TRUSTEES' ANNUAL REPORT

1 January – 31 December 2025

Free advice. Practical support. Faith in action.

AI embedded
PIP • Attendance Allowance • LCW/LCWRA

Client support
Benefits • housing • debt • work • family crisis

A new home
Preparing to move into Maldon Road Chapel

2025 in perspective

tCAS continues to work with people facing complex and often overlapping problems involving benefits, housing, debt, employment, family circumstances and vulnerability. Our purpose remains practical: to stand alongside clients, help them understand what is happening, and support them through systems that can be difficult to navigate alone.

During 2025, one of the most significant changes in how we work has been the move from experimenting with artificial intelligence to using it as an established part of our day-to-day service. At the same time, we have continued to invest in our people, strengthen safeguarding, build relationships with other organisations and prepare for a major change of premises in Colchester.

As a Christian advice service, we also continue to see prayer as part of the support we offer. With a client's permission, we increasingly pray in the moment when a particular problem, fear or decision arises, rather than leaving prayer only to the end of a meeting. This has made prayer more connected to the detail of the client's situation and, for many clients, more meaningful.

Our ethos remains "support, not just information": helping clients move from a difficult situation towards practical next steps, while treating each person with compassion, dignity and without judgement.

What we do

In Colchester and Ipswich, tCAS continues to help clients across a range of interconnected issues. Many people arrive with more than one problem, and our role is often to identify the different strands, put them in a sensible order and help the client work through them.

Benefits

We help clients with benefit applications so that the evidence they provide is as complete, accurate and relevant as possible. Where we have not been involved at the first stage, we may support a client with a Mandatory Reconsideration and, where appropriate, preparation for an appeal. The adviser remains responsible for the advice given and the DWP or tribunal remains responsible for the entitlement decision.

Housing and forced eviction

We continue to help clients engage with the bureaucratic process of registering for accommodation and responding to the risk of homelessness or eviction. In some cases, the outcome has been unexpectedly positive, including families moving into social housing. In other cases, the shortage of affordable accommodation means that our role is to explain the process, help the client provide the information required, and remain alongside them while they wait.

Debt and the "working poor"

Debt problems are frequently linked to events outside a client's control: eviction, delays or changes in benefit payments, domestic abuse, job loss, insecure work or simply the gap between income and essential living costs. We continue to work with StepChange where specialist debt management is required. We have also supported cases involving coercive debt connected with domestic abuse.

We are seeing clients who are in employment but remain financially insecure. Low-paid or irregular work can leave households with little resilience when rent, energy, transport or other essential costs rise.

Immigration-related situations

tCAS does not provide regulated immigration advice. Where clients have right-to-reside, asylum or other immigration issues, we signpost or refer to specialist organisations while helping with the associated practical problems within our competence. The wider circumstances can affect housing, income, family stability and access to services, so these cases often require careful coordination.

Employment and family crisis

Clients continue to approach us about unfair treatment at work, insecure contracts and employment disputes. We are not solicitors; we help clients understand the issue, organise the facts and make use of specialist bodies such as ACAS where appropriate. In family breakdown cases, the Ipswich service has access to pro-bono legal support, while in Colchester our involvement is generally limited to matters such as child maintenance and coercive debt.

Artificial intelligence: from pilot to everyday tool

In the 2024 report we described AI as a beta project. During 2025 it became a working part of the tCAS service. Used carefully, it is helping us spend less time on administration and more time with clients.

Specialist benefit assistants

We now have AI-assisted interview and evidence tools for Personal Independence Payment (PIP), Attendance Allowance (AA) and Limited Capability for Work / Limited Capability for Work and Work-Related Activity (LCW/LCWRA). These tools help advisers structure an interview, identify gaps in the evidence and turn a detailed conversation into a clear account of the client's functional difficulties.

