ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2026

Crawley CAP Centre
A Multi-church Partnership in Crawley

CRAWLEY CAP CENTRE

CHARITY REGISTRATION No: 1197933

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
West Sussex
PO20 7EG

CRAWLEY CAP CENTRE

CONTENTS

	Page
Legal and Administrative Information	3
Trustees' Report	4 to 22
Independent Examiner's Report on the Accounts	23
Statement of Financial Activities	24
Balance Sheet	25
Notes to the Accounts	26 to 31

CRAWLEY CAP CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1197933	
START OF FINANCIAL YEAR	1st April 2025	
END OF FINANCIAL YEAR	31st March 2026	
TRUSTEES SERVING DURING THE PERIOD ENDED 31ST MARCH 2026	Rev C Dobson G Wilson P Ions A Cruickshank R Pudney	*(Chair)* *(Appointed 06.03.2025)*
GOVERNING DOCUMENT	CIO - FOUNDATION Registered 15 Feb 2022	
OBJECTS	THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT: A. THE RELIEF OF POVERTY FOR PERSONS LIVING IN AND AROUND CRAWLEY WHO ARE IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL AND OR ECONOMIC CIRCUMSTANCES BY PROVIDING AND PROMOTING THE PROVISION OF ADVICE AND OTHER SERVICES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; B. THE ADVANCEMENT OF EDUCATION OF THE PUBLIC LIVING IN AND AROUND CRAWLEY IN ALL MATTERS RELATING TO THE MANAGEMENT OF THEIR PERSONAL FINANCES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; AND C. THE ADVANCEMENT OF THE CHRISTIAN FAITH AND DOCTRINE IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN AND AROUND CRAWLEY AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.	
REGISTERED ADDRESS	Elim Church Trinity Centre The Mardens Crawley West Sussex RH11 0AQ	
INDEPENDENT EXAMINER	Lomax Pavey MAAT Independent Examiner's Ltd The Grain Store Hills Barns Appledram Lane South Chichester West Sussex PO20 7EG	

christians against poverty

CAP

Crawley CAP Centre

A Multi-church Partnership in Crawley

Crawley CAP Centre

Trustees Report 2026

Marking **10 years** of bringing good news, hope and freedom to those in debt and serving the community in the Crawley area

Crawley CAP Centre

Trustees Report for April 1 2025 to 31 March 2026

About us

Our charity:	Crawley CAP Centre
Charity number:	1197933, registered on 15 February 2022
Our address:	The Trinity Centre, The Mardens, Crawley, RH11 0AQ
Our trustees[1]:	Charlotte Dobson, Alan Cruickshank, Peter Ions, Rob Pudney, Gill Wilson
Centre Manager:	Rachel Dawson
Independent Examiner:	Independent Examiners Limited (IEL), The Grain Store, Hills Barns, Appledram Lane South, Chichester, West Sussex, PO20 7EG.

This is our fourth annual report and covers the period from 1 April 2025 to 31 March 2026. We are grateful to our Independent Examiner, IEL, for their work in preparing and reviewing our accounts.

In running the charity over the accounting period the Crawley CAP Centre's Trustees have had regard to the Charity Commission's public benefit guidance. By this we mean that the Trustees are able to show that we are aware of the guidance, we have taken it into account and produced the relevant recommended policies to aid our decision making and, if we had decided to depart from the guidance, we had good reasons for doing so. In preparing this report, we have sought to show how we have carried out our charity's purposes for the public benefit.

[1] *Trustees in place on 31 March 2026.*

10!

Ten years of impact,

transforming lives in Crawley.

This year marked the 10th anniversary of the Crawley CAP Centre, a significant milestone.

Since the Centre opened, 110 people have become debt free through our work, released from the burden of a total debt of £1.6 million.

Objectives and activities

"Bringing good news, hope and freedom to those in debt.

Serving the community in the Crawley area."

We are continuing with our mission to release thousands of families in the Crawley community from grinding poverty and financial pressures, through debt coaching and other services which are offered free of charge. By working in partnership with our local churches, we are determined to bring hope to many families in our community every year.

The Crawley CAP Centre's objectives, as stated in our constitution, are:

a. The relief of poverty for persons living in and around Crawley who are in conditions of need, hardship or distress by reason of their social and or economic circumstances by providing and promoting the provision of advice and other services;
b. The advancement of education of the public living in and around Crawley in all matters relating to the management of their personal finances; and
c. The advancement of the Christian faith in and around Crawley.

With these objectives in mind the carries out the following activities.

CAP debt centre

Our debt coaches are trained by the national Christians Against Poverty charity (CAP) and they meet with clients experiencing debt. We collaborate with several local organisations (see below) to promote our services and many of our clients come to us through these partnerships. Our Centre Manager works hard to liaise closely with potential clients so that they are ready to get the best outcomes from the debt coaching process when they embark on it. Often, if CAP's debt coaching process is not appropriate for an individual we will offer them guidance or signpost them to other organisations who may be able to help them.

