CHURCH ACTION ON POVERTY LIMITED

England & Wales · Charity number 1079986

Details

Other names	CHURCH ACTION ON POVERTY
Status	Registered
Legal form	Charitable company
Company number	03780243
Registered	2000-03-24
Register	View on the Charity Commission register

Contact

Address	Unit 17 The Wesley Centre Royce Road Manchester M15 5BP
Phone	01618729294
Email	info@church-poverty.org.uk
Website	www.church-poverty.org.uk

Activities

Objects: A) TO PROMOTE AND ADVANCE THE EDUCATION OF THE PUBLIC IN MATTERS RELATING TO POVERTY AND TO RAISE THE LEVEL OF AWARENESS AND UNDERSTANDING OF POVERTY IN THE UNITED KINGDOM B)TO ADVANCE THE EDUCATION OF THE PUBLIC BY PROMOTING RESEARCH AND STUDY INTO POVERTY AND TO PROVIDE AND ENCOURAGE INVESTIGATION INTO THE PROBLEMS FACED BY THE POOR IN UNITED KINGDOM AND TO PUBLISH THE RESULTS THEREOF C)TO ADVANCE THE EDUCATION OF THE PUBLIC IN THE PART THAT THE CHURCHES CAN PLAY IN MEETING THE NEEDS OF THOSE MEMBERS OF SOCIETY WHOSE DEVELOPMENT AND PARTICIPATION IN SOCIETY IS IMPAIRED BY POVERTY

Activities: Church Action on Poverty works with people living in poverty, the churches and others to overcome poverty in the UK. We aim to have a sustainable livelihood for all; give a voice to people living in poverty and encouraging a church that is mobilised to work with others to overcome poverty,forming alliances with those of good will from all faith and none.

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Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£782,660	£766,675	£164,092	15
2024-03-31	£747,009	£819,579	£148,107	15
2023-03-31	£769,751	£784,272	£220,677	9
2022-03-31	£460,801	£645,311	-	-
2021-03-31	£815,869	£697,464	£419,708	12

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Trustees

Name	Role	Appointed
Helen Goodman	Chair	2020-11-21
Ashleigh Caroline May		2023-11-22
Glory Omoaka		2025-09-13
JOHN KEIRON ALLISON-WALSH		2017-11-18
John Farrar		2024-11-20
Penelope Walters		2026-03-03
Professor Martin Stringer		2023-11-22
Rev Amanda Mallen		2023-11-22
Rev DAVID PRIMROSE		2014-02-10
Richard Machin		2014-11-08
Stephen Corcoran		2024-11-20
Stephen Hunt		2026-03-03

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CHURCH ACTION ON POVERTY LIMITED

England & Wales - Charity number 1079986

Accounts

Church Action on Poverty Limited

Dreams and realities

2025 annual review and financial statements

Reference and administrative information

Charitable company details
Charity registration number: 1079986
Company registration number: 3780243

Registered office and operational address
Shared Space Initiative
Ground Floor, Oakland House
Talbot Road
Old Trafford
M16 0PQ

Trustees (Council of Management)
Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:
John Allison-Walsh
Gemma Athanasius-Coleman
Margaret Cairney
Sam Corcoran *(Treasurer, from November 2024)*
Charles Elliott *(Treasurer, until November 2024)*
John Farrar *(from November 2024)*
Helen Goodman *(Chair)*
Rich Jones *(until June 2025)*
Richard Machin
Amanda Mallen
Ashleigh May
Glory Omoaka *(from November 2024)*
Tracy Porter
David Primrose *(Vice Chair)*
Martin Stringer

Key management personnel
Niall Cooper *(Chief Executive Officer, until June 2025)*
Lindsey Hall *(People, Partnerships and Learning Manager)*
Liam Purcell *(Communications and Supporter Relations Manager, then Chief Executive Officer from July 2025)*
Karen Wilson *(Finance Manager and Company Secretary)*

Staff
Gavin Aitchison
Rachel Brown *(until January 2025)*
Jessica Clark *(until November 2024)*
Pete Duberly *(until November 2024)*
Felicity Guite
James Henderson
Shabir Jivraj *(until September 2024)*
Ellie Malhotra
Jane Perry
Dan Riley Eskiturk
Chris Shelley *(until September 2024)*
Jen Sissons
Kate Simcock
Adam Spiers *(until June 2024)*

Freelancers and consultants
Deirdre Brower Latz, Nazarene Theological College
Carmel Murphy Elliott, Urban Life
Sandra Rice, Migrant Support
Penelope Rodie
Dr Fiona Tweedie

Independent examiner
Jennifer Daniel
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

Bankers
National Westminster Bank plc
11 Spring Gardens, Manchester M2 1FB

Triodos Bank
Deanery Road, Bristol BS1 5AS

Unity Trust Bank, Four Brindleyplace,
Birmingham B1 2JB

Cambridge and Counties Bank, Charnwood Court,
5B New Walk, Leicester LE1 6TE

Introduction

Helen Goodman is chair of Church Action on Poverty's Council of Management

In June 2025 we said goodbye to Niall Cooper, who has led Church Action on Poverty for 28 years. Niall has inspired many people in many campaigns which have put the voice of people in poverty at the heart of national debates. We thank him and wish him well for the future.

Following a rigorous selection process the Council of Management have appointed Liam Purcell to be our new CEO. We felt he was the best candidate and he is totally committed to Church Action on Poverty and its values, so I am sure many of you will see more of him going forward.

The past year has seen further significant developments: with support from the Co-op the Your Local Pantry network grew to 121, supporting 60,000 members across the country. They enable people to feed their families affordably and engage in their communities. The phenomenal growth in the Pantry network speaks to a worrying continuing need and to the hard work and dedication of our staff.

In the run-up to the General Election we helped start the Let's End Poverty campaign, building a coalition of 80 organisations and over 60 churches. The tour of our Dreams and Realities exhibition went to communities across the UK, and at the other end of the scale our letters from individuals were endorsed by the Prime Minister as a "mirror to the nation". Experts by experience from York to Sussex influenced decision-makers in their communities on important issues like homelessness and disability. A priority for us is that their voices are heard and we continue to ensure they are involved in the redesign of the benefits system. Changing the way people think about poverty is one of our charitable objectives, and so I'm really proud of the work experts by experience have done with students and journalists.

We provided resources for churches across the denominations so that they can understand and act on poverty. A record number of churches took part in the last Church Action on Poverty Sunday. The churches have a crucial role in bridging the gaps and tackling social division. To this end our Church on the Margins programme worked with the United Reformed Church on an anti-poverty strategy.

All this has been achieved against an extremely tough funding environment. So I want to thank all of you who helped us with your time, your money and your prayers. We really need your continued support so do get in touch and we can tell you more about what is going on in your area and what you can do.

Helen Goodman

Helen Goodman, Chair of Council of Management
July 2025

Our vision

- We put **gospel values of justice and compassion** into practice.
- Our vision, as a Christian organisation, is that the UK **can and must be transformed into a country where everyone can live a full life, free from poverty**.
- Poverty is an **outrage against humanity**. It robs people of dignity, freedom and hope, of power over their own lives. We believe that our vision – an end to poverty in the UK – can become a reality.
- To realise our vision, our long-term goal is to build a **powerful social movement** with people and communities struggling against poverty to reclaim dignity, agency and power together.

Our values

- **Dignity**

For Christians, all human beings are created in the image and likeness of God. All of our work is founded on the belief that every human being deserves dignity, to be treated with respect, and a chance to live life in all its fullness.

- **Agency**

Agency is people's ability and freedom to act, to make a difference in the world – individually or collectively. Too often, projects and campaigns seek to tackle poverty without treating the people who experience it as active agents. But people who struggle against poverty on a daily basis have the deepest understanding of what needs to change, and some of the best ideas for doing so. Wherever possible, Church Action on Poverty's work is actively shaped and led by people who have experienced poverty themselves.

- **Power**

People continue to be trapped in poverty because it is sustained by unjust structures and systems. It's part of the church's mission to speak out and transform those unjust structures – as the prophets did in the Bible. That means challenging the people who have too much power in our society. We support people in poverty to speak truth to power and make change.

Objectives and activities

Mission

To work with people living in poverty, the churches and others to overcome poverty in the UK.

Objects

- To promote and advance the education of the public in matters relating to poverty and to raise the level of awareness and understanding of poverty in the United Kingdom.
- To advance the education of the public by promoting research and study into poverty and to provide and encourage investigation into the problems faced by the poor in the United Kingdom and to publish the results.
- To advance the education of the public in the part that the churches can play in meeting the needs of those members of society whose development and participation in society is impaired by poverty.

These objects have been extracted from our Memorandum of Association.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

The trustees present their report and the independently examined financial statements for the year ended 31 March 2025.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Your Local PANTRY

Food, community... and so much more

Everybody should have access to good food. Everybody values community. Your Local Pantries provide both – and more. Across the UK, people are finding friendship, food and freedom through Pantry membership. Pantries are all about dignity, choice and hope. Each one operates as a member-led neighbourhood hub, often serving as a springboard to other community initiatives, opportunities and ideas. As we all strive for a brighter future, Pantries are an immediate big step in the right direction, loosening poverty's grip and creating the breathing space for communities to pursue ambitious goals.

During this year, we have focused on strengthening our network of Pantries and improving the support they receive – as well as continuing to grow the network

Key outcomes

- **By saving money on food, Pantry members are better able to manage their finances.**
- **Pantry membership tackles social isolation and improves mental and physical wellbeing.**
- **Pantry members feel a sense of ownership in their Pantry, and become more active in the wider community,.**

The Pantry is the heart of our local community where people come for more than food

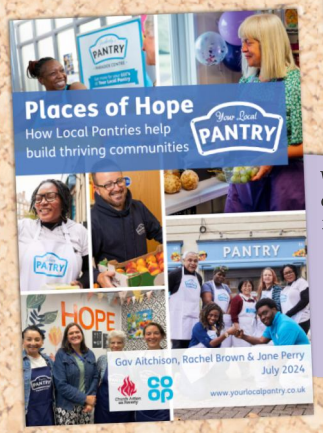
Response to our Pantry members' survey

Pantries to **connect with one er across the network**. Pantries , Portsmouth, Northern Ireland ndwell hold regional meetings, and we held a national conference in York in June. We now have a panel of Pantry Coordinators who advise us on what Pantries need.

We improved **Pantry members' experience and engagement.** Our Pantry Post newsletter features members' own stories. Artists for Change grants (see page 6) enabled many Pantries to create amazing works of art.

PANTRY FRIENDS

We built up the **long-term sustainability** of the network through initiatives like our Pantry Friends scheme and the Big Give match-funding appeal.



We continually **monitor and evaluate** the impact Pantries make for people and communities. This year we published a new social impact report, and launched a major piece of government-funded research in partnership with SALIENT.

In numbers...

121 Pantries in our network

22 new Pantries opened this year

60,304 people benefited from Pantry membership

16 new partner organisations opened Pantries

100 Pantry members helped to produce amazing works of art

2,000+ volunteers working in Pantries

£21.33 average saving per shop

£5.76 million total savings

Part of a movement: Here are some of the partners we worked with in this area

Church Action on Poverty · co op · The Salvation Army · Money & Pensions Service · Barnardo's · turn2us · SALIENT · Faith Christian Group

LET'S END POVERTY

Putting poverty on the agenda

Since October 2023, Let's End Poverty has united a diverse range of voices behind a shared, positive, vision-filled message that poverty in the UK can and should end. A collaboration between individuals, churches, charities, trade unions and grassroots groups, Let's End Poverty brought people together with the aim of making ending poverty a primary issue at the 2024 UK general election. Now that the election has passed, Let's End Poverty will end, but the collaborations and action it has inspired will continue. Church Action on Poverty is proud to have been one of the most active partners in Let's End Poverty – here are some of the activities we supported.

