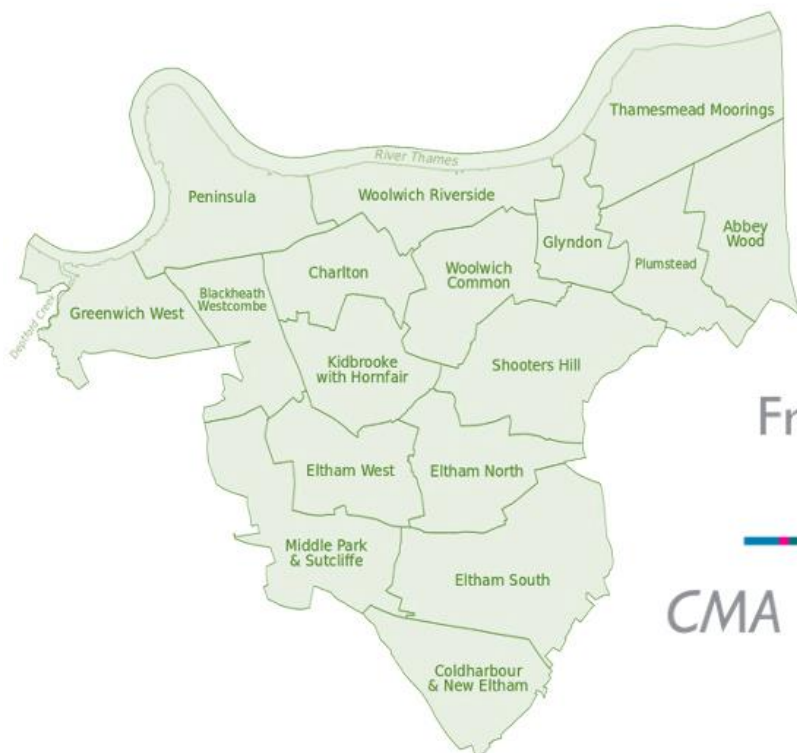




Freedom from debt
Hope for the future

CMA Debt Centre Greenwich

Impact Report

January-June 2026

DIGNITY • STABILITY • HOPE

“You should defend those who cannot help themselves. Yes, speak up for the poor and helpless, and see that they get justice.”

Proverbs 31:8-9

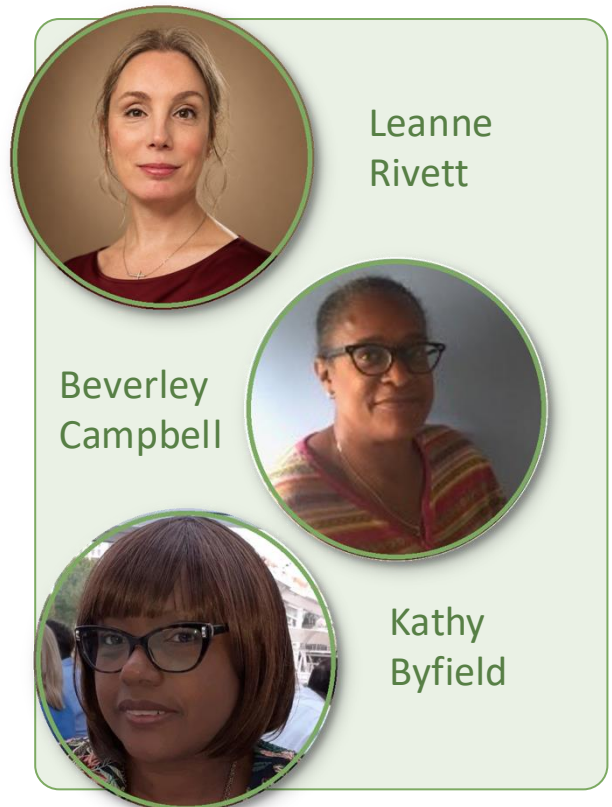
Charity Number: 1195721
debtcentregreenwich.com

New Leaf Advice Centre
124a Blaker Court,
Charlton SE7 7EU

A place of practical help and hope

The first half of 2026 has been a significant period of growth. Demand has increased, our partnership with Peabody has strengthened, and New Leaf Advice Centre has become an increasingly recognised source of help and pastoral support within the community.