CAP describes this debt coaching process as being special in 5 important ways:

- *Face-to-face meetings* – We provide regular face-to-face meetings and check-in calls with clients, all carried out by compassionate Christians such as our debt coaches.
- *Easing anxiety* - When debt letters become overwhelming, our debt coaches and volunteers scoop up the post, sort it out and ease the anxiety.

- *We wait patiently* - When the pressure gets too much and someone feels unable to work with us, we wait patiently until they feel able to continue.
- *We sit by their side* - When someone finds it difficult to fill in the necessary paperwork, we sit by their side and help them.
- *Extra care* – Some of our most vulnerable clients need extra care – like a text message before a call, so they know it's safe to answer. We put people first, caring for them as individuals.

We make it clear to all our potential clients that, although our Christian faith drives our desire to help people to find hope, to discover a way out of debt and to manage their finances well, we are determined to serve them irrespective of their religious beliefs.

Our debt coaches build a deep understanding of their clients' financial situation and gather information which is passed to debt management specialists in CAP. The debt coaches then discuss with our clients the budgets and recommendations from CAP. We work closely with our clients to help them choose the way forward and support them as they pursue a route out of debt and poverty.

We try hard to make early contact with potential debt clients, so that they can understand better the service we offer and determine whether they are ready and able to embark on the debt coaching journey with us. This helps us to use our limited debt coaching capacity to serve the people with unmanageable debt who will gain the most from it. For those who become our debt clients, we bring clarity to their financial position and offer them a way forward.

It may be helpful to clarify that the Crawley CAP Centre's debt coaches do not provide financial advice. The debt coaches are trained to meet with clients to explain the process and gather information from them. We pass this information to the national Christians Against Poverty charity who prepare a budget and financial advice for the clients; they are regulated by the Financial Conduct Authority to do this. Our debt coaches then communicate this budget and advice to the clients who choose a way forward. We will support them as they do this and offer continued support for a year after they have decided what to do.

We invite our clients and their families to special events – for example, at Christmas, Easter or over the summer - so that we can bless them and encourage them, and talk with them about the Christian faith which underpins our work. We also often offer a monthly Drop-in opportunity in a convenient location, where we are available for support practically, emotionally and pastorally and we make coffee and cakes available, things that debt often prevents clients from enjoying.

Through the financial year, the debt coaching service was provided by our full-time employed Centre Manager who is a debt coach, and a part-time (1 day per week) volunteer debt coach. For some time we have been seeking an additional debt coach to

expand our service but we have continued to be unable to recruit to this role – or to a community liaison coordinator role – despite offering the part-time roles on a paid or voluntary basis. The Centre therefore maintained the capacity to begin work with 5 new debt clients per month, apart from periods when our Centre Manager had to take time off work (see below).

Other CAP services

We have been offering the CAP Money programme, using the excellent videos and material from the national CAP charity. This seeks to equip people with helpful money management and budgeting skills. The Centre Manager, one of the Trustees and another volunteer are trained CAP Money coaches.

We did not run the CAP Job Clubs or CAP Life Skills programmes during the year.

Collaboration with local organisations

We have continued to work as closely as possible with staff in the local Job Centre, Probation Service and the Crawley FreeShop and Easter Team foodbanks. We have a had a particularly close link with the FreeShop this year and strengthened our links with the Easter Team. In both cases we have adapted the way our Centre Manager engages with their clients, regularly attending their hubs to meet with people who might benefit from the Centre's debt coaching or other services.

We also liaise closely with our partner churches and other churches in and around Crawley, both through introducing our clients to local church activities and by seeking opportunities to describe our work to local church congregations.

Some of our clients or their friends and family members choose to find out more about the Christian faith that lies behind everything we do.

Achievements and performance

Ten years of impact, transforming lives in Crawley

This year marked the 10th anniversary of the Crawley CAP Centre, a significant milestone.

The Centre had operated for 6 years under the umbrella of one of the town's churches and became a charity in its own right – in partnership with many churches – in 2022.

Since the Centre opened, 110 people have become debt free through our work, released from the burden of a total debt of £1.6 million.

We are delighted to have had such an impact on people's lives, yet we are also saddened by the continuing need for our services. Until the unlikely day when our services are not needed we will offer practical help, support and love to those who find themselves with unmanageable debt or could benefit from our other services.

We held an event in July 2025 to mark the 10th anniversary, inviting many local stakeholders and people who had been involved in our work through the years. Over 60 people joined us and we shared stories of people whose lives had been changed. Among others, the Mayor of Crawley offered very encouraging and supportive feedback.

What were our plans for the past year?

In last year's Trustees Report we said that our plans for 2025/26 were:

1. To sustain our existing debt coaching service: ensuring we can support a similar number of clients, reaching those in the community who have the greatest need, and helping them achieve the best possible outcomes. (However, without another debt coach in position, we are not able to commit to increasing the number of debt clients that we will support this year).
2. To develop further our partnership with the Easter Team food bank, to maintain our close working arrangement with Crawley FreeShop, and to continue to develop links and potential partnerships with other organisations.
3. To continue to strengthen and add church partnerships, seeking to recruit an additional debt coach and/or community liaison coordinator so that, over time, we can increase our debt coaching capacity.

