213	63,795
Net of receipts/(payments)	25,750	-	-	25,750	32,472
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	64,860	-	-	64,860	32,388
Cash funds this year end	90,611	-	-	90,611	64,860

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 (2024: £1,860)	1,611	-	-
	Cash at bank: deposit account (2024: £63,000)	89,000	-	-
		-	-	-
	Total cash funds	90,611	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

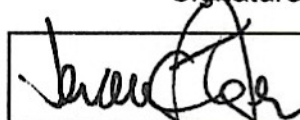

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Debtor for 2022/23 tax claim due on GiftAid	200	-	-
	Debtor for 2023/24 tax claim due on GiftAid	399	-	-
	Debtor for 6 April to 30 June 2024 tax claim due on GiftAid	42	-	-
	Debtor 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	-	-
		2,265	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

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

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

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

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1st July 2024 Period start date
To: 30th 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	The purposes of the charity 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.
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	We operate 3 essential services: 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	I confirm that the Trustees have received, read and agreed to the guidance issued by the Charity Commission on public benefit.

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

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>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.</p> <p>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.</p> <p>2) Job Club</p> <p>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</p> <p>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.</p>

		<p>3) Life Skills/ Financial Budgeting</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>
--	--	---

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 £93,963</p> <p>And payments of £68,213</p> <p>Bank balances for the Debt centre at Year end were £90,611</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	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
Amount of reserves held	Para 1.22	£90,611 at year end
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
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
--	-----------	---

		<ul style="list-style-type: none"> • Local charitable foundations, who have given anonymously. • Private individuals, many of whom have chosen to enhance their donations with Gift Aid • We also received a legacy request from the estate of Richard Fletcher, late Churchwarden of St Mary's church, Henley
--	--	---

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>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 creation 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>

		Social Prescribers within local NHS surgeries also signpost potential clients for our services
--	--	---

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

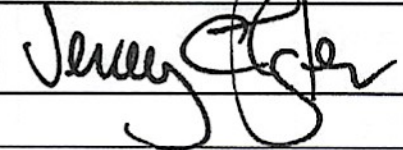
Names of the charity trustees who manage the charity

		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	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