Only twelve months ago, we were working from a single room. Today, residents come for debt advice, welfare-rights support, advocacy, employment support, pastoral care and wellbeing initiatives.



“Our impact is not measured only in pounds. It is also seen when someone feels heard, regains control, avoids homelessness or begins to believe that a different future is possible.”

Debt rarely arrives alone. It is often intertwined with inadequate income, disability, poor mental health, housing insecurity, trauma, addiction, bereavement or isolation. Our response must therefore be both technically sound and deeply relational.

Leanne Rivett
Lead Chaplain, Centre Manager
Debt & Welfare Rights Caseworker

Our impact in numbers

£107,768

COMBINED MEASURABLE
FINANCIAL IMPACT

111

HOUSEHOLDS SUPPORTED
SINCE 2024

42

LIVE CASES AT THE END OF
JUNE 2026

£557,166

ACTIVE DEBT BEING
ADDRESSED

18

NEW CASES OPENED
APRIL-JUNE 2026

4

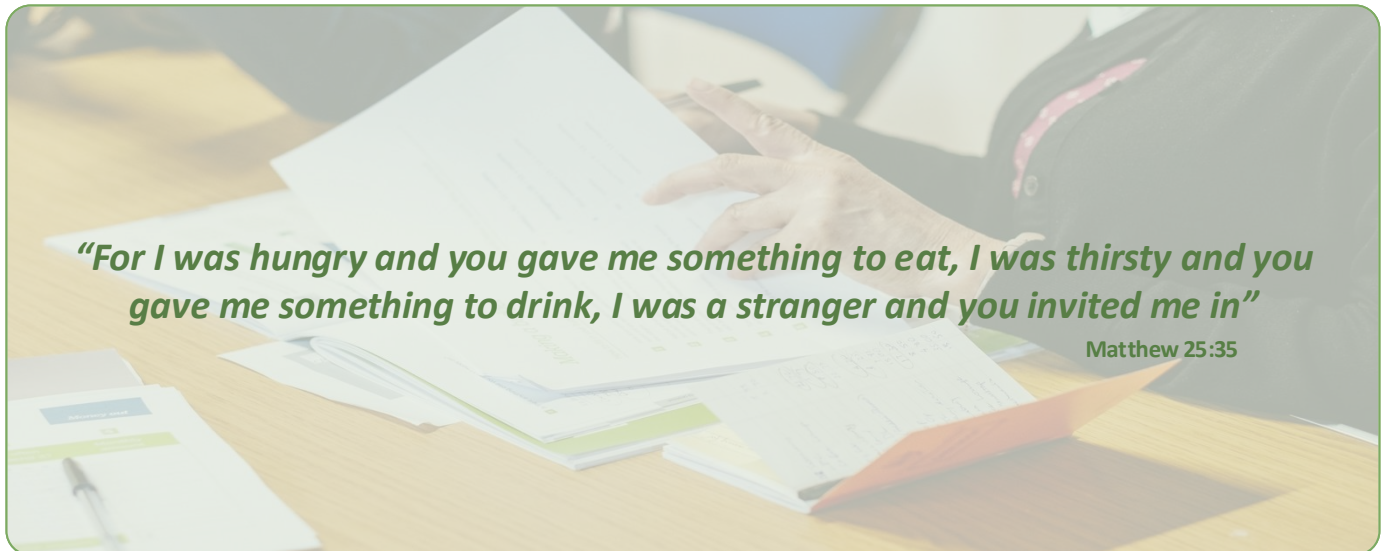
PIP MANDATORY
RECONSIDERATIONS IN Q2

The headline impact includes

- £41,708 of debt written off through Debt Relief Orders
- £59,910 in annual benefit gains secured
- £6,150 in backdated benefit payments

“The figures represent immediate relief, restored income and a more stable future.”

People come to us when pressures collide



Many residents are unemployed, living on a low or fixed income, approaching retirement, living with disability or managing long-term health conditions. One unexpected event can destabilise an already stretched budget.