4. To continue to offer the CAP Money coaching programme, and to tailor the programme to reach new groups who would benefit from improved budgeting and money management skills.

So how did we do?

We are pleased to say that we sustained our **debt coaching service** and continued to see the positive effect on individuals' lives. Once again, the last year has seen a high demand for this service: sadly, individuals can find themselves with unmanageable debt for many reasons and the support we provide is as needed now as it has ever been.

The statistics below indicate the Crawley CAP Centre's outcomes and impact between April 2025 and March 2026. However, these statistics cannot tell the full story and – although debt has a huge effect on people – we are also thrilled to see the significant influence that the Crawley CAP Centre has had. Lives are transformed as we walk alongside our clients, bringing hope and practical help, offering a better way to manage their money, and signposting them to other organisations who can make a further difference for them. We know that our overall impact is much wider: as well as helping our clients, we are bringing positive change for their families and friends.

On the following page we set out the comments from four of our clients about the effect the Crawley CAP Centre has had and is having on their lives.

"Life before CAP was stressful, scary, full of worry and anxiety. Since CAP I have relief, I have felt saved, loved and there was a light at the end of the tunnel. My finances are in order and I've made some really food friends along the way. Thank you."

"I struggled month to month to make my money last and use to get depressed and my anxiety levels used to get out of control. CAP has helped me out and now I feel that I can manage my money a lot better. I say a big thank you for what you do and how your support helped me turn my life around."

"Before CAP life was hopeless, terrifying. CAP is a light at the end of the tunnel. It's hope, a chance to live again. CAP let me believe I can start again instead of dying slowly. Thank you."

"My life was a mess before CAP but it's amazing now! I can't believe how much better my life is. CAP Crawley are the best team and I appreciate everything."

However, it has been a very challenging year for Rachel Dawson, our full-time Centre Manager who spends most of her time working as a debt coach. Rachel was diagnosed with thyroid cancer during the year and had to undertake three major operations, each of which involved painful and difficult recovery periods. And yet, at every stage, she has demonstrated her deep commitment to the Centre's clients and has returned to work as quickly as she could to minimise the impact on them. We are so grateful to Rachel for her determination and resilience and thankful to God for the way He has sustained Rachel through the year.

Inevitably, there has been an effect on the number of clients which the Centre could support in 2025/26. At certain points in the year, in discussion with Rachel and the national CAP charity's Area Partnership Manager, we have reduced the number of new clients we started working with each month. This is shown in the statistics below.

We have continued to look for opportunities to grow our debt coaching service as we know there are more people in the Crawley area that we could help. We have not found the right individual (or individuals) to join our team as debt coaches and we will focus again on this in the year ahead. We remain in a solid financial position – thanks to our supporters - and we can afford to pay for these part-time roles if we can identify the right individuals. We will continue to pray and search for those people to join us.

We have maintained and developed our **relationships with key local organisations**, particularly the food banks and the Job Centre, all of which have gone through their own internal changes during the year. These links promote our services more widely to staff and volunteers in those organisations, introduce potential clients to the ways in which we can help, and allow us to make a real difference in the lives of those clients who choose to work with us. Many of our clients are referred to us by these partners, although the single biggest reason why clients come to us is because someone they know has told them about our work.

We have enjoyed good relationships with our partner churches over the year. Whether they choose to partner with us formally and/or support us financially, we are very grateful for their practical help, their commitment to our work, the volunteers who join us from local churches, and the churches' prayers and kindness in walking alongside us as we seek to grow God's kingdom across Crawley.

Our **CAP Money Coaching** sessions provide fresh insights, tools and encouragement in managing people's personal finances and job searches better. As well as attending their centre in Bewbush regularly to meet potential debt clients, Crawley FreeShop have made their rooms available for us to run the CAP Money programme. Many of the participants are FreeShop clients who have been encouraged to develop their money management and budgeting skills by taking part in the programme. These CAP Money programmes have been very well received by the participants, encouraging them and equipping them with money management skills. Although we would ideally have liked to have grown the team of volunteer coaches, it did not prevent us from running CAP Money programmes.

In April 2025 we ran a 'CAP Money taster' session for a group from Menshare Crawley, a local support service for men. This simplified version of the CAP Money programme proved successful and we are in discussions with Menshare Crawley and other organisations about running similar sessions in the coming year.

Can you put that into numbers?

The statistics below cover the **Centre's performance and achievements** in the twelve months from April 2025 to March 2026:

- **48** clients began the debt coaching process (representing **53** individuals as 5 clients were couples), although it is important to remember the impact of debt on clients' wider families and friends; this is a reduction from 68 clients in the previous year.
- The outcomes for these clients were that 9 progressed onto a debt management plan designed by CAP, 8 progressed to a formal insolvency process, and another 8

opted for a self-help solution using the information generated by CAP. 18 clients decided not to progress further with us to resolve their debts. The remaining 5 clients who began the debt coaching process were still in the set-up stage at the end of the period.

