CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2025 Period start date To 31/12/2025 Period end date

Charity name: Chippenham CAP Centre

Charity registration number: 1192100

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the CIO are for the public benefit: (a) the relief of poverty for people generally in, but not exclusively, the Chippenham and surrounding area of Wiltshire who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting the provisions of advice and other services as the trustees of the charity may from time to time think fit; (b) the advancement of education of the public in, but not exclusively, Chippenham and surrounding area of Wiltshire in all matters relating to the management of their personal finances as the trustees may from time to time think fit; (c) the advancement of the Christian faith through care, compassion and relevant practical and spiritual help as the trustees may from time-to-time think fit. Trustee confirmation required: The proposed mission statement is not a substitute for the legal objects. Obtain the constitution or other governing document.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	We support people in Chippenham and surrounding communities who face debt, financial hardship and associated challenges. Our approach is based on trusted relationships and personal, face to face support, including visits to clients' homes where appropriate. During the reporting period, our services included debt counseling, Money Coaching, Life Skills, free CAP Café, hardship support, and a bi-annual used clothes event The charity receives referrals for the services of the Centre Manager from NHS, Salvation Army, DWP, Turning Point, Doorway and the national CAP charity, who

		work alongside the Centre Manager to provide Debt Counselling and Debt Advice to individuals looking to be free from long-term structural debt, deal with urgent debt problems and resolve outstanding issues with creditors. Beyond this, the Charity has also run a weekly café, delivers the CAP Money Coaching, a three-week program of training for individuals to learn how to manage money and finances and learn how to save for future budgeted needs. We also run regular Life Skills courses. These services seek to address immediate difficulties and develop the skills and confidence needed to manage everyday life. We welcome people of all backgrounds and treat each person with dignity and respect.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's purposes and planning and delivering its activities. All activities and work of the Charity are undertaken with consideration of the public benefit they are to provide and with the intention of maximising that benefit and the impact of the Charity. All our services are free of charge.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The Charity is not, principally, a grant making charity. The Charity does however hold a small fund provided by a corporate donor intended to provide small items of food and or meet immediate financial needs.
Policy on social investment including program related investment	Para 1.38	**n/a**
Contribution made by volunteers	Para 1.38	Volunteers are central to our relationship-based approach and contribute to client support, courses, community activities and administration. We value their time, skills and commitment. At the end of 2025 we had 30 active volunteers providing essential support to the work of the Charity. Currently volunteers: - Act as befrienders to those accessing the support of the Charity, providing a point of contact for the service users to provide emotional support to those dealing with debt. - Help run the weekly café - Deliver food parcels - Train as money coaches to deliver essential training on budgeting, saving and money

		management. - Assist in fundraising
Other		Our approach combines practical assistance with support intended to strengthen confidence, reduce isolation and help households build greater stability.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the reporting period, the Charity received referrals for its services from the following Organisations: SEETEC The Rise Trust Doorway Chippenham Job Centre/DWP Wiltshire Council Adult Social Care Team Centre of Independent Living We also obtained direct enquiries from: Word of mouth Website CAP Poster During the period we supported 137 households. 41 people participated in Money Coaching and 17 in Life Skills. Our records show verified outcomes, such as completed courses, improved budgeting confidence or debt outcomes confirmed through CAP.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	**n/a**
Performance of fundraising activities against objectives set	Para 1.41	During the period, fundraising generated £33,085.96 against a target of £35,000. Main activities were applications to grant making Trusts and organisations, Impact Reporting and raising Individual donations from which we claimed Gift Aid.
Investment performance against objectives	Para 1.41	**n/a**
Other		**n/a**

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Total income was £33,85.96 and expenditure was £40223.67, giving a deficit of £7,137.71. Total funds at the period end were £8979.97, comprising unrestricted funds of £8,979.97. Cash and bank balances were £8,979.97.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity aims to hold sufficient reserves to cover 3 months of its running costs, in order to cover staffing and administrative costs should it become clear there were insufficient funds for the Charity to continue its operations.
Amount of reserves held	Para 1.22	Free reserves at the period end were £0.00.
Reasons for holding zero reserves	Para 1.22	We had no capacity to set aside funds this year.
Details of fund materially in deficit	Para 1.24	**n/a**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**None**