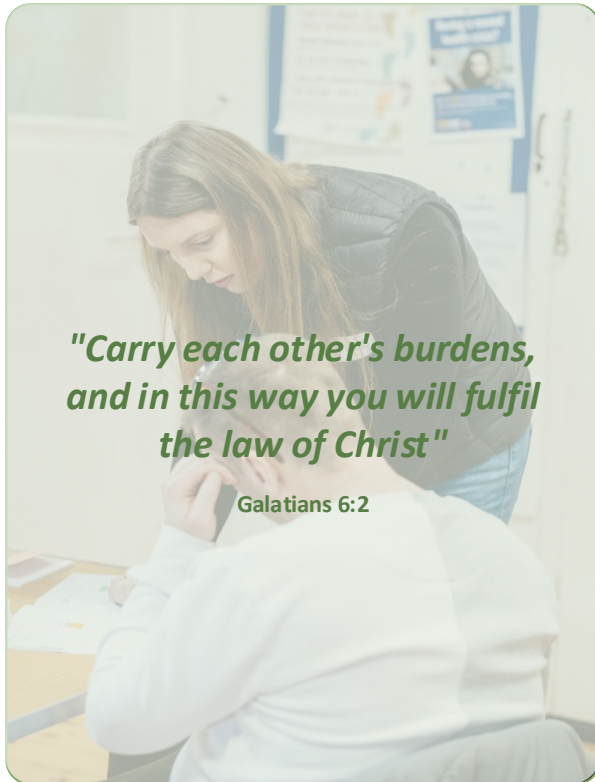
Problems rarely arrive alone

- Debt, arrears, enforcement and inadequate income
- Disability, poor health and mental distress
- Housing pressure and risk of homelessness
- Family breakdown, trauma, bereavement or addiction

"The centre is increasingly delivering deep, life-changing interventions rather than surface-level advice."

Residents come directly or through Citizens Advice, social prescribers, housing providers, health professionals and community organisations.

Correct income can turn crisis into stability



£41,708

debt written off through Debt
Relief Orders

£66,060

annual and backdated benefit
gains combined

A debt solution may provide relief, but securing the correct benefit entitlement is often what makes recovery sustainable and prevents the same crisis from returning.

Four PIP Mandatory Reconsiderations were submitted during Q2. This work matters when assessment language does not reflect the claimant's lived experience or the evidence provided.

"Activities must be considered in terms of whether they can be completed safely, repeatedly, to an acceptable standard and within a reasonable time."

Walking alongside people through crisis

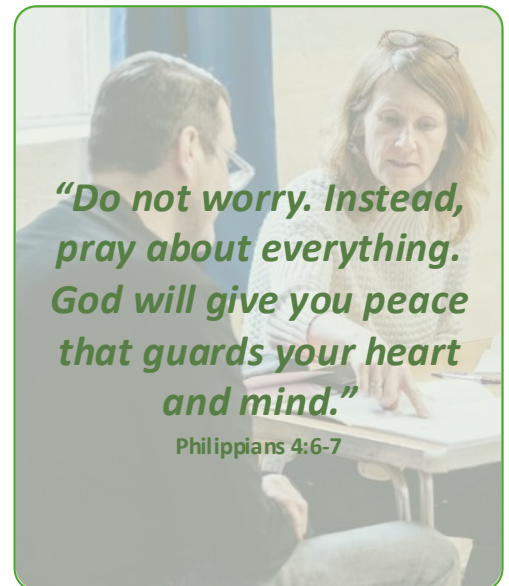


Keeping a family from deeper crisis

Following a sudden family breakdown, a parent became solely responsible for two children, including one with additional needs. The Centre provided regular support, addressed debt and income issues, helped with medical rehousing and liaised with statutory services and the landlord.

A trusted presence during crisis

A client living with complex mental-health conditions experienced sustained harassment and fear at home. We offered pastoral care, documented events sensitively and coordinated with housing, police and health services. Support continued during an emergency hospital admission.



"Systems matter, but sometimes a person also needs someone who will remain alongside them and help their voice to be heard."

Names and identifying details have been withheld or adapted to protect client confidentiality.

Small interventions can unlock lasting change



"And laid them down at the apostles' feet: and distribution was made unto every man according as he had need"

Acts 4:35

£185

Restoring independence

An older client could no longer prepare meals safely after her oven broke. Funding provided and installed a replacement, restoring her ability to cook and maintain independence.

£200

Removing a barrier

A father of four faced enforcement over a remaining court fine which also affected his work prospects. Funding cleared the balance and allowed him to begin moving forward.