Key outcomes

- **Powerful movement building focused on people with lived experience of poverty**
- **Increased public and political attention on the urgent need to end UK poverty**

In the lead-up to the election, the **Neighbourhood Voices** programme amplified the experiences and perspectives of otherwise unheard communities, feeding them into the election debate. More than 40 people took part in six locations, demonstrating the passion and commitment of communities to building a better future.

A major highlight for Church Action on Poverty was the **Dreams & Realities** exhibition. On their tour across the UK, Sheffield artist Stephen Martin's portraits of people living on the frontline of poverty sparked conversation and inspired action, often accompanied by community choirs and grassroots voices sharing their stories and call for change.

With support from the Greenbelt Trust, Church Action on Poverty allocated small grants to more than 20 Local Pantries, individuals and community groups through the **Artists for Change** fund, inspiring art projects that expressed community voices and imagined a different future.

The ***Dear Prime Minister*** campaign brought the lived experiences of 15 individuals into the Houses of Parliament, prompting an immediate response from the Prime Minister in the Commons and a lot of media coverage.

In numbers...

80 partner organisations

1,000+ supporters

7,444 email conversations with election candidates

35+ events hosted in communities

60+ churches displayed Let's End Poverty banners

Part of a movement: Here are some of the partners we worked with in this area

poverty truth network

The United Reformed Church

christians against poverty CAP

The Methodist Church

Trussell Ending hunger together

JPIT Joint Public Issues Team – Churches working for peace & justice

UNISON the public service union

SPEAKING TRUTH TO POWER

Lived experience making change

Through our Speaking Truth to Power programme, activists with lived experience of poverty play a lead role in action to end poverty: grassroots campaigning, speaking to decision-makers, speaking out in the media, and steering campaigns like Let's End Poverty (see page 6).

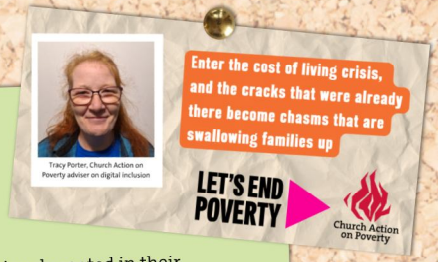
In addition to training and supporting a national panel of campaigners, this year we supported **Pinch Points**, an innovative, participative programme in Sussex allowing people with lived experience of poverty to work directly with decision-makers on solutions.

Key outcomes

- **Activists with lived experience of poverty build the confidence, skills and relationships they need to work for change.**
- **Decision-makers and the wider public learn from the real experts about poverty and its solutions.**

Disability activists Stef, Wayne, Mary and Syd **met with Minister for Disability and Social Security** Sir Stephen Timms to discuss lived-experience involvement in policy-making, and secured a follow-up meeting and a promise that disabled people would be "at the heart" of policy.

Wayne, Penny, Steve and Tracy gave talks about lived-experience involvement in research and policy-making to **degree students at London School of Economics, Staffordshire University and the University of Salford.**



Our panelists led Church Action on Poverty's **response to the Budget** in 2025, providing an expert analysis uniquely rooted in their lived experience, and achieving coverage in the national media.

In numbers...

100+ students learned about lived-experience participation

12 'Pinch Points' workshops brought together local people and decision-makers

6 people received media training – and started putting it into practice

15+ members of Local Pantries shared their stories and ideas in *Pantry Post*

Storytelling and working with the media

With close support and patience, our **Unheard York** project enabled five people to tell complex stories of poverty and homelessness in a respected local publication, YorkMix.

The articles generated a lot of positive comments... readers started sharing their own experiences

Chris Titley (Editor, YorkMix)

We helped Local Pantries place powerful stories in local media, and used our ***Pantry Post*** newsletter to share stories from Pantry members in the wider network.

We secured **national media coverage** for Let's End Poverty in the *Daily Mirror* and on the BBC.

We are always working to amplify the voices and stories of people with lived experience of poverty. We provide media training, and opportunities for people to share their stories publicly. – with ongoing support. We partner with journalists and media outlets to publish stories about poverty that respect people's dignity. And in all of our communications, we focus on stories of hope that can inspire more people to come together to reclaim dignity, agency and power.

Key outcomes

- **People in poverty are more widely heard in local and national media.**
- **York Council is adjusting homeless support in response to stories we placed this year.**
- **Sharing new and varied stories strengthens the wider movement to end poverty.**

Part of a movement: Here are some of the partners we worked with in this area

Church Action on Poverty · NUJ National Union of Journalists · LSE The London School of Economics and Political Science · Staffordshire University · University of Salford Manchester · Co-op · Lived Insights

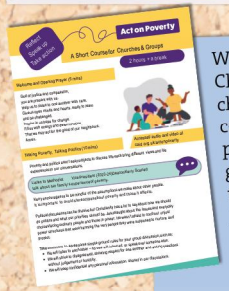
Engaging people and churches

Church Action on Poverty is blessed to be able to depend on a nationwide network of passionate churches and Christians, committed to reclaiming dignity, agency and power. During 2024–25, we... helped the United Reformed Church to develop a new anti-poverty strategy; held inspiring events; partnered up with other Christian agencies to get churches thinking and acting during Lent; mobilised church leaders to speak out about issues like the two-child limit; and made time to listen deeply to our amazing supporters.

Key outcomes

- **Church leaders are supported to take a moral stand on poverty issues.**
- **Understanding the churches we work with helps us to nurture and grow a wider movement.**
- **Churches and experts by experience are learning and taking action together.**

The second **'Dignity For All'** conference, organised by us in partnership with the Joint Public Issues Team and the Addressing Poverty Through Lived Experience Collective, brought together church-based practitioners and activists with lived epxerience of poverty from across the UK.



We teamed up with Christian Aid to help churches deepen their commitment to ending poverty in the UK and globally, by producing the ***Act on Poverty*** Lent programme and by supplying churches with **banners** to display in the run-up to the General Election.

I donate because I wish to empower people to end poverty

We have to keep emphasising how fundamental this is to the Christian faith

Responses to our survey of Church Action on Poverty supporters

In numbers...

£7,000+ raised by 78 churches on Church Action on Poverty Sunday

220 church leaders signed our letter about the two-child limit

£240,000+ donations income

£62,000 received from generous legacies

Operating sustainably

Church Action on Poverty's brilliant operations and finance team design systems for all of our work that are rooted in our values – and maximise the impact we're able to make using people's generous donations. This year, we responded to growing financial pressure and a reduced staff team by continuing to save money on all of our overheads, and by increasing our efficiency through greater use of online payment systems and databases. We continue to cherish and support our staff team; this year, team members had the opportunity to complete an apprenticeship and a period of study leave which will benefit our work considerably.

Key outcomes

- **Streamlined processes enable us to focus better on our vision and mission.**
- **Clear systems for monitoring and evaluation enable us to learn from our work and continually improve.**

Church Action on Poverty

Part of a movement: Here are some of the partners we worked with in this area

CHALLENGE POVERTY WEEK

LONDON CHALLENGE POVERTY WEEK

CHALLENGE POVERTY WEEK ENGLAND & WALES

JPIT Joint Public Issues Team – Churches working for peace & justice

The United Reformed Church

The APLE Collective

The United Reformed Church

christian aid

Financial review

This year has seen a change in personnel, with the appointment of a new treasurer.

Total income from grants has remain consistent in the current year, mainly due to the continued partnership with The Cooperative. Donation income from committed individuals and churches has increased during the year, and we offer our sincere thanks to all those who continue to support us, when those with lived experience of poverty continue to need our support.

This has been a consolidating year for Church Action on Poverty, resizing and restricting with reviewing projects and staff numbers ensuring we can continue in this challenging environment and as the partnership with the Cooperative is in its final stage. The charity received a few legacies during the year and a corporate donation. During the year, procedures and the use of our database have been further streamlined. We rolled out staff finance training, with more to follow next year.

Unrestricted donations from committed individuals, local churches and legacies (including Gift Aid) are less in 2025, mainly due to past Gift Aid claims being processed during 2024: £238,662 (2024: £282,193). Total unrestricted funds carried forward (including designated funds) were £73,989 (2024: £76,798). Unrestricted funds are vital to finance the core costs of the charity, which continue to be carefully managed. They also fund campaigns and events which underpin so much of the charity's impact. A designated fund which was established during 2023 for a project called Let's End Poverty continued into 2024–25. The fund was fully spent during the year (2024: £20,648).

We have strong relationships with our funders, who increasingly provide us with committed funding for programmes that will continue for multiple years.

Continued funding from The Cooperative has enabled the Pantry network to expand substantially, as the need for food security grows. Membership subscriptions are received to facilitate our support for all Pantries.

The Church on the Margins project has received funding from the United Reformed Church, the Methodist Church and the Ashram Community Trust to continue to develop the project work.

Funding from The Cooperative and an anonymous trust has allowed the Speaking Truth to Power programme to continue to develop further.

We are very grateful to all our funders, and further details about who has funded which programmes can be found in note 4. The carried forward balance of restricted funds of £90,103 (2024: £71,309) relates to programme funding for long-term projects continuing in 2025 and beyond.

Reserves policy

Reserves are held to build resilience and capacity, and to allow Church Action on Poverty to continue its activities in the event of a short-term reduction in income.

Each year the Council of Management reviews how it calculates the level of free reserves deemed necessary. Factors such as the cost of operating without any programme recharges (restricted grants cover some unrestricted costs) and the cost of winding up the organisation in an orderly way are considered. This year, the Council concluded that a range of £34,000 to £45,000 of free reserves is appropriate at this time. At the end of 2024–25 the level of free reserves (i.e. unrestricted general funds) was £73,989 (2024: £76,798), which sits comfortably above the policy range.

Given the ongoing economic uncertainties, this is reassuring as we continue our ever more vital work. Our free reserves have increased slightly. However, our level of free reserves required have decreased due to our monthly operational costs decreasing. We are in a strong financial position and with your continued support we will work hard to ensure that those experiencing poverty are supported and empowered, and that the structures that keep them in poverty are challenged.

The organisation's current position compared to the policy's range is considered at every Council of Management meeting, and the appropriate range of free reserves is considered every year, or when there is a significant change in circumstances.

Plans for 2025–26: building sustainability

Your Local Pantry

We plan to focus on supporting the exisiting nationwide network of Pantries – ensuring the sustainability of the network, supporting Pantries to deepen their engagement with their members, and creating opportunities for those members to take action as part of a wider movement.

Speaking Truth to Power

We will build on the legacy of Let's End Poverty (see page 6) to enable people in poverty to speak truth to power together. The issues to tackle will be selected by people with lived experience of them – begining with the Government's proposed cuts to disability benefits.

Church on the Margins

We will be piloting two new programmes, both designed to equip churches to more effectively listen to and work with people and communities at the margins in ways that build dignity, agency and power.

Engaging people and churches

We are developing a new 'mission partners' programme, aiming to deepen our relationship with local churches around building dignity, agency and power together. We are also moving Church Action on Poverty Sunday so that from now on, it will take place during Challenge Poverty Week in October

Operational effectiveness

We will continue to focus internally on securing sustainable income that will enable us to deliver our wider goals; providing the organisation with robust systems and financial management controls, and nurturing supporter relations; and ensuring that we are learning from, and disseminating learning from, our work.

Overall financial and fundraising aims

- To ensure Church Action on Poverty is able to continue and extend its vital work, especially in the context of the ongoing cost-of-living crisis, wider economic uncertainty, and growing competition for charitable funding.
- To work towards a position where unrestricted income from donors is sufficient to cover the core costs of running the organisation.
- To strengthen our relationships with existing funders and donors, increasing their level of commitment and support.
- To continue to explore other ways of diversifying our income streams and reducing our dependence on restricted grant funding, including through corporate partnerships.

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 1 June 1999 and registered as a charity on 24 March 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 11 to the accounts.

Trustee/director election
Trustees/directors make up Church Action on Poverty's Council of Management, the organisation's governing body. Each year, one third of members of the Council of Management retire from office at the Annual General Meeting, all of whom are eligible for re-election. All members of Church Action on Poverty are invited to make nominations, and new Council of Management members are elected at the Annual General Meeting. Where there are specific gaps in skills or experience within the Council membership, the Council is empowered to co-opt one or more additional members until the following Annual General Meeting.