- Over half of the clients, therefore, who have come through the Crawley CAP Centre have reached the stage where their debts are being addressed and their situation has improved, and more are heading towards that.

We were thrilled that 14 of the Crawley CAP Centre's clients became debt free over the 12 months.

Some of these clients had begun working with us well before the start of the 2025/26 financial year.

We love to organise special events during the year for our clients, their friends and their family members. Our aim is to encourage them in their lives, bless them with food, and share something of the Christian faith which underpins everything we do. 41 joined us at our Christmas 2025 event and enjoyed great food, company and – of course – a visit from Santa Claus; we were amazed at the highly competitive nature of the gingerbread-decorating activity!

Most of our clients ask us to pray for them or accept prayer when it is offered. Some express curiosity to learn more about the Christian faith and a few chose to access the wider support of a church or attend a church event.

The Crawley CAP Centre ran 3 CAP Money group programmes, 5 one-to-one programmes, and one specially-designed compressed programme between April 2024 and March 2025. Fifteen participants joined us at the first sessions of the group and one-to-one programmes, and benefitted from CAP's excellent online budgeting tool and other insights. Eleven of these people completed the programmes and were able to gain the full benefits. Nine people joined the compressed programme which gave them insights into money management and access to CAP's excellent budgeting system.

Volunteers

There were 11 volunteers involved regularly in the Centre's activities during the year, and another 40 volunteers were involved in occasional seasonal activities with the Centre.

As Trustees of the Crawley CAP Centre, we are immensely grateful to our Centre Manager, our volunteer debt coach, our volunteer finance assistant, the other volunteers who help us regularly or occasionally, our partner churches and local organisations, and indeed the individuals, churches and grant-makers who have funded all that we do.

You are all essential in enabling us to deliver all our activities and to make such an enormous difference to the clients we serve.

Thank you!

We are delighted to have made progress towards our charity's objectives of relieving poverty, educating people in managing their personal finances, and advancing the Christian faith. We hope it is clear - through all the above activities and achievements – that the charity has carried out its charitable purposes for the public benefit over the accounting period.

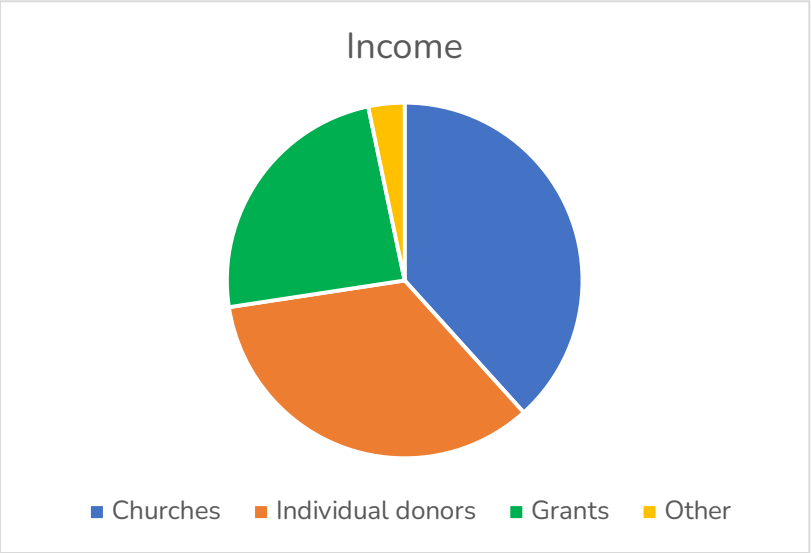
Financial review

The table below summarises our income and expenditure during the financial year and compares it with the figures for the previous 12 months as shown in last year's report.

	Previous twelve months (1/4/2024 to 31/3/2025)	This financial year (1/4/2025 to 31/3/2026)
Income	£71,822	£42,096
Expenditure	£54,418	£54,195
Surplus/(deficit)	£17,404	£(12,098)

Income

This year, around 34% of our income over the accounting period came from individual donors (including Gift Aid claims), 38% from churches, and 24% from grant-making bodies. The remaining income was mainly given for particular purposes (for our 'restricted' funds) such as gifts we receive from organisations towards the specific needs of individual clients.



We were pleased to see that two important sources of income – regular individual donations and donations from churches – remained strong through the year. We are extremely grateful to those supporters who donate towards our work, including around 30 individuals or families who give regularly: this is particularly helpful in planning our services into the future. We are also grateful to the individuals who made Gift Aid declarations covering their donations. We were able to make a Gift Aid claim totalling over £2,000 during the financial year, a welcome addition to our income.

We are equally appreciative of our five partner churches – Crawley Baptist Church, Elim Church Crawley, St Andrew's, St John's and St Margaret's Churches - and several other churches in Crawley who generously support us each month or make occasional donations.

And we are delighted by the support we received during the year from the following grant-making bodies: The Willats Trust, the Yorkshire Building Society Charitable Trust, and Acts 435.