Our Internal Hardship Fund also provided essential clothing following an emergency hospital admission, helping to preserve dignity at a moment of acute need. If you would like to support this vital work, please donate through our donation page: <https://cafdonate.cafonline.org/29643>

"Small, well-targeted interventions can have a disproportionately large impact when they arrive at the right moment."

Confidence, skills and a route into work



Building Confidence, Skills and Pathways into Work

Our valued partnership with Peabody Charlton and DWP help residents prepare for employment. Peabody provides an IT suite for digital skills, CVs and job applications. While quarterly 50+ events connect older residents with confidence-building and employability support.

“Thank you for your help and support. I found a job working with Peabody doing horticultural work... I appreciate all that I have been taught.”

R. Howard

“My confidence increased, as did the possibilities I have to find a job.”

A. Szucs

“The Job Club helped me a lot. It improved my IT skills so I can write my CV and submit applications.”

F. Hamidi

Participant quotations lightly edited for punctuation and clarity.

Support continues beyond the immediate crisis

Financial capability

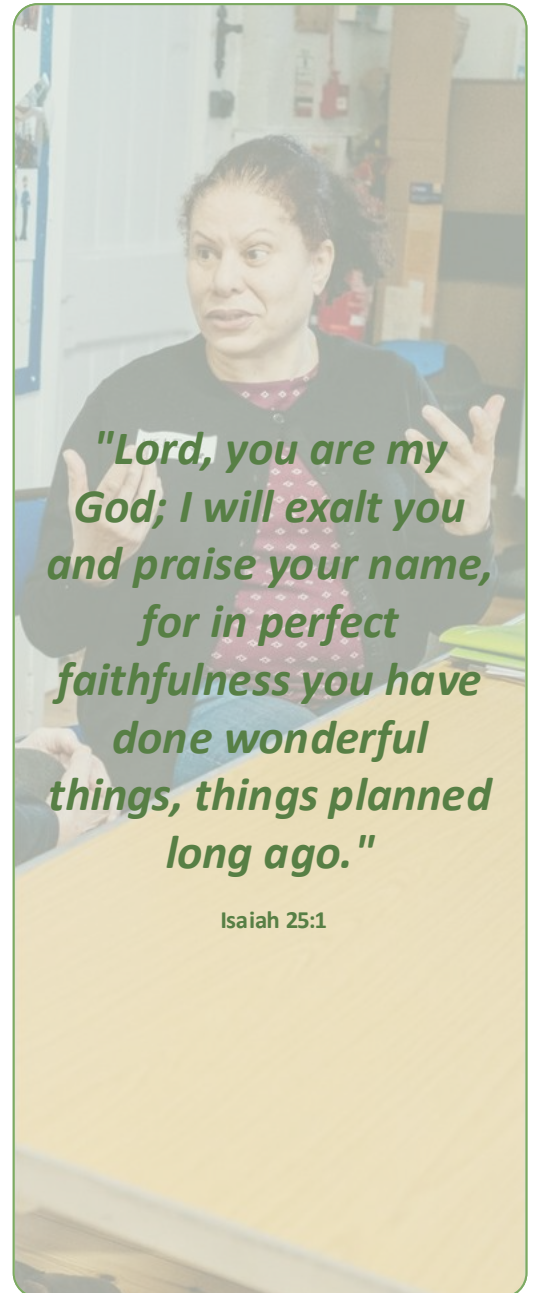
CAP Life Skills resources were already being used within advice appointments to strengthen budgeting skills and financial understanding.

Wellbeing and connection

Stress, anxiety, loneliness and poor mental health are common. We continued exploring opportunities for Frazzled Café sessions at New Leaf.

A Christian mission

Our Christian identity shapes how we welcome people, listen without judgement and pursue justice. It calls us to offer professional advice with compassion, integrity and hope.



