WEST CUMBRIA COMMUNITY MONEY ADVICE

CHARITY INFORMATION

Year Ended 31 December 2025

Charity Number	1171545
Working Name	WCCMA
Principal Office	The Bridge Centre
	Central Square
	Workington Cumbria CA14 3BG
Trustees	Ven Dr Richard Pratt (Chair)
	Mr Patrick Sharman
Bankers	National Westminster Bank PLC
	31 Pow Street
	Workington
	Cumbria CA14 3AE

WEST CUMBRIA COMMUNITY MONEY ADVICE

TRUSTEE REPORT

Year ended 31 December 2025

1. Trust Information

   Details of trustees and other information are set out on the front page and form part of this report.

2. Structure, governance and management.

   The charity is governed by a Charitable Incorporated Organisation constitution approved on 19 January 2017 and registered with the Charity Commission on the 7 February 2017. Initial trustees were appointed at outset and new trustees were recruited from volunteers within the charity.

3. Activities

   Due to the retirement of debt advisors, operations ceased on the 31 March 2022 with all cases being closed or transferred to Stepchange (a debt charity). The trustees at the time had intended to wind up the charity and had transferred some funds to Stepchange and Community Money Advice. However an approach was received from the Carlisle Diocese to explore the possibility of using the charity for a new Christan's Against Poverty branch in Maryport to take the debt project forward. As no progress had been made the trustees considered winding up the charity and distributing the funds to another debt charity. However, during 2025 and more recently, momentum has been rekindled in the Workington area inspired by the Diocese so trustees plan to keep the charity viable whilst initiatives are considered.

   Objectives

   The primary objective is to prevent or relieve financial hardship for the public benefit of the people living in West Cumbria through the provision of free, confidential and impartial:

   a) Budget Coaching in an individual or group setting, and
   b) Debt Advice through face-to-face interviews

Approved by the Board of Trustees at their meeting on 25 September 2026 and signed on their behalf.

Patrick M Sharman

Patrick M Sharman Trustee

WEST CUMBRIA COMMUNITY MONEY ADVICE

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2025

		2025		2024
	£	£	£	£
RECEIPTS				
Refund	0		0	
HMRC Gift Aid	0		0	
		0		0
PAYMENTS				
Donations	0		0	
Advice UK insurance and fees	0		0	
Rent	0		0	
Telephone and broadband	0		0	
Events	0		0	
Miscellaneous	0		0	
		0		0
Deficit/ Surplus for year		0		0
Bank & cash balances BF		1777		1777
Bank & cash balances CF		1777		1777
STATEMENT OF ASSETS AND LIABILITIES				
Bank account		1777		1777