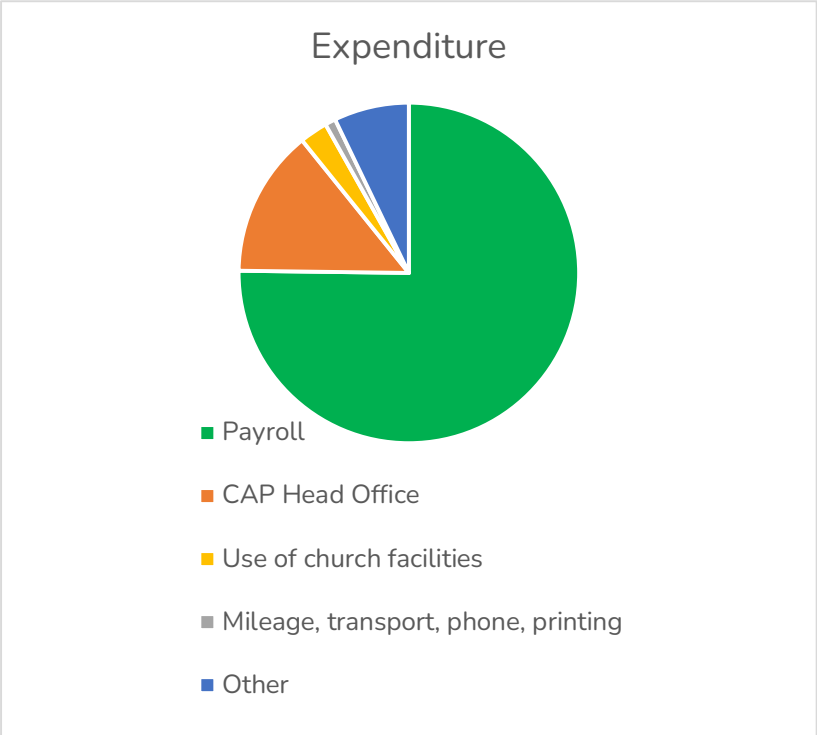
Without all these supporters we would not be able to sustain our services or plan for growth.

Our total income in 2025/26 was significantly lower than that in the previous year for two main reasons. First, in 2024/25 we received a very generous one-off donation from an individual supporter. Second, we chose to make fewer grant applications in 2025/26 as we were not in a strong position to grow our debt coaching service. We intend to re-focus on grant applications in the year ahead.

We produce and circulate monthly newsletters to keep all those on our mailing list up to date with the Centre's activities, as well as inviting prayer for key areas of need.

Expenditure

Our two largest areas of expenditure were the salary of our employee and the associated employment costs (around 75% of expenditure), and the monthly fees we pay to the national charity Christians Against Poverty, CAP (14% of expenditure). The fees paid to CAP contribute to that charity's provision of debt advice for our clients, together with training and support for our debt coaches. We are grateful to CAP for agreeing to a reduction in our usual £725 monthly payments in several months of 2025/26 in response to our Centre Manager's health situation.



We appreciate the long-standing support of Elim Church Crawley, one of our partner churches, who provides the Crawley CAP Centre as a base for our operations in their Trinity Centre. We make continued payments to Elim Church Crawley in recognition of the costs they incur in supporting us in this way and the benefit it brings to our operations.

Our total expenditure was very similar to the previous year. Our expenditure on salary and related expenses was slightly up. This was balanced by a lower level of payments to the national Christians Against Poverty charity for their services in preparing budgets and providing recommendations for our debt clients, as explained above.

The charity's funds

The charity held the following amount of funds in its bank accounts at the beginning and end of the accounting period:

- 31/3/2025: £64,572
- 31/3/2026: £52,620

The charity's funds have declined during the year as, although expenditure was very similar to that in the previous year, our income from grants was substantially lower.

The sizeable amount of funds we hold reflects our desire to grow the debt coaching service and represents funds ready to be invested in employing additional part-time staff to increase the impact we can have in the local community.

The charity held a small amount of restricted funds during the year, arising from donations made for particular purposes, e.g. to support the Christmas and Easter events for clients and their families. The charity does not use designated funds.

During the accounting period, the Crawley CAP Centre held its funds in a current account and an interest-earning savings account, both with The Cooperative Bank.

Structure, governance and management

The charity is constituted as a Charitable Incorporated Organisation and was registered with the Charity Commission on 15 February 2022: the charity's registration number is 1197933.

The Crawley CAP Centre's constitution expects the charity's partner churches to each nominate one potential Trustee and it allows the Trustees to appoint up to three additional Trustees. There were 5 formally designated partner churches during the financial year: Crawley Baptist Church; Elim Church Crawley; St Andrew's Church, Crawley; St John's Church, Crawley; and St Margaret's Church, Crawley.