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's principal income sources during the period were: 1. Chippenham Borough Lands Charity 2. Wiltshire Community Foundation 3. Wessex Water 4. The Charity also benefitted from regular monthly donations under the Gift Aid Scheme 5. The Charity is happy to accept legacy gifts, grants from Donor Advised Funds and Match Funding
Investment policy and objectives including any social investment policy adopted	Para 1.46	**n/a**
A description of the principal risks facing the charity	Para 1.46	Limitation of grants due to matters outside the control of the Charity, e.g. reduction in available funds for grants, cessation of charitable giving.
Other		**n/a**

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution for a Foundation CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are identified and selected for their skills and suitability by the current trustees and with a mind to the skills and connections the charity may need in the future.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Future plans include clearer role responsibilities, documented procedures and development opportunities to support succession.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Board of Trustees is responsible for governance and strategic direction. The Centre Manager oversees the day to day running of the charities services, supported by a salaried part time Debt Coach, the Funding and Finance Officer, the Trustees and a pool of 30 volunteers. The Centre works with Christians Against Poverty through support agreement.
Relationship with any related parties	Para 1.51	**n/a**
Other		**n/a**

Reference and Administrative details

Charity name	Chippenham CAP Centre
Other name the charity uses	None
Registered charity number	1192100
Charity's principal address	37 Bremhill, Nr Calne, Wiltshire, SN11 9LD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Dave Jeffery	Trustee		Board of Trustees
2	Andy Cordle	Trustee		Board of Trustees
3	Miriam Ovans	Trustee		Board of Trustees
4				
5				
6				
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	none
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Maria Baker – Debt Centre Manager

Exemptions from disclosure

Reason for non-disclosure of key personnel details

None

Other optional information

n/a

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	D. Jeffery	
Full name(s)	Dave Jeffery	
Position (eg Secretary, Chair, etc)	Chair	
Date	14/10/2026	

Chippenham CAP Centre Account Sumary 2025

2025	Income	Expenditure
INCOME		
Trust Donations	17842	
Church Donations	2250	
Gift Aid Donations	9319.96	
Non Gift Aid Donations	1126.41	
Acts 435	1050	
Special Events	300	
Hardship Donations	1140	
Interest	22.72	
Expenses Refund	18.88	
Easy Fundraising	15.99	
	33085.96	
EXPENDITURE		
Salary & Pensions		28395.72
CAP & Bank Fees		3355
Ministries		802.17
Admin		7670.78
Totals	33085.96	40,223.67

Bank Balance	Date
16117.68	1/1/2025
8979.97	12/31/2025

INCOME 2025

	Jan	Feb	Mar	Apl	May	June	July	Aug	Sept	Oct	Nov	Dec	Totals	
Trust Grants	5000	0	0	0	0	0	0	0	3942	0	0	8900		17842
Church Donations	200	200	200	250	200	0	200	0	400	200	200	200		2250
Non Gift Aid Donations	200	80	83.2	80	80	0	80.01	80	83.2	80	200	80		1126.41
Acts 435	0	35	90	0	0	0	0	385	200	0	0	340		1050
Special Events	0	0	100	0	200	0	0	0	0	0	0	0		300
Interest	0	0	8.82	0	0	7.39	0	0	4.05	0	0	2.46		22.72
Hardship Donations	0	1000	100	0	0	0	40	0	0	0	0	0		1140
Refund re Expenses over paid	0	0	0	0	0	0	18.88	0	0	0	0	0		18.88
Easy Fundraising	0	0	0	0	0	0	0	0	0	15.99	0	0		15.99
Totals	5400	1315	582.02	330	480	7.39	338.89	465	4629.25	295.99	400	9522.46	23766	23766
Gift Aid Donations:														
Brazier CMM	10	10	10	10	10	0	10	10	0	10	10	10		100
Hammond	24	24	24	0	0	0	0	0	0	0	0	0		72
Ridsdale	50	50	50	50	50	0	50	50	50	50	50	50		550
Gibbons	20	20	20	20	20	0	20	20	20	20	20	20		220
Jones	50	50	50	50	50	0	50	50	50	50	50	150		650
Lay	20	20	20	20	20	20	20	20	20	20	20	20		240
Gilbert	25	25	25	25	225	25	25	25	25	25	25	25		500
Baker	500	0	10.2	0	0	17.76	0	0	1000	0	0	0		1527.96
Kliopa	10	10	10	10	10	10	10	10	10	10	10	10		120
Brazier HJ	20	20	20	20	20	20	20	20	20	20	20	20		240
House	100	100	100	100	100	100	100	100	100	100	100	100		1200
Cordle	20	20	20	20	20	20	20	20	20	20	20	20		240
Mobley	50	50	50	50	50	50	50	50	50	50	50	50		600
Jeffery A	25	25	25	25	25	25	25	25	25	0	0	0		225
Jeffery D	25	25	25	25	25	25	25	25	25	25	25	25		300
Webber	40	40	40	40	40	40	40	40	40	40	40	40		480
McGee C	0	0	500	0	0	0	0	0	0	0	0	0		500
Duke G	0	0	0	0	0	0	20	10	10	10	10	10		70
Pool R	0	0	0	0	0	0	0	0	20	0	0	0		20
Whitham C	0	0	0	0	0	0	0	0	25	40	30	0		95
Guzman Y	0	0	0	0	0	0	0	0	0	20	0	0		20
Wells J & G	0	0	0	0	0	0	0	0	0	500	0	0		500
Seaton	0	0	0	0	0	0	0	0	0	0	0	250		250
Beazley	0	0	0	0	0	0	0	0	0	0	0	500		500
Gibbs M	0	0	0	0	0	0	0	0	0	0	0	100		100
Totals	989	489	999.2	465	665	352.76	485	475	1510	1010	480	1400	9319.96	**9319.96**
TOTAL	6389	1804	1581.22	795	1145	360.15	823.89	940	6139.25	1305.99	880	10922.46	**33085.96**	**33085.96**