Trustee/director induction
The new trustees/directors undergo an induction process which explains the staffing, structure, etc. of the organisation and a half-day session at the Church Action on Poverty offices with the Chair, Chief Executive and other Church Action on Poverty staff.

Organisational structure
The full Council of Management meets a minimum of four times a year. The Council operates an annual planning cycle, including establishing and reviewing strategic priorities, agreeing and monitoring an organisational year plan, and other organisational and operational policies and priorities.

An Officers' Group meets bi-monthly to discuss the more detailed operations of the charity. The Treasurer is in contact with the Finance Manager on a regular basis to specifically discuss finances. The senior staff meet regularly and the full staff team meets quarterly as part of the planning cycle.

Risk management
The major risks facing the charity, as identified by the trustees, have continued to be reviewed and systems established to mitigate those risks.

The Council of Management reviews Church Action on Poverty's risk register regularly. The potential likelihood and impact of each risk is considered and traffic-light colours are used. In 2025, as in recent years, no financial risks have been identified as 'red'. Ongoing risks that were identified include:

- **Lack of funds leading to a significant financial loss in the year –** this is mitigated by having a clear funding strategy and plans to diversify the funding sources further. Future funding forecasts are provided to the Council at each meeting so that the known end of funding agreements can be planned for. Budgets are managed carefully and cash flow considered regularly to ensure that the risk of a lack of funds is minimised.
- **Ageing supporter base –** this is mitigated by a creative supporter relations strategy for actively attracting new members, donors and legacies. Following an in-depth listening process during 2024, a new strategy will be launched in 2025.
- **Lack of unrestricted reserves –** while this was seen as a 'red' risk a few years ago it is no longer considered to be so. To mitigate this risk re-arising. our reserves policy is clearly linked to our business plan (see details of our reserves policy above).

Other risks identified as less significant include the risk of fraud and error occurring; inadequate reporting to funders; or inadequate insurance. All of these risks are considered regularly and action is taken to mitigate them when necessary. The Council also continues to take steps to reduce risk by holding cash reserves in a number of separate banking institutions.

Funds held as custodian trustee on behalf of others
Church Action on Poverty does not currently hold any funds on behalf of any other charities.

Statement of responsibilities of the trustees
The trustees (who are also directors of Church Action on Poverty for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 13 September 2025 and signed on their behalf by

Helen Goodman

Helen Goodman
Chair of Council of Management

Independent examiner's statement

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2025 which are set out on pages 14 to 30.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Jennifer Daniel

Jennifer Daniel
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

06/10/2025

Financial statements

Statement of financial activities (including income and expenditure account) for the year ending 31 March 2025

	Unrestricted funds	Restricted funds	Total funds 2025	*Total funds 2024*
Income from:				
Donations and legacies[3]	£238,662	£28,769	£267,431	*£315,908*
Charitable activities: grants[4]	£28,700	£359,400	£388,100	*£322,872*
Subscriptions and other income[5]	£4,522	£117,045	£121,567	*£105,249*
Investments[6]	£5,562	-	£5,562	*£2,980*
Total income	**£277,446**	**£505,214**	**£782,660**	*£747,009*
Expenditure on:				
Raising funds[7]	£61,227	-	£61,227	*£58,919*
Charitable activities[8]	£178,387	£527,061	£705,448	*£760,660*
Total expenditure	**£239,614**	**£527,061**	**£766,675**	*£819,579*
Net income/(expenditure) before net gains/(losses) on investments	£37,832	(£21,847)	£15,985	*(£72,570)*
Realised gains/(losses) on investments	-	-	-	-
Unrealised gains/(losses) on investments	-	-	-	-
Net income/(expenditure) for the year[10]	**£37,832**	**(£21,847)**	**£15,985**	*(£72,570)*
Transfer between funds	(£40,641)	£40,641	-	-
Net movement in funds for the year	**(£2,809)**	**£18,794**	**£15,985**	*(£72,570)*
Reconciliation of funds				
Total funds brought forward	£76,798	£71,309	£148,107	*£220,677*
Total funds carried forward	**£73,989**	**£90,103**	**£164,092**	*£148,107*

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance sheet as at 31 March 2025

	2025		2024	
Fixed assets				
Tangible assets		-		-
Investments		-		-
Total fixed assets		-		-
Current assets				
Stock	-		-	
Debtors[14]	£56,093		*£52,852*	
Cash at bank and in hand[15]	£165,032		*£121,814*	
Total current assets	**£221,125**		*£174,666*	
Liabilities				
Creditors: amounts falling due in less than one year[16]	(£57,033)		*(£26,559)*	
Net current assets		**£164,092**		*£148,107*
Total assets less current liabilities		£164,092		*£148,107*
Creditors: amounts falling due after more than one year		-		-
Net assets		£164,092		*£148,107*
The funds of the charity				
Restricted income funds[17]		£90,103		*£71,309*
Unrestricted income funds[18]		£73,989		*£76,798*
Total charity funds		**£164,092**		*£148,107*

For the year ended 31 March 2025, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- *The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.*
- *The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.*

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes from page 21 to page 29 form part of these accounts.

Approved by the trustees on 13 September 2025 and signed on their behalf by:

Helen Goodman, Chair

S.A-M. Corcoran

Sam Corcoran, Treasurer

Statement of cash flows for the year ending 31 March 2025

	2025	2024
Cash provided by/(used in) operating activities[21]	**£37,656**	*(£30,617)*
Cash flows from investing activities		
Dividends, interest, and rents from investments	£5,562	*£2,980*
Proceeds from sale of tangible fixed assets	-	-
Purchase of tangible fixed assets	-	-
Proceeds from sale of investments	-	-
Purchase of investments	-	-
Cash provided by/(used in) investing activities	**£5,562**	***£2,980***
Cash flows from financing activities:		
Repayment of borrowing	-	-
Cash inflows from new borrowing	-	-
Cash provided by/(used in) financing activities	-	-
Increase/(decrease) in cash and cash equivalents in the year	£43,218	*(£27,637)*
Cash and cash equivalents at the beginning of the year	£121,814	*£149,451*
Cash and cash equivalents at the end of the year	**£165,032**	***£121,814***

Notes to the accounts for the year ending 31 March 2025

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Church Action on Poverty Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees have made no key judgments which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

d Donated services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Membership subscriptions are treated as restricted funds, they are the set-up and annual subscriptions paid by the members of Your Local Pantry project.

g Expenditure and irrecoverable VAT
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 is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and their associated support costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities.

i Operating leases
Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office fixtures and equipment	20%

k Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m Creditors and provisions
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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o Pensions
Employees of the charity are entitled to join a defined contribution pension schemes on behalf of its employees. The assets of these schemes are entirely separate to those of the charity. The pension cost shown represents contributions payable by the charity on behalf of the employees. There was a balance of £4,352.69 outstanding contributions at the year end.

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

3 Income from donations and legacies

Current reporting period	Unrestricted	Restricted	Total in 2025
Donations	£176,880	£27,769	**£204,649**
Legacies	£61,782	£1,000	**£62,782**
Total	**£238,662**	**£28,769**	**£267,431**

Previous reporting period	Unrestricted	Restricted	Total in 2024
Donations	£279,903	£33,715	**£313,618**
Legacies	£2,290	-	**£2,290**
Total	**£282,193**	**£33,715**	**£315,908**

4 Income from grants

Current reporting period	Unrestricted	Restricted	Total in 2025
Grants			
Core campaigns and events			
Marsh Charitable Trust	£2,500	-	**£2,500**
Methodist Church	£9,500	-	**£9,500**
Paracletos	£10,000		**£10,000**
CMW Charitable Trust	£6,000	-	**£6,000**
Sheffield Church Burgesses Trust	£700		**£700**
Subtotal for Core campaigns and events	*£28,700*	-	***£28,700***
Speaking Truth to Power			
Co-op Community Partnerships Fund		£56,075	**£56,075**
Anonymous trust	-	£15,000	**£15,000**
Subtotal for Speaking Truth to Power	-	*£71,075*	***£71,075***
Your Local Pantry			
Co-op Community Partnerships Fund	-	£152,925	**£152,925**
University of Liverpool	-	£4,167	**£4,167**
Sussex Community Development Alliance	-	£12,000	**£12,000**
Cheez-Its	-	£30,000	**£30,000**
Subtotal for Your Local Pantry	-	*£199,092*	***£199,092***
Church on the Margins			
Methodist Church	-	£9,614	**£9,614**
United Reformed Church	-	£24,167	**£24,167**
Ashram Community Trust	-	£55,452	**£55,452**
Subtotal for Church on the Margins	-	*£89,233*	***£89,233***
Total	**£28,700**	**£359,400**	**£388,100**

Previous reporting period	Unrestricted	Restricted	Total in 2024
Grants			
Core campaigns and events			
Methodist Church	£6,500	-	**£6,500**
CMW Charitable Trust	£6,000	-	**£6,000**
Speaking Truth to Power			
Co-op Community Partnerships Fund		£54,696	**£54,696**
Anonymous trust	-	£15,000	**£15,000**
Self-Reliant Groups			
Tudor Trust	-	£25,000	**£25,000**
Your Local Pantry			
Co-op Community Partnerships Fund	-	£173,304	**£173,304**
University of Liverpool	-	£3,180	**£3,180**
Church on the Margins			
MB Reckitt Trust	-	£5,000	**£5,000**
Methodist Church	-	£10,025	**£10,025**
United Reformed Church	-	£24,167	**£24,167**
Total	**£12,500**	**£310,372**	**£322,872**

5 Income from charitable activities

Current reporting period	Unrestricted	Restricted	Total in 2025
Subscriptions and other income	£4,522	£117,045	**£121,567**
Total	**£4,522**	**£117,045**	**£121,567**

Previous reporting period	Unrestricted	Restricted	Total in 2024
Subscriptions and other income	£749	£104,500	£105,249
Total	**£749**	**£104,500**	**£105,249**

6 Investment income

Current reporting period	Unrestricted	Restricted	Total in 2025
Income from bank deposits	£5,562	-	**£5,562**
Total	**£5,562**	-	**£5,562**

Previous reporting period	Unrestricted	Restricted	Total in 2024
Income from bank deposits	£2,980	-	**£2,980**
Total	**£2,980**	-	**£2,980**

7 Cost of raising funds

	2025	*2024*
Staff costs	£51,218	*£49,193*
Printing and postage	£10,009	*£9,726*
Total	**£61,227**	***£58,919***

All expenditure on cost of raising funds is unrestricted.

8 Analysis of expenditure on charitable activities

Current reporting period	Staff costs	Operating costs	Total in 2025
Core campaigns and events	£86,987	£53,349	**£140,336**
Special projects – Let's End Poverty	£19,596	£15,527	**£35,123**
Speaking Truth to Power	£77,026	£838	**£77,864**
Your Local Pantry	£298,619	£76,556	**£375,175**
Church on the Margins	£72,344	£1,678	**£74,022**
Governance costs[9]	-	£2,928	**£2,928**
Total	**£554,752**	**£150,876**	**£705,448**

Previous reporting period	Staff costs	Operating costs	Total in 2024
Core campaigns and events	£119,157	£58,984	**£178,141**
Special projects – Let's End Poverty	£8,096	£1,256	**£9,352**
Speaking Truth to Power	£115,474	£10,040	**£125,514**
Self-Reliant Groups	£15,354	£13,630	**£28,984**
Your Local Pantry	£309,038	£82,555	**£391,593**
Church on the Margins	£22,464	£734	**£23,198**
Governance costs[9]	-	£3,878	**£3,878**
Total	**£589,583**	**£171,077**	**£760,660**

	2025	*2024*
Restricted expenditure	£527,061	*£569,289*
Unrestricted expenditure	£143,264	*£182,019*
Designated expenditure	£35,123	*£9,352*
Total	**£705,448**	***£760,660***

9 Analysis of governance and support costs

Current reporting period	Basis of apportionment	Support	Governance	Total in 2025
Accountancy services	Governance	-	£1,230	£1,230
Trustees' expenses	Governance	-	£821	£821
Meeting costs	Governance		£877	**£877**
Total		**-**	**£2,928**	**£2,928**

Previous reporting period	Basis of apportionment	Support	Governance	Total in 2024
Accountancy services	Governance	-	£1,170	£1,170
Trustees' expenses	Governance	-	£1,446	£1,446
Meeting costs	Governance		£1,262	£1,262
Total		**-**	**£3,878**	**£3,878**

10 Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2025	*2024*
Independent examiner's fee	£1,230	*£1,170*
Total	**£1,230**	*£1,170*

11 Staff costs

Staff costs during the year were as follows:

	2025	*2024*
Wages and salaries	£487,161	*£497,338*
Social security costs	£42,819	*£44,334*
Pension costs	£47,118	*£47,132*
Other staff costs	£2,058	*£1,771*
Redundancy and termination costs	£5,016	
Total	**£584,172**	***£590,575***

Allocated as follows:

	2025	*2024*
Cost of raising funds	£51,218	*£49,193*
Charitable activities	£532,954	*£541,382*
Total	**£584,172**	***£590,575***

No employee has employee benefits in excess of £60,000 (2024:nil).