The Trustees of the charity over the 2025/26 financial year were:

- Charlotte Dobson (nominated by St John's Church Crawley, appointed as a Trustee on 3 May 2023; Charlotte was appointed Chair of Trustees with effect from 5 March 2025; she took maternity leave from 1 September 2025 during which the other Trustees shared the Chair's responsibilities)
- Alan Cruickshank (originally nominated by Crawley Baptist Church, appointed on 31 January 2022 and re-appointed from 1 February 2025; Alan resigned as a Trustee nominated by Crawley Baptist Church on 14/7/2025; he was then appointed as an independent 'Appointed' Trustee on the same date.)
- Peter Ions (nominated by St Andrew's Church, Crawley, appointed on 31 January 2022 and re-appointed from 1 February 2025)
- Rob Pudney (nominated by St Margaret's Church, Crawley, appointed on 31 January 2022 and re-appointed from 1 February 2025)
- Gill Wilson (nominated by Elim Church Crawley and appointed on 6 March 2025)

The Trustees meet at least four times each year, with additional meetings being called to address specific issues. We have used our monthly newsletter to encourage our supporters to consider becoming Trustees as we continue to strengthen the charity's governance. During the financial year, the Trustees approved revised versions of the following documents: Safeguarding policy & procedures, Confidentiality policy, Expenses policy & procedure, Identifying & vetting donors procedure, Risk management policy, Equality & diversity policy, Complaints policy & procedure, and Pay Policy.

The Crawley CAP Centre is managed by Rachel Dawson, who is employed as the Centre Manager and serves as a CAP debt coach and as a CAP Money coach. Rachel was the Crawley CAP Centre's sole employee during the 2025/26 financial year.

Management of risk and the charity's reserves policy

The aim of our Risk Management policy is that the Trustees will ensure that the risks facing the charity are identified, assessed, mitigated and managed so that the charity's objectives can be met. We maintain a risk register and at each Trustees' meeting we usually consider whether new risks need to be added, and we discuss one of the key risks facing the charity to determine whether the mitigation measures need to be changed. We hold insurance to protect us against some of the typical risks which a charity of our nature faces.

The Crawley CAP Centre has a Reserves Policy in order to continue our operations for our beneficiaries and to reduce the impact on staff and volunteers in the face of future shortfalls in income or unexpected expenses. We have considered the financial risks we face and our policy for the 2025/26 financial year was to hold at least two months of typical expenditure as free reserves. Based on figures for the three months from January to March 2026, our typical monthly expenditure was £4,506: two months' typical expenditure is therefore £9,012.

At the end of the financial year we held £52,620 in our bank accounts and – even when we take into account our Creditors & Debtors - we therefore hold free reserves well above the minimum figure set out in our Reserves Policy. The charity's reliance on grants means that we will often be awarded funding to cover expenditure over future periods, thereby inflating the funds in our bank accounts. Our intention, as explained above and below, is to appoint additional part-time employees as debt coach(es) or in an administrative capacity which is likely to reduce the reserves considerably over time.

On 13 April 2026 we amended our Reserves Policy and, in light of an assessment of the current risks, agreed to hold at least three months of typical expenditure as free reserves. Based on the same information for January to March 2026, three month's typical expenditure is £13,518.

Plans for the future

Our purpose does not change: we remain determined in the coming year to bring good news, hope and freedom to those in debt in Crawley and the surrounding area. We prayerfully expect to see people's lives transformed as they become debt free, and many others to benefit significantly from the services and support we provide. We intend to continue to operate our debt coaching service, collaborate with many local organisations

so that we reach more people who need our help, run the CAP Money programme, and seek funding from grant-makers to sustain our work into the future.

However, we face two particular uncertainties as we look ahead. We have already mentioned our Centre Manager's cancer diagnosis and, at the time of writing, she is facing further treatment. In addition, the national Christians Against Poverty charity is changing the computer systems used to support debt clients and this will require a substantial re-training programme for their staff and our debt coaches. We know that there will be a period in May and June when we will not be taking on any new clients. We therefore cannot be sure how many clients our debt coaches will be able to support in 2025/26.

Although we do not have specific plans for this year, as well as sustaining our main services, we want to manage the impact of the CAP system change well and we will look again to increase our debt coaching capacity.

Our prayer remains that, in God's grace and with our amazing supporters and partners, we can see lives transformed through the work we do.

REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDED 31ST MARCH 2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity. In preparing those financial statements the Trustees are required to:

i) Select suitable accounting policies and apply them consistently
ii) Make judgements and estimates that are reasonable and prudent
iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with Charity Law. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

I approve the attached statement of financial activities and balance sheets for the year ended 31st March 2026, and confirm that I have made available all information necessary for its preparation.