This is saving a considerable amount of adviser time and is improving the consistency and professionalism of the written material we produce. Most importantly, it helps us make sure that relevant evidence is not missed, so that clients are able to present the strongest accurate case available to them. Where a client meets the legal criteria, better evidence can increase the prospect of the correct award being made without unnecessary delay or appeal.

Client Meeting Assistant

We have also developed an AI Client Meeting Assistant. After a client interview, it can help organise the discussion into structured case notes, identify key issues, record actions and responsibilities, and flag matters that may require follow-up or safeguarding consideration. This reduces the time advisers spend writing up meetings and gives us more consistent records.

Research and "deep-dive" enquiries

AI is also changing how we research difficult questions. It enables us to carry out deeper enquiries into regulations, policy, guidance and benefit rules, including areas in which we may previously have had limited experience. This does not replace authoritative sources or adviser judgement: where the issue matters to a client's entitlement or next step, the underlying law, official guidance or specialist source still needs to be checked. What AI does is help us find the relevant questions and sources much more quickly.

The principle is simple: AI supports the adviser; it does not replace the adviser. Human judgement, verification, confidentiality and responsibility for the advice remain essential.

People, premises and organisational development

Preparing to move to Maldon Road Chapel

A significant development for the Colchester service is our planned move to Maldon Road Chapel in January. We were advised by the Co-operative Bank that the use of the upstairs premises by community groups is not permissible under their lease, so we needed to find an alternative base.

The Chapel is currently undergoing refurbishment. Its bookshop, which holds around 2,000 Christian books, is being dismantled and the books sold. Once that work is complete, tCAS will have a dedicated space from which to work. The availability of parking at the Chapel will also be a major practical advantage for clients and volunteers. The Elders have been very welcoming and we greatly value their support for the work of tCAS.

Hope Church, Ipswich

The Ipswich work remains established within Hope Church under the name “Hope in Action”. It serves a particularly disadvantaged community and continues to provide a base from which clients can receive practical help and support. The work benefits from church facilities, administrative support and a private space in which to meet clients.

Staff and volunteer development

Marta continues to grow in her role and to take on wider responsibility. She manages the budget, monitors expenditure, completes bank reconciliation work and is becoming increasingly confident with spreadsheets and administrative systems.

Michael remains a constant source of support through prayer with clients and prayer into their situations. We are deliberately trying to pray at the point where a need arises, not simply at the end of a client meeting. When a client hears a prayer that addresses the detail of what they have just shared, it can make the support feel immediate and personal.

Anthony continues to be our “forensic” adviser, taking on casework that requires careful attention to detail, patient analysis and the ability to work through complex evidence.

The continuing need for volunteers

Recruiting additional volunteers remains one of our most difficult organisational challenges. During the year, three people independently expressed an interest in becoming involved. However, after two or three weeks, each fell away.

Being a tCAS volunteer requires dedication and a willingness to engage with some of the most difficult situations that clients face. The work can be demanding, but it is also practical Christian service at the point of need.

We continue to be puzzled by the limited involvement of churches in this kind of work. Churches willingly refer people to us and use our services, yet recruiting volunteers from congregations remains extremely difficult. Our experience is that leadership attention is often concentrated on weekly services, church finance and explicitly spiritual activities, while practical social action can become a blind spot. We make this

observation not to criticise individual churches, but because the unmet need is real and tCAS cannot expand without people willing to serve alongside us.

Support, safeguarding and professional standards

Support, not just information

Many clients face anxiety, poor mental health, dyslexia, dyspraxia, literacy or numeracy difficulties, the effects of abuse, or simply the exhaustion that comes from prolonged crisis. Giving someone a website address or a list of instructions is often not enough. Our aim is to remain with the client long enough to help them understand what must happen next and, where necessary, to help them complete those steps.

Safeguarding and DBS

Safeguarding and DBS checks are now embedded in the way we operate. This reflects the increasing number of vulnerable adults we support and our responsibility to make sure that our recruitment, conduct and casework protect both clients and volunteers.