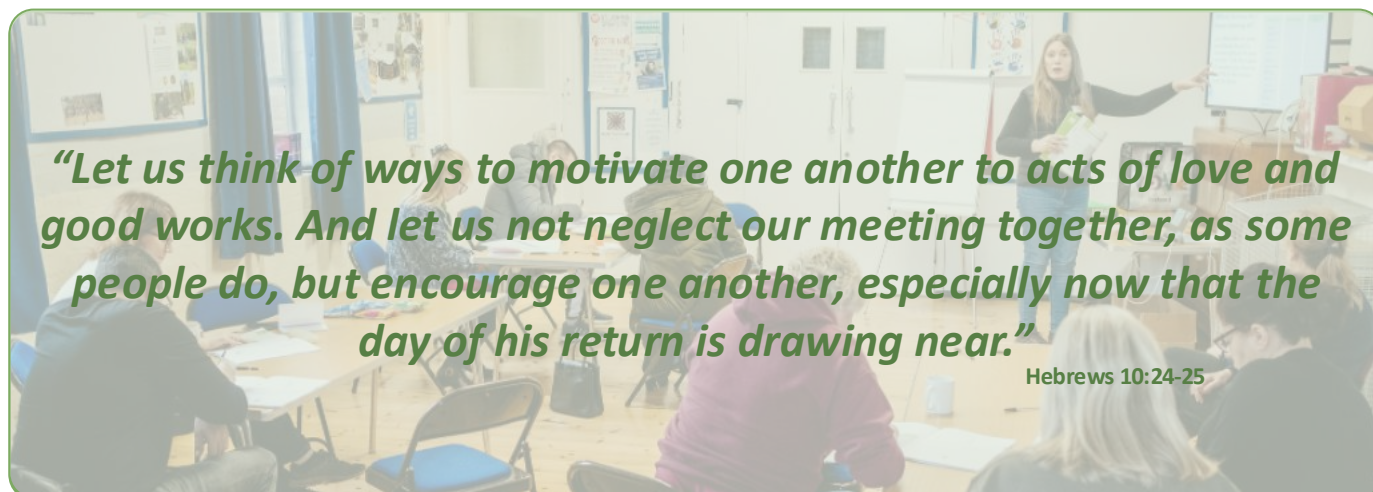
"Lord, you are my God; I will exalt you and praise your name, for in perfect faithfulness you have done wonderful things, things planned long ago."

Isaiah 25:1

"Faith is expressed through patient presence, practical service and a commitment to the God-given dignity of every person."

CiC International recognition has strengthened the Centre's chaplaincy ministry, with Leanne accredited as Lead Chaplain.

Growth must protect quality and wellbeing



“Let us think of ways to motivate one another to acts of love and good works. And let us not neglect our meeting together, as some people do, but encourage one another, especially now that the day of his return is drawing near.”

Hebrews 10:24-25

Our impact depends on staff, volunteers, trustees, funders, churches and partners. Coordinated work across advice, health, housing and community services helps us respond effectively to complex need.

Priorities for the next stage

- Develop additional welfare-rights capacity through funding, staffing or trained volunteers.
- Maintain high-quality face-to-face support while managing demand responsibly.
- Build Job Club, Life Skills and wellbeing provision that helps prevent future crisis.
- Strengthen outcome recording so the full depth of impact is captured.

“Healthy boundaries, supervision, reflective practice, training and spiritual wellbeing are essential to sustainable service.”

Thank you

For standing with people facing debt, hardship and uncertainty.

Our church and community partners

COMMUNITY PARTNERS

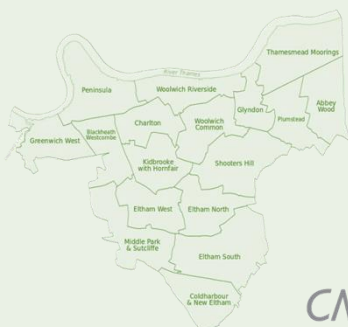


CHURCH PARTNERS



“People showing up for one another - patiently, practically and with hope - can change the direction of a life.”

Thank you to our staff, volunteers, trustees, churches, funders, supporters and partners - and to our clients for trusting us with their stories.



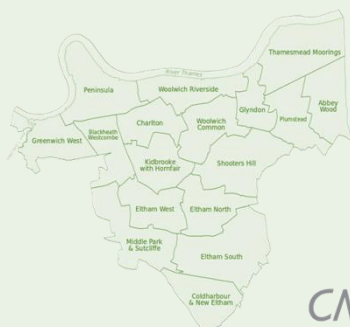
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Prayer

Father of all wisdom who
knows the decisions we face
and the paths before us.
Teach us not to lean on our
own understanding but to
pause, to seek you and to
trust your restoring grace that
our steps may be made firm
as we delight in your ways,
through Jesus Christ our Lord.

Amen



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Hope for the future

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