The average number of staff employed during the period was 15 (2024: 15.3).

The average full-time equivalent number of staff employed during the period was 15 (2024: 15).

The ratio between the salaries of the highest-paid and lowest-paid staff members was 1.6:1 (2024: 2:1).

The key management personnel of the charity comprise the trustees and the Leadership Team. The total employee benefits of the key management personnel of the charity were £197,282 (2024: £235,850).

12 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration or reimbursed expenses during the year (2024: nil).

5 members of the management committee received travel and subsistence expenses during the year of £1,022 (2024: £1,446).

Aggregate donations from related parties were £3,837 (2024: £2,919).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024: nil). Rich Jones is a trustee and is also employed by a Your Local Pantry member organisation. Membership subscriptions received during the year total £2,840.

13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

14 Debtors

	2025	*2024*
Other debtors	£20,571	*£17,890*
Gift Aid	£26,521	-
Prepayments and accrued income	£9,001	*£34,962*
Total	**£56,093**	***£52,852***

15 Cash at bank and in hand

	2025	*2024*
Short-term deposits	-	*£60,000*
Cash at bank and in hand	£165,032	*£61,814*
Total	**£165,032**	***£121,814***

16 Creditors: amounts falling due within one year

	2025	*2024*
Trade creditors	£21,428	-
Other creditors and accruals	£12,605	£26,559
Deferred income	£23,000	-
	£57,033	***£26,559***

17 Analysis of movements in restricted funds

Current reporting period	Balance at 1 April 2024	Income	Expenditure	Transfers	Balance at 31 March 2025
Your Local Pantry	£20,942	£344,906	(£375,175)	£33,737	£24,410
Church on the Margins	£45,809	£89,233	(£74,022)	-	£61,020
Speaking Truth to Power	£4,558	£71,075	(£77,864)	£6,904	£4,673
Total	**£71,309**	**£505,214**	**(£527,061)**	**£40,641**	**£90,103**

Previous reporting period	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 31 March 2024
Self-Reliant Groups	£343	£28,641	(£28,984)		-
Your Local Pantry	£42,432	£304,959	(£391,593)	£65,144	£20,942
Church on the Margins	£29,816	£39,191	(£23,198)		£45,809
Speaking Truth to Power	£34,906	£75,796	(£125,514)	£19,370	£4,558
Total	**£107,497**	**£448,587**	**(£569,289)**	**£84,514**	**£71,309**

Name of restricted fund	Description, nature and purposes of the fund
Self-Reliant Groups	To grow a network of Self-Reliant Groups
Your Local Pantry	To grow a network of Pantries offering dignity, choice and hope
Church on the Margins	To explore how churches can better prioritise marginalised people and communities
Speaking Truth to Power	To train and support people with lived experience of poverty to campaign for change

Transfers represent subsidies from General funds to support activities. The balances at 31 March 2025 represent the anticipated expenditure in 2025–26 against the restricted income already received.

18 Analysis of movements in unrestricted funds

Current reporting period	Balance at 1 April 2024	Income	Expenditure	Transfers	Balance at 31 March 2025
General fund	£56,150	£272,178	(£204,492)	(£49,847)	£73,989
Designated funds	£20,648	£5,269	(£35,123)	£9,206	-
Total	**£76,798**	**£277,447**	**(£239,615)**	**(£40,641)**	**£73,989**

Previous reporting period	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 31 March 2024
General fund	£113,180	£248,422	(£240,938)	(£64,514)	£56,150
Designated funds	-	£50,000	(£9,352)	(£20,000)	£20,648
Total	**£113,180**	**£298,422**	**(£250,290)**	**(£84,514)**	**£76,798**

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds
Designated funds	Unrestricted funds designated by the trustees for special projects and described on page 8 of the Trustees' Annual Report.

Transfers represent subsidies to Restricted funds to support underfunded activites.

19 Analysis of net assets between funds

Current reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-			-
Net current assets/(liabilities)	£73,989	-	£90,103	**£164,092**
Creditors of more than one year	-	-	-	-
Total	**£73,989**	**-**	**£90,103**	**£164,092**

Previous reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-			-
Net current assets/(liabilities)	£56,150	£20,648	£71,309	**£148,107**
Creditors of more than one year	-	-	-	-
Total	**£56,150**	**£20,648**	**£71,309**	**£148,107**

20 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2025	*2024*	2025	2024
Less than one year	£810	*£9,720*	-	-
One to five years	-	*£29,970*	-	-
Over five years	-	-	-	-
Total	**£810**	***£39,690***	**-**	**-**

The charity moved premises in May 2025 and is on a rolling 30 days agreement hence no future lease commitments.

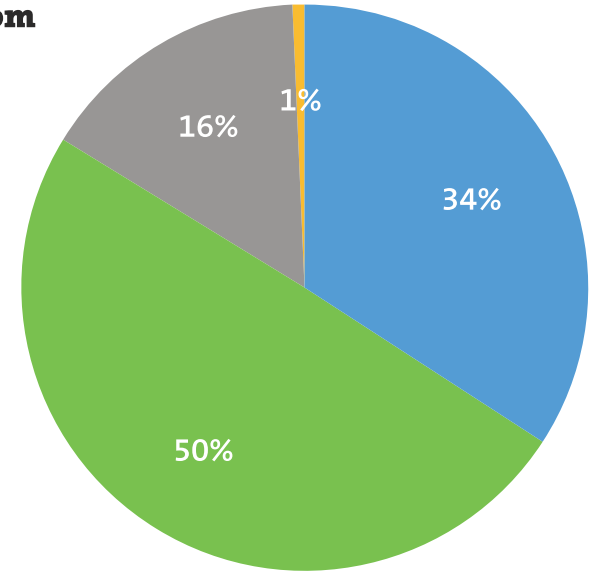
21 Reconciliation of net movement in funds to net cash flow from operating activities

	2025	*2024*
Net income/(expenditure) for the year	£15,985	*(£72,570)*
Adjustments for:		
Dividends, interest and rents from investments	(£5,562)	*(£2,980)*
Decrease/(increase) in debtors	(£3,241)	*£44,273*
Increase/(decrease) in creditors	£30,474	*£660*
Net cash provided by/(used in) operating activities	**£37,656**	***(£30,617)***

At a glance

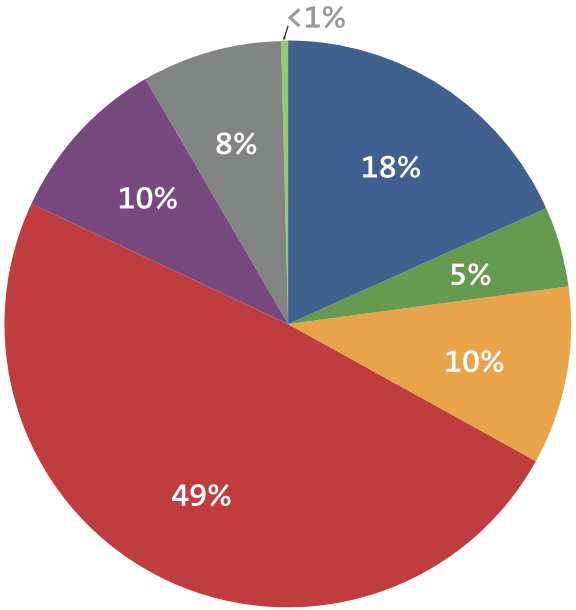
Where our money came from

- Grants: £388,100
- Donations and legacies: £267,431
- Subscriptions and other income: £121,567
- Investments: £5,562



How we spent it

- Your Local Pantry: £375,175
- Core campaigns and events: £140,336
- Speaking Truth to Power: £77,864
- Church on the Margins: £74,022
- Let's End Poverty: £35,123
- Cost of raising funds: £61,227
- Governance costs: £2,928



Church Action on Poverty

Find out more and get involved at www.church-poverty.org.uk

Shared Space Initiative, Ground Floor, Oakland House, Talbot Road, Old Trafford M16 0PQ

0161 872 9294

info@church-poverty.org.uk

@churchpoverty

Company limited by guarantee, registered in England and Wales, number 3780243.
Registered charity number 1079986.

CHURCH ACTION ON POVERTY LIMITED

England & Wales - Charity number 1079986

Accounts

Church Action on Poverty Limited

Dignity for all

2024 annual review and financial statements

Reference and administrative information

Charitable company details
Charity registration number: 1079986
Company registration number: 3780243

Registered office and operational address
28 Sandpiper Court
Water's Edge Business Park
Modwen Road
Salford
M5 3EZ

Trustees (Council of Management)
Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Allison-Walsh
Gemma Athanasius-Coleman
Stef Benstead *(until November 2023)*
Margaret Cairney
Andrew Connell
John Dale *(Chair until November 2023)*
Sandra Dutson *(to November 2023)*
Charles Elliott *(Treasurer)*
Helen Goodman *(Chair from November 2023)*
Rich Jones *(from November 2023)*
Richard Machin
Amanda Mallen *(from November 2023)*
Ashleigh May *(from November 2023)*
Tracy Porter *(from November 2023)*
David Primrose *(Vice Chair)*
Martin Stringer *(from November 2023)*

Key management personnel
Niall Cooper *(Chief Executive Officer)*
Lindsey Hall *(People, Partnerships and Learning Manager, from May 2023)*
James Henderson *(Your Local Pantry Network Development Manager)*
Liam Purcell *(Communications and Supporter Relations Manager)*
Karen Wilson *(Finance Manager and Company Secretary)*

Staff
Gavin Aitchison
Rachel Brown
Jessica Clark
Pete Duberly *(from January 2024)*
Felicity Guite
Shabir Jivraj
Piers Lidvall *(until July 2023)*
Ellie Malhotra *(from June 2023)*
Jane Perry *(from February 2024)*
Dan Riley Eskiturk *(from August 2023)*
Chris Shelley
Jen Sissons *(from June 2023)*
Kate Simcock
Adam Spiers *(from January to June 2024)*

Freelancers and consultants
Deirdre Brower Latz, Nazarene Theological College
Carmel Murphy Elliott, Urban Life
Jane Perry
Sandra Rice, Migrant Support
Penelope Rodie
Dr Fiona Tweedie

Independent examiner
Jennifer Daniel
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

Bankers
National Westminster Bank plc
11 Spring Gardens, Manchester M2 1FB

Triodos Bank
Deanery Road, Bristol BS1 5AS

Unity Trust Bank, Four Brindleyplace, Birmingham B1 2JB

Cambridge and Counties bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE

Introduction

2023–24 was a strong year for Church Action on Poverty and I want to thank everyone who contributed to our achievements: staff, churches, funders, partners and trustees.

As a Christian-based organisation we want to see people in the UK freed from poverty. We believe it is God's plan that everyone should flourish. In our work we put the dignity, agency and power of those we work with at the forefront of what we do.