EXPENDITURE

		Jan	Feb	Mar	Apl	May
Admin						
Payroll		131.89	131.89	131.89	0	253.42
Audit		0	0	0	0	0
Admin		0	0	0	0	0
Acts 435		0	0	0	0	0
Insurance		53.38	53.38	53.38	269.92	53.58
MB Expenses		0	1284.04	313.08	601.01	224.67
NC Expenses		83	0	0	46.5	0
Sub total		268.27	1469.31	498.35	917.43	531.67
Ministries						
Special Events		0	0	0	200	25
Advertising		0	0	0	0	0
Money Coaching		0	0	0	0	0
Life Skills		0	0	0	0	0
Suib total		0	0	0	200	25
Fees						
CAP Fees		0	300	300	300	300
Bank Fees		0	5	5	5	5
Sub total		0	305	305	305	305
Salary/Pensions						
MB Salary		1347.3	1347.3	1347.3	1347.5	1347.5
NC Salary		648.56	648.56	648.56	648.56	648.56
MB Pension	}	55.77	0	111.54	55.77	55.77
NC Pension	}					
Sub Total		2051.63	1995.86	2107.4	2051.83	2051.83

Totals

June	July	Aug	Sept	Oct	Nov	Dec	
131.89	212.84	213.04	213.04	212.84	213.04	0	
0	0	0	0	504	0	0	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	
53.58	53.58	53.58	53.58	53.58	53.58	53.58	
395.63	270.38	59.68	378.15	367.98	42.43	95.53	
0	150.17	0	0	150.05	0	0	
581.1	686.97	326.3	644.77	1288.45	309.05	149.11	7670.78
77.17	0	0	0	0	0	500	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	
77.17	0	0	0	0	0	500	802.17
300	300	300	300	300	300	300	
5	5	5	5	5	5	5	
305	305	305	305	305	305	305	3355
1347.3	1754.64	1754.64	1754.64	1754.64	1754.64	1754.64	
648.56	899.33	864.75	864.75	864.75	864.75	864.75	
0	111.54	55.77	55.77	55.77	0	111.54	
1995.86	2765.51	2675.16	2675.16	2675.16	2619.39	2730.93	28395.72

Totals

1845.78
504
0
0
858.7
4032.58
429.72
7670.78

802.17
0
0
0
802.17

3300
55
3355

18612.04
9114.44
669.24

28395.72

40223.67

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: CHIPPENHAM CAP CENTRE

On accounts for the year ended: 31/12/25

Charity no (if any): 1192100

Set out on pages: 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of~~ [insert name of ~~applicable listed body]]. *Delete [ ] if not applicable.*~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 5/10/26

Name: CHRISTOPHER DAVID WATCHMAN

Relevant professional qualification(s) or body: F.C.C.A