Approved by the Trustees on the 20 JULY 2026

Signed on their behalf by ALAN J. CRUICKSHANK

Signature: A J Cruickshank

CRAWLEY CAP CENTRE

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the trustees/members of Crawley CAP Centre on my examination of the accounts for the year ended 31st March 2026 set out on pages 24 to 31.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act), and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

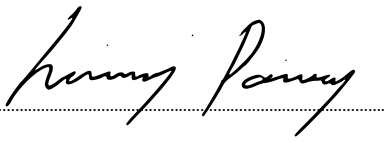
INDEPENDENT EXAMINER'S STATEMENT

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Lomax Pavey MAAT
Independent Examiner's Ltd
The Grain Store
Appledram Lane South
Chichester
West Sussex
PO20 7EG

24th July 2026

CRAWLEY CAP CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025/26 £	TOTAL 2024/25 £
INCOME					
Donations and Legacies	**3a**	33,582	8,514	42,096	71,822
TOTAL INCOME		**33,582**	**8,514**	**42,096**	**71,822**
EXPENDITURE					
Costs of Charitable activities	**4a**	43,919	8,456	52,375	52,688
Governance Costs	**4b**	1,820	-	1,820	1,730
TOTAL EXPENDITURE		**45,739**	**8,456**	**54,195**	**54,418**
NET INCOME/(EXPENDITURE)		**(12,156)**	**58**	**(12,098)**	**17,404**
Funds brought forward		61,619	1,564	63,183	45,779
Transfers between funds		132	(132)	-	-
TOTAL FUNDS CARRIED FORWARD		**49,595**	**1,490**	**51,085**	**63,183**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 26 to 31 form part of these financial statements.

CRAWLEY CAP CENTRE

BALANCE SHEET
AS AT 31ST MARCH 2026

	Note	Unrestricted Funds £	Restricted Funds £	31-Mar-26 Total £	31-Mar-25 Total £
Fixed Assets					
Tangible Assets	2	519	-	519	424
Total current assets		**519**	**-**	**519**	**424**
Current Assets					
Debtors and Prepayments	7	-	-	-	225
Cash at bank and in Hand	6	51,130	1,490	52,620	64,572
Total current assets		**51,130**	**1,490**	**52,620**	**64,797**
Creditors: amounts falling due within one year	8	2,054	-	2,054	2,038
NET CURRENT ASSETS		49,076	1,490	50,566	62,759
TOTAL ASSETS less current liabilities		**49,595**	**1,490**	**51,085**	**63,183**
Creditors: amounts falling due in more than one year	9	-	-	-	-
NET ASSETS		**49,595**	**1,490**	**51,085**	**63,183**
Funds of the charity					
General funds		49,595	-	49,595	61,619
Restricted funds		-	1,490	1,490	1,564
TOTAL FUNDS		**49,595**	**1,490**	**51,085**	**63,183**

Approved by the Trustees on the 20 JULY 2026

Signed on their behalf by ALAN J. CRUICKSHANK

Signature: A J Cruickshank

CRAWLEY CAP CENTRE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2026

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

The financial statements of the CIO have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)) and applicable accounting standards.

The CIO has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

Crawley CAP Centre meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Preparation of accounts on a going concern basis
Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the CIO going forward.

Fund Accounting
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to specific restrictions on their expenditure imposed by the donor or through the terms of an appeal. Details of restricted funds held are set out in Note 5. The charity's restricted fund relates to counselling, advice and information activities.

Incoming Resources

Recognition of Incoming Resources
Income is included in the Statement of Financial Activities (SOFA) when:
- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources
- the monetary value can be measured with sufficient reliability

Donations and Grants
Donations are recognised when receivable and the charity has unconditional entitlement to the resources. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Gift Aid
Income tax recoverable on Gift Aid donations is recognised when there is reasonable certainty of receipt, typically on submission of the claim to HMRC.

Donated Services and Facilities
Donated services and facilities are included at the value to the charity where this can be quantified.

Volunteer Help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment Income
Investment income is recognised when receivable.

Debtors
Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

1. ACCOUNTING POLICIES (Continued)

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the CIO to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Expenditure Recognition
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure includes VAT, where applicable, and is reported as part of the expenditure to which it relates.

Costs of Raising Funds
Costs of raising funds comprise the costs associated with attracting voluntary income.

Charitable Expenditure
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance Costs
Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

Allocation of Costs
All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource.

Creditors
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

Debtors
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.
Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £150. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance (33.33%) from the day they are purchased.

Taxation
The charity is exempt from corporation tax on its charitable activities.

2. TANGIBLE FIXED ASSETS

		Unrestricted Equipment £	Restricted Equipment £	**Total £**
Cost	01-Apr-25	728	-	728
Additions		*250*	-	*250*
Cost at	31-Mar-26	978	-	978
Depreciation	01-Apr-25	304	-	304
Charge		155	-	155
Depreciation at	31-Mar-26	459	-	459
Net Book Value	31-Mar-26	**519**	**-**	**519**
Net Book Value	01-Apr-25	424	-	424

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2026: None
31st March 2025: None

3. INCOME

	Note	Unrestricted Funds £	Restricted Funds £	**Total 2025/26 £**	**Total 2024/25 £**
a) Donations and Legacies					
Gifts and Donations		28,273	1,014	29,287	39,750
Grants		2,500	7,500	10,000	28,225
Gift Aid Tax Recoverable		2,204	-	2,204	2,050
Other income		605	-	605	1,797
		33,582	**8,514**	**42,096**	**71,822**