In 2023–24 we built a movement of support to carry forward the mission. One of our objectives is to educate the public about poverty, and as I write this the Let's End Poverty campaign is engaging with people across the country during the General Election campaign to make the case for structural change. We had a number of successful and high-profile events, which you can read about in this report. Importantly, through our Speaking Truth To Power programme we amplified the voices of those with lived experience , giving them the opportunity to change things in their communities in Liverpool, London and Lewes.

Helen Goodman is chair of Church Action on Poverty's Council of Management

The Local Pantry programme grew significantly and with the support of the Co-op we opened our 100th Pantry. The power of the Pantry movement is felt partly in the great support given to thousands of families with their weekly shop and partly in the communities of hope Pantry members are able to build for themselves to tackle other issues like health and wellbeing.

Our roots lie in the churches, and one of the most creative pieces of work is our Church on the Margins collaboration with the United Reformed Church and Methodists to ensure that the views and interests of the people in these neighbourhoods have a full place in their church life.

As you can see opposite, we had a big turnover on the Council of Management – I particularly want to thank my predecessor John Dale and Stef Benstead for their contribution and to welcome new trustees and staff.

It is going to be a challenge to maintain the same level of growth and activity this year and next. Despite the fact that need is as great as ever, traditional funders are overstretched. So I also want to appeal to you, our supporters, to keep giving and spread the word.

Helen Goodman

Helen Goodman, Chair of Council of Management
6 September 2024

Our vision

- We put **gospel values of justice and compassion** into practice.
- Our vision, as a Christian organisation, is that the UK **can and must be transformed into a country where everyone can live a full life, free from poverty**.
- Poverty is an **outrage against humanity**. It robs people of dignity, freedom and hope, of power over their own lives. We believe that our vision – an end to poverty in the UK – can become a reality.
- To realise our vision, our long-term goal is to build a **powerful social movement** with people and communities struggling against poverty to reclaim dignity, agency and power together.

Our values

- **Dignity**
  For Christians, all human beings are created in the image and likeness of God. All of our work is founded on the belief that every human being deserves dignity, to be treated with respect, and a chance to live life in all its fullness.
- **Agency**
  Agency is people's ability and freedom to act, to make a difference in the world – individually or collectively. Too often, projects and campaigns seek to tackle poverty without treating the people who experience it as active agents. But people who struggle against poverty on a daily basis have the deepest understanding of what needs to change, and some of the best ideas for doing so. Wherever possible, Church Action on Poverty's work is actively shaped and led by people who have experienced poverty themselves.
- **Power**
  People continue to be trapped in poverty because it is sustained by unjust structures and systems. It's part of the church's mission to speak out and transform those unjust structures – as the prophets did in the Bible. That means challenging the people who have too much power in our society. We support people in poverty to speak truth to power and make change.

Objectives and activities

Mission

To work with people living in poverty, the churches and others to overcome poverty in the UK.

Objects

- To promote and advance the education of the public in matters relating to poverty and to raise the level of awareness and understanding of poverty in the United Kingdom.
- To advance the education of the public by promoting research and study into poverty and to provide and encourage investigation into the problems faced by the poor in the United Kingdom and to publish the results.
- To advance the education of the public in the part that the churches can play in meeting the needs of those members of society whose development and participation in society is impaired by poverty.

These objects have been extracted from our Memorandum of Association.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

The trustees present their report and the independently examined financial statements for the year ended 31 March 2024.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Achievements, performance and beneficiaries

The charity's main activities and who we try to help are described below. All our charitable activities focus on the United Kingdom, and are undertaken to further Church Action on Poverty Ltd's charitable purposes for the public benefit.

SUPPORTING A GROWING MOVEMENT TO END POVERTY

WHO'S INVOLVED?

- **10,000+ followers** in print and online
- **3,000 individual donors**
- **500 donor churches and groups**
- A **creative collective** of theologians, writers and poets
- **Local Church Action on Poverty groups** in Sheffield and the North East
- **19,289 member households of Local Pantries** (comprising over 40,000 children and adults)
- All kinds of **partners**, including...
  - The Co-op
  - The Joint Public Issues Team
  - The Addressing Poverty through Lived Experience Collective
  - The Joseph Rowntree Foundation
  - Christians Against Poverty
  - The Trussell Trust
  - Cornwall Independent Poverty Forum
  - Greater Manchester Combined Authority
- ...and many more!

WHAT DID WE DO TOGETHER?

- In June, **Dignity For All**, our first conference for all our partners, was led by people with experience of poverty and brought people together to discuss how to grow the wider movement.
- We helped to launch and coordinate **Let's End Poverty,** a grassroots coalition working to put UK poverty on the agenda at the next General Election.
- In October, we supported church leaders and people with lived experience of poverty to come together and learn from each other at a **roundtable event** in Durham.
- In October, community projects celebrated their work and spoke out for change during **Challenge Poverty Week England and Wales**, with our coordinatig support.
- In February, churches across the UK explored the theme 'Dreamers Who Do' on **Church Action on Poverty Sunday**.

WHAT DIFFERENCE DID WE MAKE?

- The **Dignity For All** conference was a well-attended success which inspired and energised people to work for an end to poverty. It will be happening again in 2024.
- **Over 5,000 people** listened to Gordon Brown speak about the urgent need to tackle UK poverty, launching Let's End Poverty at the Greenbelt festival.
- **115 organisations** supported Challenge Poverty Week, and organised over **30 events.**
- Following our roundtable event, church leaders in the North East are **amplifying the voices of lived experience and discussing new ways of working together to tackle poverty**.
- On Church Action on Poverty Sunday, **churches raised over twice as much** to support the growing movement as they did in 2023!

Ashleigh May, a campaigner from Halifax, spoke at the Dignity for All conference

Dignity means that your current circumstances shouldn't define who you are!

DIGNITY FOR ALL

LET'S END POVERTY

Corrina Eastwood, Community Organiser for Thrive Teesside, spoke at our Durham roundtable

By uniting and sharing our insight and knowledge we will continue to work together to create change

St Andrew & St George URC in Bolton is one of many churches supporting Let's End Poverty

CHALLENGE POVERTY WEEK ENGLAND & WALES

Those who have pioneered the concept of Challenge Poverty Week need to be congratulated.

This year's Week has had a real impact.

Andy Burnham, Mayor of Greater Manchester, spoke at a Challenge Poverty Week event

SHARING STORIES OF HOPE: MEDIA AND COMMUNICATIONS

WHO'S INVOLVED?

- Our **communications team**, dedicated to ensuring we have a loud and distinctive voice for change
- The participants in our **Speaking Truth to Power** programme (see opposite), who draw on their lived experience of poverty to act as expert advisers and to speak out for change
- **Local Pantries and other community projects** across the UK, whose voices and stories we amplify
- A range of **creative people** who use the arts to share stories of hope – this year we co-launched 'Dreams and Realities', a major project working with painter Stephen Martin and a community choir in Sheffield (pictured below)

WHAT DID WE DO TOGETHER?

- Our expert advisers drew on their lived experience of poverty to **comment in the media** on the Budget and other policy announcements.
- We trained and supported our Speaking Truth to Power participants, and other partners, to **use new and traditional media to tell their stories.**
- We worked with individuals and groups to **tell their own stories** of community activism and hope.
- We launched ***Pantry Post***, a newsletter for the thousands of members of Local Pantries.
- We learned a lot about **how to share stories of hope** – and shared that learning with our partners and allies.
- We supported the **Let's End Poverty campaign** to develop an effective communications strategy.

WHAT DIFFERENCE DID WE MAKE?

- Our **expert advisers were featured widely in the media, reaching thousands of people** to present the perspective of lived experience on the impact of government policy.
- People are **inspired and empowered** by knowing that their voices are being heard, and having a chance to make a difference.
- The new *Pantry Post* newsletter enabled us to **share stories of dignity, choice and hope in a way that connects people across the UK-wide network**, with members themselves telling their Pantry stories.

SPEAKING TRUTH TO POWER

Speaking Truth to Power panelists sharing their stories and visions with BBC Radio Manchester

I think we will become known for making a change

(Ashleigh May, member of the Speaking Truth to Power panel)

SPEAKING TRUTH TO POWER

WHO'S INVOLVED?

- A **national panel of dedicated activists** who want to draw on their lived experience of poverty to challenge people in power and change unjust structures
- **Local partner organisations** running their own Speaking Truth to Power programmes in Lewes, Peckham, Bootle and elsewhere
- Our brilliant **staff team**, sharing expertise in empowerment, storytelling, campaigning and making change

WHAT DID WE DO TOGETHER?

- Our national and local panels came together regularly for **training and support**, and **plan what action they want to take for change.**
- Panelists shared their stories in the **media** (see opposite page).
- We worked with partners to **amplify unheard voices and reach national audiences.**
- Panelists spoke at brilliant events alongside **political party conferences.**

WHAT DIFFERENCE DID WE MAKE?

- Participants **shared their skills** and gained new ones.
- Panelists **challenged policy-makers directly** about the impact of their decisions on people in poverty.
- We **spoke out in a way that was genuinely led by the real experts** – people who have lived experience of the issues.

Offering dignity, choice and hope through 120 local Pantries

Who's involved?

- A growing **network of Your Local Pantry neighbourhood food clubs – which reached new regions** including Newcastle and Nottingham for the first time this year
- All kinds of **local partner organisations** who run Pantries – including academy trusts, housing associations, local councils, and 50+ churches
- Generous **funders and partners** including The Co-operative, the Robertson Trust, SKyLight, Fareshare and others

Your Local PANTRY

What did we do together?

- We celebrated the opening of our **100th Pantry** – and the **10th anniversary** of the first Pantry opening.
- In Bootle, we launched our first **Self-Reliant Group** for Pantry members.
- Pantry members began receiving training through our **Speaking Truth to Power** programme.
- We launched ***Pantry Post***, a newsletter sharing stories from and for Pantry members.
- We enabled more Pantries to promote **the Healthy Start scheme and other forms of 'wraparound' support** for members.
- We worked with partners to open **more mobile and multi-site Pantries**.
- We supported Pantries with **training, funding, and regional and national gatherings**.

What difference did we make?

- **14 new Pantries** opened this year, reaching many new communities with dignity, choice and hope.
- People made **268,506 visits** to Pantries this year. Members **save an average of £21** on their weekly shop.
- Mobile Pantries enable us to offer **dignity, choice and hope to people in rural and isolated areas.**
- Pantries offer **so much more than just food.** Community cohesion... improved mental and physical health... opportunities and hope...

The next three pages share some of the highlights from the Your Local Pantry network's 2023 social impact report

It's great to know you're not alone in your struggles. That there's help and support if you need it, not just the food side of things.

WHAT'S IMPORTANT TO PANTRY MEMBERS?

99% said that saving money on the weekly shop is important, 88% said it's very important

98% said tackling food waste is important, 73% said this is very important

98% said knowing that their Pantry belongs to the local community is important

98% said that increasing the amount of fresh and healthy food eaten in their household is important

95% said increasing the variety of food eaten in their household is important

98% said being able to choose their own food is important

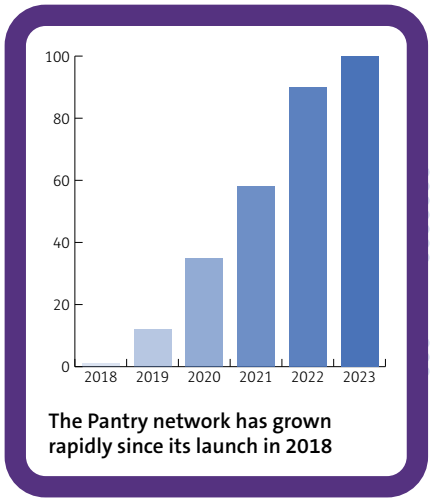
74% said having a say in the decisions about running a Pantry is important

91% said increasing the overall amount of food eaten in their household is important

89% said making friends with others in their local community is important

73% said having the opportunity to volunteer at the Pantry is important

A GROWING NETWORK



The Pantry network has grown rapidly since its launch in 2018

6 Pantries in Edinburgh and nearby – they share ideas and support one another

First Newcastle Pantry opened this year!

