

# **CAP Croydon South**

## **Trustees Annual Report for the year to 31 December 2022**

### **Reference and Administrative Details**

Principal Address:  
16 Sundown Avenue  
South Croydon  
Surrey  
CR2 0RP

Trustees:  
Nigel Davidson – Chair  
Ian Cameron Rubie  
Rev Douglas John Low McHardie  
Rev Justine Middlemass

### **Structure, Governance and Management**

The Charity is a Charitable Incorporated Organisation and is governed by its constitution dated 22 August 2019 which follows the foundation model.  
New trustees are appointed by existing trustees.

### **Objectives and Activities**

The objectives of the charity are:

- (1) The relief of poverty, including by the provision of money management training and education; coaching, equipping, and supporting people in the areas of unemployment and developing life skills, and
- (2) The advancement of the Christian religion in accordance with the statement of faith, within South Croydon and surrounding area.

The activities run to meet these objectives are services franchised by Christians Against Poverty (registered charity no. 1097217):

- (1) CAP Debt Centre: People with debt problems are provided with one-to-one counselling with a view to them becoming debt free.
- (2) CAP Money: a training program to enable people to manage their personal finances.
- (3) CAP Job Club: a training programme to enable people to write CVs and learn interview skills with a view to obtaining employment.
- (4) CAP Life Skills: a training programme to enable people to manage simple tasks in the home, with an emphasis on the preparation of simple meals.

### **Achievements and Performance**

CAP Croydon South continues to offer 3 of the 4 CAP services.

### CAP Debt Centre

The Debt help service takes 2 new clients each month. This was a challenging year for many as the cost-of-living crisis became a harsh reality. Sadly, it is those who are already struggling to make ends meet who are affected the worst. Many of CAP clients are now experiencing broken budgets where there is insufficient money even to cover the basic essentials.

The CAP debt ministry is even more important than ever, not simply to offer a route out of debt but also to provide emotional and spiritual support.

### CAP Money

The CAP Money course is run at regular intervals. Four additional CAP Money coaches were trained.

### CAP Job Club

Two CAP Job Club courses were arranged.

### CAP Life Skills

No courses were arranged as the person providing the course was no longer able to present it.

### Finance and Fund raising

The financial position is sound. We were grateful for a donation from Purley and Kenley Churches Together which helped CAP Croydon South cover all the expenses, primarily the contribution to CAP for the Debt Help service. Now that the pandemic is behind us, it is the intention to arrange a couple of fundraising events in 2023.

Undoubtedly one of the highlights of 2022 was the Stars in Their Eyes outreach event. Clients from both Croydon Debt Centres were invited, as well as other outreach ministries such as Renew 23 and The Link. It was encouraging that 5 people responded to a request to make a commitment to Jesus.

## **Financial Review**

The reserves policy is to hold two years planned expenditure in hand at any one time. At the end of the financial year there were sufficient funds to meet this policy. Funds are received from individual donations, grants from other charities, and fund raising events.

Nigel Davidson

Chair

20 March 2023

# CAP Croydon South

Registered Charity Number 1185016

## Accounts for year to 31 December 2022

		2022	2021
		£	£
<b>Income</b>			
	Donations	2615.12	440.00
	Donations (Gift Aided)	0	0.00
	Gift Aid	0	0.00
	Grants	1000.00	1551.00
	Quiz Night	0	0.00
	Interest Received	22.47	5.56
<b>Total Income</b>		<b>3637.59</b>	<b>1996.56</b>
<b>Expense</b>			
	Debt Centre	3600.00	3000.00
	Life Skills	0.00	0.00
	Money Skills	0.00	0.00
	Client Assistance	56.75	90.00
	General	0.00	0.00
<b>Total Expense</b>		<b>3656.75</b>	<b>3090.00</b>
<b>Net Income (Expense)</b>		<b>(19.16)</b>	<b>(1093.44)</b>
<b>Balance Brought Forward</b>		<b>9221.57</b>	<b>10315.01</b>
<b>Balance Carried Forward</b>		<b>9202.41</b>	<b>9221.57</b>
<b>Made up</b>			
	Current Account	4150.24	4191.87
	Deposit Account	5052.17	5029.70

Approved by  
Trustees  
20 March 2022