4. EXPENDITURE

	Note	Unrestricted Funds £	Restricted Funds £	**Total 2025/26 £**	**Total 2024/25 £**
a) Costs of Charitable Activities					
Wages, Salaries & Pensions	**10**	33,324	7,500	40,824	39,254
Equipment		232	-	232	434
Printing, Postage and Stationery		179	-	179	128
Telephone & Internet & Computer		189	-	189	213
CAP Head Office		7,547	53	7,600	8,700
Hospitality		7	-	7	137
Rent		1,440	-	1,440	1,440
Client Events & Food		714	903	1,617	1,748
Sundries		83	-	83	374
Staff Travel		205	-	205	260
		43,919	**8,456**	**52,375**	**52,688**

4. EXPENDITURE (continued)

	Note	Unrestricted Funds £	Restricted Funds £	**Total 2025/26 £**	**Total 2024/25 £**
b) Governance Costs					
Insurance		585	-	585	558
Audit & Accountancy fees		1,080	-	1,080	1,080
Depreciation		155	-	155	92
		1,820	**-**	**1,820**	**1,730**

5. RESTRICTED FUNDS

(CURRENT YEAR)

	Balance 01-Apr-25 £	Income £	Expenditure £	Transfer £	**Balance 31-Mar-26 £**
Computer Equipment	132	-		(132)	-
Christmas & Easter events (previously 'Hampers/Easter')	-	214	(214)	-	-
Other	28	800	(535)	-	293
Training for churches	1,004	-	(154)	-	850
CAP money coaching	400	-	(53)	-	347
Salary contribution	-	7,500	(7,500)	-	-
	1,564	**8,514**	**(8,456)**	**(132)**	**1,490**

(PRIOR YEAR)

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfer £	**Balance 31-Mar-25 £**
Computer Equipment	658	-	(277)	(249)	132
Christmas & Easter events (previously 'Hampers/Easter')	46	435	(481)	-	-
Other	176	553	(701)	-	28
Training for churches	435	600	(31)	-	1,004
CAP money coaching	400	-	-	-	400
Salary contribution	-	7,500	(7,500)	-	-
	1,715	**9,088**	**(8,990)**	**(249)**	**1,564**

The Restricted Funds are wholly represented by the CIO's cash reserves and are to be expended as specified above.

- Computer equipment – Income and expenditure related to equipment, including computer equipment purchased to support the charity's activities
- Christmas & Easter events (previously 'Hampers/Easter') – Income and expenditure relating to events for the charity's clients, including the provision of hampers at Christmas and Easter
- Other – Income and expenditure related to supporting individual clients' needs including payments towards debt relief orders when we receive matching donations
- Training for churches – Income and expenditure relating to training provided for and through local churches
- CAP Money Coaching – Income and expenditure relating to the provision of CAP's money management programme
- Salary contribution – Income and expenditure linked to salary, pensions, tax and national insurance for the charity's staff

6. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	**Total 31-Mar-26 £**	**Total 31-Mar-25 £**
Charity & Community Account	13,003	1,490	14,493	22,049
Business Account	38,127	-	38,127	42,523
	51,130	**1,490**	**52,620**	**64,572**

7. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	**Total 31-Mar-26 £**	**Total 31-Mar-25 £**
Debtors	-	-	-	225
	-	**-**	**-**	**225**

8. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	**Total 31-Mar-26 £**	**Total 31-Mar-25 £**
PAYE Payable	654	-	654	657
Accounts Payable	89	-	89	79
Pensions Payable	231	-	231	222
Independent Examiner's Fee	1,080	-	1,080	1,080
	2,054	**-**	**2,054**	**2,038**

9. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

There were no Creditors or Accruals falling due in more than one year at the end of this financial year (2024/25: £Nil).

10. STAFF COSTS

	Total 2025/26 £	Total 2024/25 £
Gross Wages and Salaries	39,784	38,110
Employer's NI (employer's allowance claimed)	-	-
Employer's Pension Contributions	1,040	1,144
	40,824	**39,254**

Staff are paid through the PAYE system. No employees received emoluments in excess of £60,000. (2024/25 - None)

The key management personnel of the charity comprise the Board of Trustees, and the Debt Centre Manager. No trustees are remunerated. The total employee benefits (including employer national insurance and employer pension contributions) of the key management personnel of the charity were £40,817 (2024/25: £39,254).

11. TRUSTEES AND OTHER RELATED PARTIES

In the prior year, the charity disclosed a potential related party matter in connection with its monthly payments to Elim Church Crawley for the use of that church's facilities. This arose because one trustee was, at that time, both a trustee of the charity and the senior minister of Elim Church Crawley. That individual stepped down as a trustee in January 2025. Although their successor was nominated by Elim Church Crawley, the successor does not hold any leadership position within the church. Accordingly, there was no related party relationship in respect of these payments, and no related party transaction arose, during the year ended 31 March 2026.

No other payments were made to trustees or any persons connected with them during this financial period apart from small reimbursements of expenses incurred on behalf of the charity in furtherance of the charity's objects. No other material transaction took place between the organisation and a trustee or any person connected with them.

(2024/25 - None)