3 Pantries in Northern Ireland

3 Pantries in Leeds and nearby

6 Pantries in Greater Manchester, including the Stockport Pantries that started it all!

25 Pantries on Merseyside – including our first mobile Pantries!

9 Pantries in Greater London

21 Pantries across the West Midlands – we have exciting partnerships with local authorities here

4 Pantries in Cardiff and nearby

4 Pantries in Portsmouth

Our 100th Pantry opened in summer 2023 in Aylesham!

This map is extracted from the Your Local Pantry social impact report published in summer 2023. See an up-to-date map at www.yourlocalpantry.co.uk/pantry-listings

PANTRY STORIES

Tanya's story

Tanya is the coordinator, and also a member, at Pennywell Pantry, Edinburgh. She lives with her husband and three children. She says that the Pantry makes a big difference to the food her family eats. The family membership means that she is able to get a lot of fresh fruit and veg from the Pantry, as well as meat and some basic supplies such as washing powder. Tanya says shopping at the Pantry helps her to save money on her food shopping, which helps her to pay other bills.

Tanya says the family membership is particularly helpful because she has three children; she is able to get more food for her growing family and buy handy snacks for the children to take to school, as well as nappies for the baby. Tanya says her children are able to eat fresh food twice a day because she has family membership.

Tanya told us that even though she is working, it is still a struggle to manage her household finances (rent, gas, electric, etc.). Her home is quite cold, so in the winter she has to have the heating on for the children and the baby. Tanya says that being a Pantry member has helped her financial situation, she is able to source food and household items from the Pantry, which means her budget is not so stretched. However, she still does not have any money left over to save, or put towards treats, all of the money goes on bills, food and clothing, etc.

"We don't have choice to spend or keep some money for something like a children's holiday."

Tanya says that before joining the Pantry she was struggling with her physical and mental health, after having a series of operations, and after having her youngest child. Since starting her work at the Pantry she is feeling a lot better: **"I am totally different. I love life."**

Sharon's story

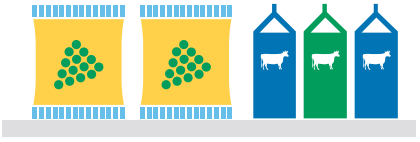
Sharon is a volunteer and has family membership at Pennywell Pantry. Sharon says she has been struggling financially, particularly due to the increases in energy prices. Sharon says that joining the Pantry has improved her financial situation. Family membership helps Sharon to get enough food for her family, so she doesn't have to spend so much at the supermarket, which makes it easier to pay her other bills.

Sharon appreciates being able to get cat food at the Pantry because it can be expensive at the supermarket. Sharon says she is able to get a lot more for her money at the Pantry, especially with recent increases in the price of food. Sharon said that she does not have any spare money to save, or put towards special occasions like birthdays and Christmas.

Sharon suffers from mental health problems and being a volunteer at the Pantry has helped her to get out of the house and make new friends.

"If I wasn't a member or a volunteer ... I used to just sit in the house and not go anywhere."

Now she volunteers two days a week, chats to the customers and gets to know them, offering them support and a friendly face.



EXPLORING WHAT IT MEANS TO BE A CHURCH ON THE MARGINS

WHO'S INVOLVED?

- An active partnership with the **United Reformed Church's North West Synod**
- Collaboration with the **Methodist Church's Church on the Margins programme**
- A range of **churches across Greater Manchester**

WHAT DID WE DO TOGETHER?

- We established a new **Community of Praxis**, providing space for people who are part of churches on the margins to share ideas and encourage one another.
- We supported the United Reformed Church's North West Synod in the creation of a **new anti-poverty strategy.**
- We took part in **anti-poverty neighbourhood meetings** alongside churches participating in the programme.
- We began developing a programme inspired by Poverty Truth Commissions, which will allow **grassroots groups with lived experience of poverty** to be more involved in church decision-making.

WHAT DIFFERENCE DID WE MAKE?

- Communities of praxis will enable churches to **reflect on the work they do as part of marginalised communities, energising them to do more.**
- The URC North West Synod will **share their new anti-poverty strategy and encourage other churches and regions to develop their own.**
- **People on low incomes will have a greater say in how churches are run** in Greater Manchester.

Church on the margins

BUILDING A STRONG TEAM AND A SUSTAINABLE ORGANISATION

WHO'S INVOLVED?

- Our **Council of Management** – 13 trustees with a wide range of skills, and several with lived experience of poverty
- Our **staff team** – especially the core staff who keep the office running smoothly and manage our finances

WHAT DID WE DO TOGETHER?

- We provided **ongoing training** for all our staff in movement-building, how to form high-functioning teams, and a range ofwork skills.
- We **increased our use of online systems**, and digitised and cleared out old paperwork, in order to work more efficiently and effectively.
- We improved our **financial management** and moved our money to a more ethical bank.

WHAT DIFFERENCE DID WE MAKE?

- Our staff all take a **'one team' approach**, so that all our programmes collaborate and support one another to make a bigger impact.
- All of our programmes are able to **focus on deliverng change** rather than on admin.
- We have **minimised unnecessary expenditure** of time and effort on supporting our programmes.

Financial review

This was a positive year for Church Action on Poverty, with growth in established and new projects and staff numbers. During the year procedures have been further streamlined and bank arrangements reviewed to maximise interest rates and minimise risk.

The trustees took the decision to invest unrestricted reserves to support the Speaking Truth to Power and Your Local Pantry projects, which explains the deficit at year end and the reduction in unrestricted funds.

Unrestricted donations from committed individuals, local churches and legacies (including Gift Aid) has seen an increase in 2024, mainly due to past Gift Aid claims being processed during the year, to £282,193 (2023: £199,693). Total unrestricted funds carried forward (including designated funds) were £76,798 (2023: £113,180). Unrestricted funds are vital to finance the core costs of the charity, which continue to be carefully managed. They also fund campaigns and events which underpin so much of the charity's impact. A designated fund was established during the year from a large donation received, and was ring-fenced for our involvement in the Let's End Poverty campaign and also Your Local Pantry. At the end of the financial year the fund balance was £20,648.

We have strong relationships with our funders, who increasingly provide us with committed funding for programmes that will continue for multiple years. The largest of these has one year's funding left, and the charity are in the process of securing new multiple-year funding for this work.

Continued funding from The Cooperative has enabled the Pantry network to expand substantially, as the need for food security grows. Membership subscriptions are received to facilitate our support for all Pantries.

Continued funding from the Tudor Trust has provided funding for our work supporting the network of Self-Reliant Groups. This is the last year of funding but the Self-Reliant Groups will continue on the ground, albeit without the support of a dedicated Church Action on Poverty staff member.

The Church on the Margins project has received funding from the United Reformed Church, Methodist Church and MB Reckitt Trust, which has meant that a dedicated staff member has been appointed to expand this project.

Funding from The Cooperative and an anonymous trust has allowed the Speaking Truth to Power programme to continue to develop further.

We are very grateful to all our funders, and further details about who has funded which programmes can be found in note 4. The carried forward balance of restricted funds of £71,309 (2023: £107,497) relates to programme funding for long-term projects continuing in 2024 and beyond.

Reserves policy

Reserves are held to build resilience and capacity, and to allow Church Action on Poverty to continue its activities in the event of a short-term reduction in income.

In 2023 the Council of Management reviewed how it calculates the level of free reserves deemed necessary. Factors such as the cost of operating without any programme recharges (restricted grants cover some unrestricted costs) and the cost of winding up the organisation in an orderly way were considered. This led the Council to conclude that a range of £53,000 to £84,000 of free reserves is appropriate at this time. At the end of 2023–24 the level of free reserves (i.e. unrestricted general funds) was £76,798 (2023: £113,180), which sits comfortably inside the policy range. Given the ongoing economic uncertainties, this is considered acceptable and reassuring as we continue our ever more vital work.

The organisation's current position compared to the policy's range is considered at every Council of Management meeting, and the appropriate range of free reserves is considered every three years, or when there is a significant change in circumstances.

Plans for 2024–25: Building a movement to reclaim dignity, agency and power

Your Local Pantry
We will continue to develop and expand our network of Local Pantries which soften the blow of high living costs, and create the conditions for communities to grow and thrive, by bringing people together around food. Working with the Cooperative and other partners, we aim to open a further 40+ Pantries across all four nations of the UK, growing the network to more than 150 Pantries by April 2025, whilst at the same time ensuring the long-term sustainability of the Pantry network as a whole.

Speaking Truth to Power
We will support lived experience activism, at both community level and nationally. We will continue to support our national panel of expert advisers with lived experience to speak up and take action together, including proactively engaging with the media. We will also support local partner organisations to centre lived experience, including the Feeling the Pinch partnership in Lewes (East Sussex); Pecan (Southwark); Mums on a Mission (Halifax) and Lived INsights and YorkMix (York).

Church on the Margins
This year sees the launch of the next phase of our Church on the Margins programme, facilitating those experiencing poverty and marginalisation to regain dignity, agency, and power within their local churches, communities and the wider institutional church. A core element of this is partnering with the United Reformed Church North Western Synod, to develop a new 'Church with People at the Margins' strategy as the key mission priority for the Synod as a whole. It is our shared intention that this model will be replicated across the United Reformed Church nationally, and by other churches and denominations in due course.

Let's End Poverty: building a wider movement
We will continue our long-term strategy of working with a wide range of people and partners to build a more cohesive and powerful movement to tackle poverty across the UK. In 2024 this will especially focus on promoting Let's End Poverty as a broad movement of people and over 60 organisations which are coming together with the aim of making poverty a priority in the General Election and for the new Government. This will also encompass our second Dignity For All conference in July, Challenge Poverty Week in October and Church Action on Poverty Sunday in February 2025.

Dreams and Realities: hope-filled creativity and communications
A key element of our work continues to be sharing hope-filled stories that celebrate, connect and inspire people to act. During 2024 we will continue to expand the use of creativity, including coordinating Dreams and Realities: a touring exhibition of portraits powerfully sharing the dreams and realities of nine individuals with personal experience of poverty in Sheffield; promoting 'Artists for Change' as a creative strand within Let's End Poverty; and a series of creative projects with Pantry members across the country.

Operational effectiveness
We will continue to focus internally on securing sustainable income that will enable us to deliver our wider goals; providing the organisation with robust systems and financial management controls, and nurturing supporter relations; and ensuring that we are learning from, and disseminating learning from, our work,

Overall financial and fundraising aims
- To ensure Church Action on Poverty is able to continue and extend its vital work, especially in the context of the ongoing cost of living crisis and wider economic uncertainty.
- To work towards a position where unrestricted income, i.e. that from our committed givers, is sufficient to cover the core costs of running the organisation.
- To strengthen our relationships with existing funders and donors, increasing their level of commitment and support.
- To continue to explore other ways of diversifying our income streams and reducing our dependence on restricted grant funding, including further growing the income as a result of the expansion of the Your Local Pantry network.

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 1 June 1999 and registered as a charity on 24 March 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 11 to the accounts.

Trustee/director election

Trustees/directors make up Church Action on Poverty's Council of Management, the organisation's governing body. Each year, one third of members of the Council of Management retire from office at the Annual General Meeting, all of whom are eligible for re-election. All members of Church Action on Poverty are invited to make nominations, and new Council of Management members are elected at the Annual General Meeting. Where there are specific gaps in skills or experience within the Council membership, the Council is empowered to co-opt one or more additional members until the following Annual General Meeting.

Trustee/director induction

The new trustees/directors undergo an induction process which explains the staffing, structure, etc. of the organisation and a half-day session at the Church Action on Poverty offices with the Chair, Chief Executive and other Church Action on Poverty staff.

Organisational structure

The full Council of Management meets a minimum of four times a year. The Council operates an annual planning cycle, including establishing and reviewing strategic priorities, agreeing and monitoring an organisational year plan, and other organisational and operational policies and priorities.