Training, IT and office equipment

The laptops, scanner/printer and Microsoft Office access described in the previous report continue to support a more efficient service. We also continue to use face-to-face training, online training and e-learning to maintain adviser knowledge and competence. The development of our AI tools adds a further training requirement: advisers need to understand both what these tools can do and where verification and human judgement remain essential.

Working with others

Our work depends on relationships with organisations that can provide specialist support beyond our own remit. We continue to value our links with organisations such as Child First, The Next Chapter, StepChange and specialist immigration organisations, as well as developing connections with charities working on economic abuse. We also continue to receive referrals from churches and other community organisations.

tCAS takes on social justice issues where we have the capability, competence and access to influence. Complex cases frequently require us to coordinate between different systems rather than treating each problem in isolation.

Faith in action

tCAS exists as a social action charity. Our immediate purpose is to help people find practical relief from the crises they face; our Christian purpose is to demonstrate that God cares about the whole person and the detail of their life.

With permission, we pray with clients and for their situations. We increasingly do this throughout the meeting whenever a need or decision becomes clear. Clients often find it moving to hear their particular circumstances brought before God rather than receiving only a general prayer at the end.

We continue to help people make contact with church life and opportunities to explore the Christian faith for themselves. The intention is not to make practical help conditional on faith, but to make clear that our service is motivated by the Gospel and by the conviction that compassion, justice and practical support belong together.

Resources, donors and the year ahead

Our costs continue to include CharityLog, Ai, our website and email services, professional memberships such as CPAG, NHAS and AdviceUK, training, stationery, equipment and IT. As the work develops, maintaining good systems and current professional knowledge remains essential. We have stopped using Survey Monkey primarily because we learn 'on the job', Ai is able to research information for us and we use dedicated websites that provide specialist information as required.

We remain deeply grateful to everyone who gives financially, prays for the work, refers clients, provides specialist help or makes facilities available to us. The move to Maldon Road Chapel, the continued development of the Ipswich work, and the growing use of AI all create opportunities to improve the quality and reach of the service. At the same time, volunteer recruitment remains a major constraint on growth.

Priorities for 2026

Priority	What this means
Settle into Maldon Road Chapel	Establish a practical, welcoming and confidential base for client meetings and volunteer work.
Develop AI safely	Continue improving the PIP, AA, LCW/LCWRA and Client Meeting Assistants while retaining adviser oversight and source checking.
Recruit and retain volunteers	Find people willing to commit to enquiry, advice, casework, administration and prayer roles.
Grow staff capability	Continue developing administration, financial control, case analysis, safeguarding and adviser knowledge.
Strengthen partnerships	Maintain effective referral routes and relationships with churches, charities and specialist services.

Closing thanks

Once again, our thanks go to everyone who supports tCAS. The cases we see are often complicated and sometimes distressing, but we continue to see lives changed when practical knowledge, patient support, prayer and persistence are brought together.

God bless you.

Tony Mann

Founder of tCAS

Appendix: background to the work of tCAS

The following section retains the background context described in the previous Trustees' Report. It explains why many clients arrive with several problems at the same time and why practical support is often needed alongside information or advice.

Sickness and insecure income

Where someone is on a zero-hours or insecure contract, sickness can cause an immediate drop in household income. Statutory support may not be enough to meet essential costs, which can quickly lead to utility arrears, borrowing, rent problems and wider debt. Hopefully the new Labour Government will 'ban' zero hours contracts and variable pay (i.e. Uber and food delivery companies).

Low wages, housing costs and private renting

Low wages and insecure work continue to interact with high housing costs. Where the amount allowed for housing support does not cover the actual rent, households must find the shortfall from income intended for other essentials. A shortage of social housing means that many clients have few realistic alternatives.

Clients facing eviction can be required to move through a lengthy process before a local authority is able to provide temporary or longer-term accommodation. The uncertainty and disruption can be severe, particularly for families and people already dealing with illness, disability or trauma.

