

BWG SWANSEA CAP

England & Wales · Charity number 1203810

Details

Status Registered

Legal form CIO

Registered 2023-06-30

Register [View on the Charity Commission register](#)

Contact

Address 105 Frampton Road
Gorseinon
Swansea
SA4 4YE

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Email ANDREW.KNIGHT@MYAHOO.COM

Activities

Objects: THE OBJECTS OF THE CIO ARE: A) THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND SWANSEA WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND/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 SWANSEA 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: BWG Swansea CAP provides debt advice in partnership with the national charity Christians against poverty, which can be accessed through the national phonenumber or website. It is planning to hold Money Coaching courses to help people learn budgetting and personal financial management. It works in the Swansea area.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- City Of Swansea

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£29,569	£20,130	-	-
2023-12-31	£15,618	£15,764	-	-

Trustees

Name	Role	Appointed
REVEREND JOHN ARTHUR SANDFORD EVANS	Chair	2023-06-30
John Edward Davies		2023-06-30
Kelvyn Robert Eric Owen Hulme		2025-05-14
Rev Andrew James Knight		2023-06-30
Rev James Paul Anthony Scott		2023-06-30

BWG SWANSEA CAP

England & Wales - Charity number 1203810

Accounts

BWG Swansea CAP,
a Charitable Incorporated Organisation (CIO) registered number 1203810
Annual Report for 2024, presented to the 2025 AGM.

BWG Swansea CAP exists to relieve poverty in Swansea and district, and during the year 2024 has continued to work by providing debt advice with the professional help of the national charity Christians Against Poverty. In addition two volunteers trained during the year to deliver Money Courses, which started in January 2025.

During 2024 one debt adviser was employed part time. She was able to visit some 30 new clients as well as the existing ones, and be instrumental in bringing 10 the relief and delight of debt-free status. The Christian character of the organisation was shown as several people accepted invitations to evangelistic and fellowship events, but the same debt help was offered to all without discrimination.

Our accounts show once again our reliance on five sponsoring churches who make regular donations, as well as other churches and individuals. We received grants from a number of sources: Community Fund Wales, the Austin Bailey Foundation, and a generous sum as a ministry in the Bridgend area was wound up, as well as for Tackling Food poverty. We are grateful to all these donors, without whom our work would not be possible, as well as to volunteers who are equally essential.

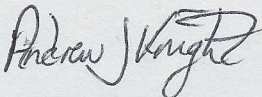
We have continued to work as a charitable CIO, steered by trustees and a committee. No fundraisers or commercial partners were involved, and there were no operations, income or expenditure outside the UK. Office space is rented in York Place, but much work with clients is done in their homes, and Money Courses are hosted in various venues around Swansea. There are no assets owned by the charity (apart from an ageing laptop), and no loans or debts (other than accounting for working expenses from time to time). There were no serious incidents to report. The charity has adopted an Equality and Diversity Policy, and those who work with clients are DBS checked.

BWG Swansea CAP Income and Expenditure 2024

2023		
£6,631.83	Bank Balance at 1 Jan 2024 (adjusted)	£6,485.70
	INCOME	
	Church Donations:	£
£1,200.00	Bethany Baptist Church	£1,200.00
£1,200.00	Gendros Baptist Church	£1,200.00
£1,200.00	Waterfront Community Churr	£1,200.00
£1,200.00	Dunvant CF	£1,200.00
£900.00	Sketty Community Church	£900.00
£1,350.00	Agape Trust	£1,450.00
£2,087.75	Donations: groups and individuals	£3,083.75
£400.00	Float	£0.00
£6,080.00	Grants ¹	£18,025.00
	CAP Emergency Food Shop Refunds	£1,310.00
<u>£15,617.75</u>	Total Income	£29,568.75
	EXPENSES	
£5,000.00	CAP Bradford	£6,000.00
£8,815.40	Centre Manager Salary	£9,569.97
£568.94	Office Expenses	£588.86
£299.54	Manager's Expenses	£491.14
£1,080.00	Restricted Grants (Notes 1, 2)	£2,000.00
	Money course Training	£70.00
	Christmas spending from donation	£100.00
	CAP Emergency Food Shop Spending	£1,310.00
<u>£15,763.88</u>	Total Expenses	£20,129.97
-£146.13	Increase in reserves (c 7 months operations)	£9,438.78
	Balance carried forward	£15,924.48
	Total Bank Balances at 31 Dec 2024 (adjusted)	
	Float held by Manager	£400.00
	Barclays Bank	£40.82
	Cooperative Bank (adjusted)	£15,483.66
		£15,924.48

Notes

1. Grants: £1500 Austin Bailey Fund, Restricted £1050 (rcd March), Community Fund Wales £5000 Sept, £9,525 via Aberkenfig Book Storehouse and CAP in Sept, and £950 Winter Wellbeing Grant (restricted) in December.
2. Both restricted grants (£1050 in March 24 for Tackling Food Poverty, and £950 in December 24 from Community Fund Wales) were fully spent by the year end.
3. CAP Emergency Food Shopping: Money refunded to Manager on production of receipt of money spent from the float.

