King's Lynn Debt Centre (CAP) Annual General Meeting: Monday 12th October 2026 at KLEC

Chairperson's Report for the year 2025-2026

Thank you for coming this evening- it's great for King's Lynn Debt Centre to have your support.

"You, LORD, keep my lamp burning; my God turns my darkness into light. With your help I can advance against a troop; with my God I can scale a wall." Psalms 18:28-29 NIVUK

The Lord has and will sustain the work of this Debt Centre in King's Lynn. This year, we have celebrated 10 years of serving those who are in need in King's Lynn- those who are hampered by debt and more often than not, severely affected by their financial situation. Our team of volunteers led by Laura, offer a vital lifeline to individuals and families, walking with them through the process to becoming debt free. In these visits, clients are offered the opportunity to be prayed for and so, as this scripture declares, God can turn the dark places into light; he can change the seemingly insurmountable situations of debt into places of freedom:

"You, LORD, keep my lamp burning; my God turns my darkness into light. With your help I can advance against a troop; with my God I can scale a wall." Psalms 18:28-29 NIVUK

The once a month drop-in service has been running for 9 months now; it is hoped that more people will see the 'front door of CAP' come in for a chat, coffee and support where needed. This service is a growing ministry that could definitely do with dedicated volunteers to increase the mornings that the drop in centre is open. If you feel that this is something you could offer, please see Laura.

As we have heard from our Debt Centre manager, clients have come to the debt centre through word of mouth, social services and food bank. New referral sources include WMCA, the Perinatal team and health practitioners. The solid and loyal base of volunteers help to befriend the clients supporting and helping them to continue on their journey out of debt. The debt cleared this year is £10,822.40

There have been several ways in which the debt centre has supported clients throughout this year:

- School uniform was given to those children of school age
- Equivalent financial support for those struggling to buy food
- Household items found for those in need and waste items cleared from houses
- Maintenance jobs completed
- Invites to CAP events
- Christmas hampers given out

Financially, we have maintained a place of stability throughout this year. This is definitely due to the generous giving from our partner churches and also individuals who have a heart for the King's Lynn Debt Centre. As a body of Trustees, we are very grateful for the financial support the Debt Centre receives. Thank you.

The landscape of CAP is changing at the moment; CAP UK is forming an alliance with the Christian organisation *Community Money Advice.* This is to strengthen the provision of support to those in poverty in the UK.

This year, CAP has been making operational and technological changes at a national level. This is to help debt centre managers to work in a smarter way when processing client information, to reduce the time that clients have to wait for Debt Management Plans and to free up time to have more face-to-face contact with clients. So, these changes are on going and will need time to settle at a local level once the necessary training has finished.

As a Christian charity, we are ever grateful to God for his provision so that this work can continue to help people on their journey out of debt. For our God is a God who brings peace and order to those whose lives are in turmoil and chaos. The monthly prayer meetings have been the strength under pinning this debt centre; prayers have been answered in various ways as we know that our God is a God of love, compassion and hope.

King's Lynn Debt Centre
Income and Expenditure Account
Year Ended 31st December 2025

			2025	2024
Income				
Partner churches			10,273.92	10,523.92
Charities			-	500.00
Charities			-	1,500.00
Other churches and donations			4,072.92	3,625.40
			14,346.84	16,149.32
Expenditure				
Salary and associated costs			9,978.30	9,223.90
Travel			69.54	196.44
Insurance			336.96	328.30
Stationery			265.23	131.89
Accountancy			100.80	228.00
Client events and support		1,491.02		
Less reimbursed expenses		- 1,089.56		
Net Client events and support			401.46	234.98
Client Blessings (restricted)			-	1,500.00
Phone			180.00	180.00
Volunteer exps			182.65	187.49
Bank charges			81.22	120.00
Thirty-one eight subs and charges			172.50	227.24
Miscellaneous			-	7.99
Hall hire			-	1.00
Advertising			28.80	-
CAP Bradford			3,600.00	5,400.00
			15,397.46	17,967.23
Deficit for the year			- 1,050.62	- 1,817.91