Universal Credit

Universal Credit is central to the finances of many clients. Changes in earnings, deductions, waiting periods, sanctions, fit notes and online journal requirements can all create difficulties. People who struggle with digital systems, literacy, memory, organisation or anxiety may need practical support simply to keep the claim functioning correctly.

PIP and LCW/LCWRA

PIP and the Work Capability Assessment require clients to explain how health conditions affect day-to-day function, not simply list diagnoses. This can be difficult for people who have lived with limitations for a long time, who minimise their difficulties, or who struggle to explain frequency, safety, repetition, time taken and the help they need. This is one reason the structured interview work developed by tCAS has become so important.

Coercive debt

Coercive debt can form part of domestic abuse, for example where an abuser causes or pressures another person to take on credit or liability for the abuser's benefit. The consequences can continue long after the relationship ends, affecting credit records, housing, mental wellbeing and financial independence.

tCAS — The Christian Advice Service

Free Advice and Support

Section A Receipts and payments

A1 Receipts
Donations Received
interest

Sub total(Gross income for AR)

A2 Asset and investment sales, (see table).

Sub total

Total receipts

A3 Payments
Marketing
Database
Subscriptions
Software
Internet
Office
Office Equipment
Hardware
Insurance
Bank Charges
Support Services
Sub total

A4 Asset and investment purchases, (see table)

Sub total

Total payments

Net of receipts/(payments)
A5 Transfers between funds
A6 Cash funds last year end
Cash funds this year end

Section B Statement of assets and liabilities at the end of the period
Categories

B1 Cash funds

B2 Other monetary assets

B3 Investment assets

B4 Assets retained for the charity’s own use

B5 Liabilities

Signed by one or two trustees on behalf of all the trustees

Charity Name
tCAS - The Christain Advice Service
Receipts and payments accounts
For the period from

Period start date
1st January 2025

Unrestricted funds to the nearest £		Restricted funds to the nearest £
	2000	-
	12	-
-		-
-		-
-		-
-		-
-		-
-		-
	2012	-
-		-
-		-
-		-
	2012	-
-		-
	835	-
	268	-
	956	-
	269	-
	451	-
-		-
	250	-
	84	-
	60	-
	203	-
	3376	-
-		-
-		-
-		-
	3376	-
	-1364	-
-		-
	6045	-
	4681	-

Details

CAF Bank Account

Total cash funds
(agree balances with receipts and payments account(s))

Details

Details

Details

Details

Signature

To	Period end date 31st December 2025

Endowment funds to the nearest £	Total funds to the nearest £
-	2000
-	12
-	-
-	-
-	-
-	-
-	-
-	-
-	2012
-	-
-	-
-	-
-	2012
-	-
-	835
-	268
-	956
-	269
-	451
-	-
-	250
-	84
-	60
-	203
-	3376
-	-
-	-
-	-
-	3376
-	-1364
-	-
-	6045
-	4681

Unrestricted funds to nearest £	Restricted funds to nearest £
4681	-
-	-
-	-
4681	-
OK	OK

Unrestricted funds to nearest £	Restricted funds to nearest £
-	-
-	-
-	-
-	-
-	-
-	-

Fund to which asset belongs	Cost (optional)
	-
	-
	-
	-
	-

Fund to which asset belongs	Cost (optional)
	-
	-
	-
	-
	-
	-
	-
	-
	-

Fund to which liability relates	Amount due (optional)
	-
	-
	-
	-
	-

Print Name
Anthony H Mann
Waclaw K Zablocki

CC16a

Last year
to the nearest £

2000
12
-
-
-
-
-
-
2012

-
-

2012

-
835
115
737
269
497
-
50
84
60
206
2853

-

2853

-841
-
6886
6045

Endowment funds
to nearest £
-
-
-
-
OK
Endowment funds
to nearest £
-
-
-
-
-
-

Current value (optional)
-
-
-
-
-

Current value (optional)
-
-
-
-
-
-
-
-
-

When due (optional)

Date of approval
20th September 2026
20th September 2026