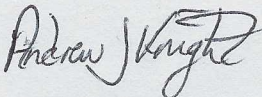

Accounts produced by  AJ Knight, Treasurer Date <u>9 May 2025</u>	Independent Examiner: David Craven BA, FCCA Signed <u>David Craven</u> Date <u>9th May 2025</u>
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Accounts produced by  AJ Knight, Treasurer Date 9 May 2025	Independent Examiner: David Craven BA, FCCA Signed  Date 9th May 2025
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BWG SWANSEA CAP

England & Wales - Charity number 1203810

Accounts

BWG Swansea CAP,
a Charitable Incorporated Organisation (CIO) registered number 1203810
registered with the UK Charity Commission on 30 June 2023

Annual Report for 2023.

BWG Swansea CAP exists to relieve poverty in Swansea and district, and has continued to work by providing debt advice with the professional help of the national charity Christians Against Poverty (Charity number 1203810). During 2023 (our financial year) two debt advisors, one employed part time and one volunteer responded to clients referred by national CAP, and we were delighted to hear that 53 people became debt free as a result between August 23 and March 24. This is a Christian Charity, gently encouraging clients to become involved with local Churches, but offering the same services to all without discrimination.

Now that face-to-face activities, and to some extent Church finances, are recovering from the Covid pandemic, we hope to develop our activities. In particular, we hope to offer Money Coaching courses, as a means of preventing debt and its associated problems. Our accounts are published and, thanks to the generosity of churches and others, show only a slight deficit, though with a reserve of less than six months expenditure. Grants from Community Fund Wales and for Tackling Food poverty were gratefully received, as was a temporary reduction in our contributions to national CAP.

During 2023 the 2015 partnership between three churches (Bethany Baptist, Waterfront Community, and Gendros Baptist – “BWG”), which had been expanded to include Duvant Christian Fellowship and Sketty Community Church, changed form. The CIO was registered with the Charity Commission on 30 June, and provides a good structure for the continuing work. No fundraisers or commercial partners were involved, and there were no operations, income or expenditure outside the UK. Office space is rented in York Place, but much work with clients is done in their homes. There are no assets owned by the charity (apart from an ageing laptop), and no loans or debts (other than accounting for working expenses from time to time). There were no serious incidents to report. The charity has adopted an Equality and Diversity Policy, and those who work with clients are DBS checked.

BWG Swansea CAP Income and Expenditure 2023

2022		
£8,576.24	Bank Balance at 1 Jan 2023 (adjusted)	£6,631.83
	INCOME	
	Church Donations:	£
£1,200.00	Bethany Baptist Church	£1,200.00
£1,200.00	Gendros Baptist Church	£1,200.00
£1,200.00	Waterfront Community Church	£1,200.00
£1,200.00	Dunvant CF	£1,200.00
£50.00	Grace Church	
£500.00	Sketty Community Church	£900.00
£1,300.00	Agape Trust	£1,350.00
£2,043.80	Donations: groups and individuals	£2,087.75
	Float now spent	£400.00
	Grants ¹	£6,080.00
<u>£5,600.00</u>	Total Income	£15,617.75
£14,293.80		
	EXPENSES	
£6,000.00	CAP Bradford	£5,000.00
£8,389.57	Centre Manager Salary	£8,815.40
£568.94	Office Expenses	£568.94
£600.00	Swansea Household Support Fund	
£679.70	Manager's Expenses	£299.54
	Restricted Grant ¹	£1,080.00
<u>£16,238.21</u>	Total Expenses	£15,763.88
£1,944.41	Deficit for year	£146.13
	Total Bank Balances at 31 Dec 2023 (adjusted)	
	Float held by Manager	£100.00
	Barclays Bank	£45.70
	Cooperative Bank	£6,340.00
£6,631.83		£6,485.70

Notes

1. During the year the first of three annual £5,000 grant payments from Community Fund Wales was gratefully received. A further grant of £1080 for Tackling Food Poverty was administered by the Centre Manager according to its terms.
2. Bank balances were adjusted to allow for payments relating to 2023 made in 2024, including £500 owed to CAP Bradford not claimed by Direct Debit during our transfer of Bank Accounts.

<p>Accounts produced by <i>Andrew Knight</i> AJ Knight, Treasurer Date <i>28 March 2024</i></p>	<p>Independent Examiner: David Craven BA, FCCA Signed <i>David Craven</i> Date <i>28th March 2024</i></p>
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