

# Foundation for Credit Counselling

Scotland · Charity number SC046263

## Details

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Known as	StepChange Debt Charity
Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	2016-01-15
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** StepChange Debt Charity  
123 Albion Street  
Leeds  
LS2 8ER

**Website** [www.stepchange.org](http://www.stepchange.org)

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the prevention or relief of poverty', 'the advancement of education'

**Beneficiaries:** 'Other defined groups', 'No specific group, or for the benefit of the community'

**Objectives:** 3. The objects for which the Charity is established are:- 3.1 the prevention or relief of poverty amongst persons who are in debt (particularly in the United Kingdom) by:- (a) the provision of advice to assist such persons to re-schedule and refinance their borrowings. (b) the provision of financial education to enable such persons to manage their finances more effectively. (c) the establishment and support of counselling services to which such persons may resort for advice on debt matters generally. (d) the establishment of an insolvency practice to which such persons may resort as an alternative solution to debt problems. and (e) the establishment or support of such other services or products for the public benefit to assist in the relief of poverty. 3.2 to advance the education of the public in general (and particularly amongst persons in debt or at risk of falling into debt) on the subject of financial budgeting, financial products and financial services.

## Geography

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- **Main operating location:** Outwith Scotland
- **Geographical spread:** UK and overseas

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£58,431,000	£59,525,000	-	1082
2023-12-31	£54,731,000	£59,467,000	-	1157
2022-12-31	£62,002,000	£59,938,000	-	1249
2021-12-31	£60,976,000	£61,590,000	-	1450
2020-12-31	£60,564,000	£63,402,000	-	1527