An Officers' Group meets bi-monthly to discuss the more detailed operations of the charity. The Treasurer is in contact with the Finance Manager on a regular basis to specifically discuss finances. The senior staff meet regularly and the full staff team meets quarterly as part of the planning cycle.

Risk management

The major risks facing the charity, as identified by the trustees, have continued to be reviewed and systems established to mitigate those risks.

The Council of Management reviews Church Action on Poverty's risk register regularly. The potential likelihood and impact of each risk is considered and traffic-light colours are used. Probably unsurprisingly, the risk of a pandemic had not previously been explicitly considered, but the strength of Church Action on Poverty's relationships with supporters, and the thoroughness with which other identified risks have been mitigated, ensured that the pandemic has not been financially detrimental to the charity.

In 2024, as in recent years, no financial risks have been identified as 'red'. Ongoing risks that were identified include:

- **Lack of funds leading to a significant financial loss in the year** – this is mitigated by having a clear funding strategy and plans to diversify the funding sources further. Future funding forecasts are provided to the Council at each meeting so that the known end of funding agreements can be planned for. Budgets are managed carefully and cash flow considered regularly to ensure that the risk of a lack of funds is minimised.
- **Ageing supporter base** – this is mitigated by a creative supporter relations strategy for actively attracting new members, donors and legacies. Investment in a new website and database support this strategy.
- **Lack of unrestricted reserves** – while this was seen as a 'red' risk a few years ago it is no longer considered to be so. To mitigate this risk re-arising our reserves policy is clearly linked to our business plan (see details of our reserves policy above).

Other risks identified as less significant include the risk of fraud and error occurring; inadequate reporting to funders; or inadequate insurance. All of these risks are considered regularly and action is taken to mitigate them when necessary. The Council also continues to take steps to reduce risk by holding cash reserves in a number of separate banking institutions.

Funds held as custodian trustee on behalf of others
Church Action on Poverty does not currently hold any funds on behalf of any other charities.

Statement of responsibilities of the trustees
The trustees (who are also directors of Church Action on Poverty for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 6 September 2024 and signed on their behalf by

Helen Goodman
Helen Goodman (Sep 26, 2024 11:01 GMT+1)

Helen Goodman
Chair of Council of Management

Independent examiner's statement

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2024 which are set out on pages 14 to 30.

Responsibilities and basis of report
As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Jennifer Daniel
Jennifer Daniel (Oct 3, 2024 16:00 GMT+1)

Jennifer Daniel
Slade & Cooper Limited

Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

Financial statements

Statement of financial activities (including income and expenditure account) for the year ending 31 March 2024

	Unrestricted funds	Restricted funds	Total funds 2024	*Total funds 2023*
Income from:				
Donations and legacies[3]	£282,193	£33,715	£315,908	*£242,841*
Charitable activities: grants[4]	£12,500	£310,372	£322,872	*£416,562*
Subscriptions and other income[5]	£749	£104,500	£105,249	*£109,897*
Investments[6]	£2,980	-	£2,980	*£451*
Total income	**£298,422**	**£448,587**	**£747,009**	***£769,751***
Expenditure on:				
Raising funds[7]	£58,919	-	£58,919	*£50,199*
Charitable activities[8]	£191,371	£569,289	£760,660	*£734,073*
Total expenditure	**£250,290**	**£569,289**	**£819,579**	***£784,272***
Net income/(expenditure) before net gains/(losses) on investments	£48,132	(£120,702)	(£72,570)	*(£14,521)*
Realised gains/(losses) on investments	-	-	-	-
Unrealised gains/(losses) on investments	-	-	-	-
Net income/(expenditure) for the year[10]	**£48,132**	**(£120,702)**	**(£72,570)**	***(£14,521)***
Transfer between funds	(£84,514)	£84,514	-	-
Net movement in funds for the year	**(£36,382)**	**(£36,188)**	**(£72,570)**	***(£14,521)***
Reconciliation of funds				
Total funds brought forward	£113,180	£107,497	£220,677	*£235,198*
Total funds carried forward	**£76,798**	**£71,309**	**£148,107**	***£220,677***

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance sheet as at 31 March 2024

	2024		2023	
Current assets				
Debtors[15]	£52,852		*£97,125*	
Cash at bank and in hand[16]	£121,814		*£149,451*	
Total current assets	**£174,666**		***£246,576***	
Liabilities				
Creditors: amounts falling due in less than one year[17]	(£26,559)		*(£25,899)*	
Net current assets		**£148,107**		***£220,677***
Total assets less current liabilities		£148,107		*£220,677*
Creditors: amounts falling due after more than one year		-		-
Net assets		£148,107		*£220,677*
The funds of the charity				
Restricted income funds[18]		£71,309		*£107,497*
Unrestricted income funds[19]		£76,798		*£113,180*
Total charity funds		**£148,107**		***£220,677***

For the year ended 31 March 2023, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- *The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.*
- *The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.*

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes from page 23 to page 32 form part of these accounts.

Approved by the trustees on 6 September 2024 and signed on their behalf by:

Helen Goodman (Sep 26, 2024 11:01 GMT+1) Charles Elliott (Oct 3, 2024 13:59 GMT+1)

Helen Goodman, Chair Charles Elliott, Treasurer

Statement of cash flows for the year ending 31 March 2024

	2024	2023
Cash provided by/(used in) operating activities[26]	**(£30,617)**	**(£36,721)**
Cash flows from investing activities		
Dividends, interest, and rents from investments	£2,980	£451
Proceeds from sale of tangible fixed assets	-	-
Purchase of tangible fixed assets	-	-
Proceeds from sale of investments	-	-
Purchase of investments	-	-
Cash provided by/(used in) investing activities	**£2,980**	**£451**
Cash flows from financing activities		
Repayment of borrowing	-	-
Cash inflows from new borrowing	-	-
Cash provided by/(used in) financing activities	**-**	**-**
Increase/(decrease) in cash and cash equivalents in the year	(£27,637)	(£36,270)
Cash and cash equivalents at the beginning of the year	£149,451	£185,721
Cash and cash equivalents at the end of the year	**£121,814**	**£149,451**

Notes to the accounts for the year ending 31 March 2024

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Church Action on Poverty Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees have made no key judgments which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the

executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Membership subscriptions are treated as restricted funds, they are the set-up and annual subscriptions paid by the members of Your Local Pantry project.

g Expenditure and irrecoverable VAT

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 is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and their associated support costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities.

i Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office fixtures and equipment	**20%**

k Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m Creditors and provisions
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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o Pensions
Employees of the charity are entitled to join a defined contribution pension schemes on behalf of its employees. The assets of these schemes are entirely separate to those of the charity. The pension cost shown represents contributions payable by the charity on behalf of the employees. There were no outstanding contributions at the year end.

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 2.

3 Income from donations and legacies

Current reporting period	Unrestricted	Restricted	**Total in 2024**
Donations	£279,903	£33,715	**£313,618**
Legacies	£2,290	-	**£2,290**
Total	**£282,193**	**£33,715**	**£315,908**

Previous reporting period	Unrestricted	Restricted	**Total in 2023**
Donations	£191,415	£43,148	**£234,563**
Legacies	£8,278	-	**£8,278**
Total	**£199,693**	**£43,148**	**£242,841**

4 Income from grants

Current reporting period	Unrestricted	Restricted	Total in 2024
Grants			
Core campaigns and events			
Marsh Charitable Trust		-	-
Methodist Church	£6,500	-	**£6,500**
Paracletos			-
CMW Charitable Trust	£6,000	-	**£6,000**
Subtotal for Core campaigns and events	*£12,500*	-	***£12,500***
Speaking Truth to Power			
Joseph Rowntree Foundation	-		-
Co-op Community Partnerships Fund		£54,696	**£54,696**
Anonymous trust	-	£15,000	**£15,000**
Subtotal for Speaking Truth to Power	-	*£69,696*	***£69,696***
Self-Reliant Groups			
Tudor Trust	-	£25,000	**£25,000**
Paracletos			-
Manchester Guardian Society			-
Subtotal for Self-Reliant Groups	-	*£25,000*	***£25,000***
Your Local Pantry			
Co-op Community Partnerships Fund	-	£173,304	**£173,304**
University of Liverpool	-	£3,180	**£3,180**
John Laing Charitable Trust	-		-
Feeding Liverpool (St Andrews Community Network)	-		-
Subtotal for Your Local Pantry	-	*£176,484*	***£176,484***
Church on the Margins			
MB Reckitt Trust	-	£5,000	**£5,000**
Methodist Church	-	£10,025	**£10,025**
United Reformed Church	-	£24,167	**£24,167**
Subtotal for Church on the Margins	-	*£39,192*	***£39,192***
Food insecurity research			
University of Sheffield	-		-
Total	**£12,500**	**£310,372**	**£322,872**

Previous reporting period	Unrestricted	Restricted	Total in 2023
Grants			
Core campaigns and events			
Marsh Christian Trust	£2,000	-	**£2,000**
Methodist Church	£6,500	-	**£6,500**
Paracletos	£9,000	-	**£9,000**
CMW Charitable Trust	£6,000	-	**£6,000**
Subtotal for Core campaigns and events	*£23,500*	-	***£23,500***
Speaking Truth to Power			
Joseph Rowntree Foundation	-	£65,500	**£65,500**
Co-op Community Partnerships Fund	-	£59,318	**£59,318**
Manchester Guardian Society	-	£1,000	**£1,000**
Subtotal for Speaking Truth to Power	-	*£125,818*	***£125,818***
Self-Reliant Groups			
Tudor Trust	-	£45,000	**£45,000**
Paracletos	-	£1,000	**£1,000**
Manchester Guardian Society	-	£1,000	**£1,000**
Subtotal for Self-Reliant Groups	-	*£47,000*	***£47,000***
Your Local Pantry			
Co-op Community Partnerships Fund	-	£158,543	**£158,543**
Robertson Trust	-	£15,000	**£15,000**
John Laing Charitable Trust	-	£12,900	**£12,900**
Feeding Liverpool (St Andrew's Community Network)	-	£6,331	**£6,331**
Subtotal for Your Local Pantry	-	*£192,774*	***£192,774***
Church on the Margins			
Sir Halley Stewart Trust	-	£10,488	**£10,488**
Methodist Church	-	£9,982	**£9,982**
United Reformed Church	-	£7,000	**£7,000**
Subtotal for Church on the Margins	-	*£27,470*	***£27,470***
Total	**£23,500**	**£393,062**	**£416,562**

5 Income from charitable activities

Current reporting period	Unrestricted	Restricted	Total in 2024
Subscriptions and other income	£749	£104,500	**£105,249**
Total	**£749**	**£104,500**	**£105,249**

Previous reporting period	Unrestricted	Restricted	Total in 2023
Subscriptions and other income	£108,631	£1,266	**£109,897**
Total	**£108,631**	**£1,266**	**£109,897**

6 Investment income

Current reporting period	Unrestricted	Restricted	Total in 2024
Income from bank deposits	£2,980	-	**£2,980**
Total	**£2.980**	-	**£2.980**

Previous reporting period	Unrestricted	Restricted	Total in 2023
Income from bank deposits	£451	-	**£451**
Total	**£451**	-	**£451**

7 Cost of raising funds

	2024	*2023*
Staff costs	£49.193	*£42,529*
Printing and postage	£9,726	*£7,670*
Total	**£58,919**	***£50,199***

All expenditure on cost of raising funds is unrestricted.

8 Analysis of expenditure on charitable activities

Current reporting period	**Staff costs**	**Operating costs**	**Total in 2024**
Core campaigns and events	£119,157	£58,984	**£178,141**
Special projects – Let's End Poverty	£8,096	£1,256	**£9,352**
Speaking Truth to Power	£115,474	£10,040	**£125,514**
Self-Reliant Groups	£15,354	£13,630	**£28,984**
Your Local Pantry	£309,038	£82,555	**£391,593**
Church on the Margins	£22,464	£734	**£23,198**
Governance costs[9]	-	£3,878	**£3,878**
Total	**£589,583**	**£171,077**	**£760,660**

Previous reporting period	**Staff costs**	**Operating costs**	**Total in 2023**
Core campaigns and events	£93,810	£77,972	**£171,782**
Special projects – Pilgrimage on the Margins	£10,994	£7,091	**£18,085**
Special projects – Social Change Agency	£820	-	**£820**
Speaking Truth to Power	£94,721	£5,081	**£99,802**
Self-Reliant Groups	£46,125	£13,529	**£59,654**
Your Local Pantry	£186,852	£148,467	**£335,319**
Church on the Margins	£21,635	£24,232	**£45,867**
Governance costs[9]	-	£2,744	**£2,744**
Total	**£454,957**	**£279,116**	**£734,073**

	2024	*2023*
Unrestricted expenditure	£569,289	*£541,462*
Restricted expenditure	£182,019	*£192,611*
Designated expenditure	£9,352	
Total	**£760,660**	***£734,073***

9 Analysis of governance and support costs

Current reporting period	**Basis of apportionment**	**Support**	**Governance**	**Total in 2024**
Accountancy services	Governance	-	£1,170	£1,170
Trustees' expenses	Governance	-	£1,446	£1,446
Meeting costs	Governance		**£1,262**	**£1,262**
Total		**-**	**£3,878**	**£3,878**

Previous reporting period	**Basis of apportionment**	**Support**	**Governance**	**Total in 2023**
Accountancy services	Governance	-	£1,900	£1,900
Trustees' expenses	Governance	-	£2,546	£2,546
Total		**-**	**£4,446**	**£4,446**

10 Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2024	2023
Auditor's remuneration - payroll bureau fees	-	*£760*
Independent examiner's fee	£1,170	*£1,140*
Total	**£1,170**	***£1,900***

11 Staff costs

Staff costs during the year were as follows:

	2024	2023
Wages and salaries	£499,109	*£371,086*
Social security costs	£44,334	*£33,514*
Pension costs	£47,132	*£36,488*
Total	**£590,575**	***£441,088***

Allocated as follows:

	2024	2023
Cost of raising funds	£49,193	*£42,529*
Charitable activities	£541,382	*£398,559*
Total	**£590,575**	***£441,088***

No employees have employee benefits in excess of £60,000 (2023: nil).

The average number of staff employed during the period was 15.3 (2023: 11).

The average full-time equivalent number of staff employed during the period was 15 (2023: 11).

The ratio between the salaries of the highest-paid and lowest-paid staff members was 2:1(2023: 2:1).

The key management personnel of the charity comprise the trustees and the Leadership Team. The total employee benefits of the key management personnel of the charity were £235,850 (2023: £155,041).

12 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration or reimbursed expenses during the year (2023: nil).

7 members of the management committee received travel and subsistence expenses during the year of £1,446 (2023: £2,546).

Aggregate donations from related parties were £2,919 (2023: £3,471).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2023: nil). Rich Jones is a trustee and is also employed by a Your Local Pantry member organisation. Membership subscriptions received during the year total £3,800.

13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

14 Debtors

	2024	2023
Grants receivable	-	-
Other debtors	£17,890	*£94,661*
Prepayments and accrued income	£34,962	*£2,464*
Total	**£52,852**	***£97,125***

15 Cash at bank and in hand

	2024	*2023*
Short-term deposits	£60,000	-
Cash at bank and in hand	£61,814	*£149,451*
Total	**£121,814**	***£149,451***

16 Creditors: amounts falling due within one year

	2024	*2023*
Bank overdraft	-	-
Bank loan	-	-
Trade creditors	-	-
Short term compensated absences (holiday pay)	-	*£3,748*
Other creditors and accruals	£26,559	*£22,151*
Deferred income	-	-
Taxation and social security costs	-	-
	£26,559	***£25,899***

17 Analysis of movements in restricted funds

Current reporting period	**Balance at 1 April 2023**	**Income**	**Expenditure**	**Transfers**	**Balance at 31 March 2024**
Self-Reliant Groups	£343	£28,641	(£28,984)		-
Your Local Pantry	£42,432	£304,959	(£391,593)	£65,144	£20,942
Church on the Margins	£29,816	£39,191	(£23,198)		£45,809
Speaking Truth to Power	£34,906	£75,796	(£125,514)	£19,370	£4,558
Total	**£107,497**	**£448,587**	**(£569,289)**	**£84,514**	**£71,309**

Previous reporting period	**Balance at 1 April 2022**	**Income**	**Expenditure**	**Transfers**	**Balance at 31 March 2023**
Poverty Media Unit	£3,193	-	(£3,193)	-	-
Self-Reliant Groups	£12,997	£47,000	(£59,654)		£343
Your Local Pantry	£50,063	£232,188	(£335,319)	£95,500	£42,432
Manchester Poverty Truth Commission	£1,975	-	(£1,975)		-
Church on the Margins	£35,128	£27,470	(£45,867)	£13,085	£29,816
Speaking Truth to Power	(£1,278)	£130,818	(£94,634)	-	£34,906
Social Change Agency	£820	-	(£820)		-
Total	**£102,898**	**£437,476**	**(£541,462)**	**£108,585**	**£107,497**

Name of restricted fund	**Description, nature and purposes of the fund**
Self-Reliant Groups	To grow a network of Self-Reliant Groups
Your Local Pantry	To grow a network of Pantries offering dignity, choice and hope
Church on the Margins	To explore how churches can better prioritise marginalised people and communities
Speaking Truth to Power	To train and support people with lived experience of poverty to campaign for change

18 Analysis of movements in unrestricted funds

Current reporting period	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 31 March 2024
General fund	£113,180	£248,422	(£240,938)	(£64,514)	£56,150
Designated funds	-	£50,000	(£9,352)	(£20,000)	£20,648
Total	**£113,180**	**£298,422**	**(£250,290)**	**(£84,514)**	**£76,798**

Previous reporting period	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
General fund	£117,693	£328,797	(£224,725)	(£108,585)	£113,180
Designated funds	£14,607	£3,478	(£18,085)	-	-
Total	**£132,300**	**£332,275**	**(£242,810)**	**(£108,585)**	**£113,180**

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all deisgnated funds
Designated funds	Unrestricted funds designated by the trustees for special projects and described on page 16.

19 Analysis of net assets between funds

Current reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-			-
Net current assets/(liabilities)	£56,150	£20,648	£71,309	**£148,107**
Creditors of more than one year	-	-	-	-
Total	**£56,150**	**£20,648**	**£71,309**	**£148,107**

Previous reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-		-	-
Net current assets/(liabilities)	£113,180	-	£107,497	**£220,677**
Creditors of more than one year	-	-	-	-
Total	**£113,180**	**-**	**£107,497**	**£220,677**

20 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

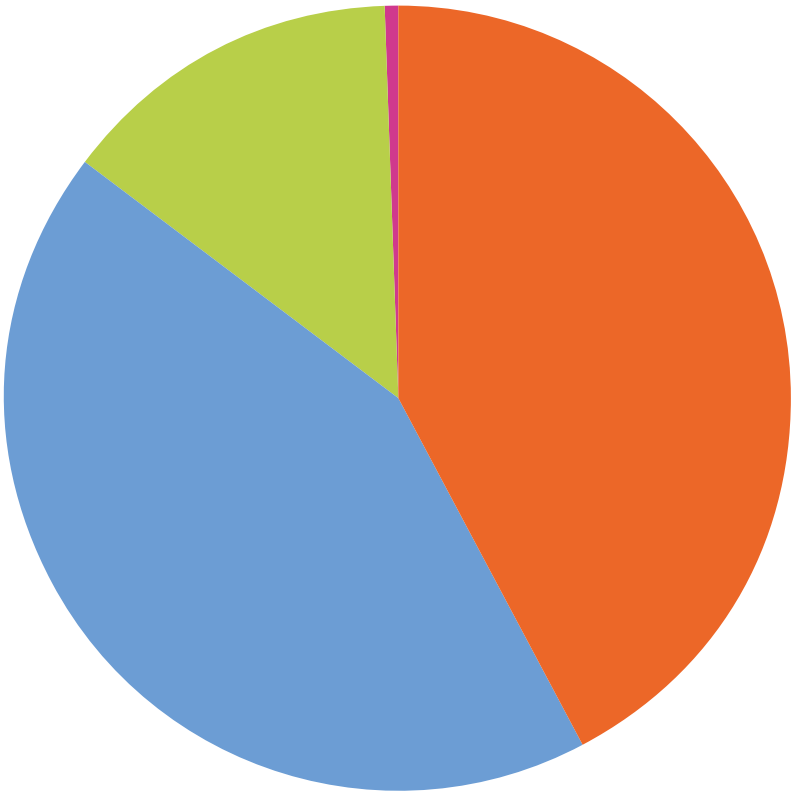
	Property		Equipment	
	2024	2023	2024	2023
Less than one year	£9,720	£9,720	-	£179
One to five years	£29,970	£38,880	-	-
Over five years	-	£810	-	-
Total	**£39,690**	**£49,410**	**-**	**£179**

21 Reconciliation of net movement in funds to net cash flow from operating activities

	2024	*2023*
Net income/(expenditure) for the year	(£72,570)	*(£14,521)*
Adjustments for:		
Dividends, interest and rents from investments	(£2,980)	*(£451)*
Decrease/(increase) in debtors	£44,273	*(£21,186)*
Increase/(decrease) in creditors	£660	*(£563)*
Net cash provided by/(used in) operating activities	**(£30,617)**	***(£36,721)***

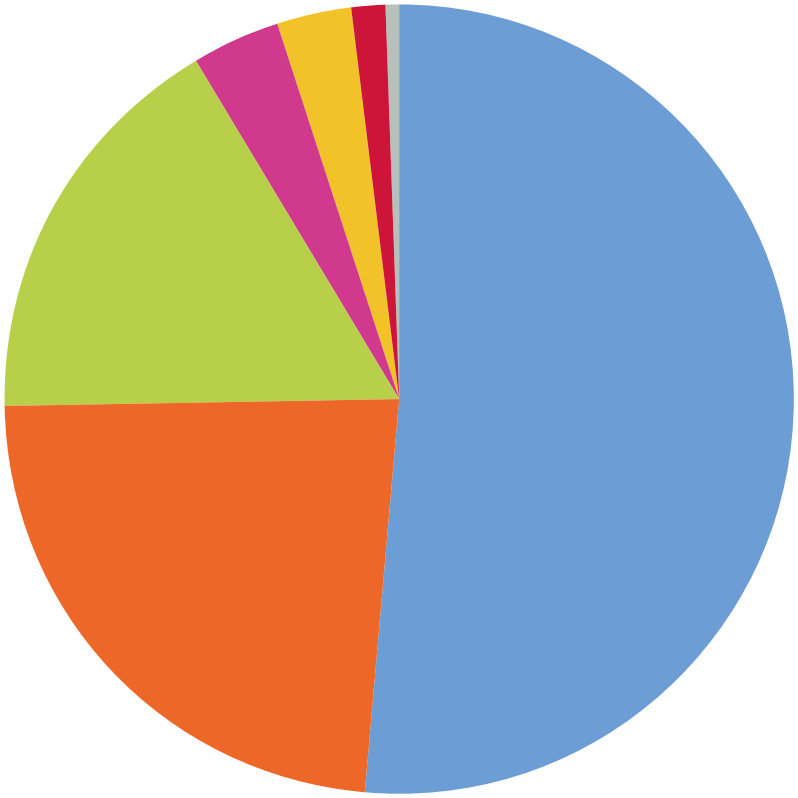
At a glance

WHERE OUR MONEY CAME FROM



- Donations and legacies: £315,908 (42%)
- Grants: £322,872 (43%)
- Subscriptions and other income: £105,249 (14%)
- Investments: £2,980 (<1%)

HOW WE SPENT IT



- Your Local Pantry: £391,593 (51%)
- Core campaigns and events: £178,141 (23%)
- Speaking Truth to Power: £125,514 (17%)
- Self-Reliant Groups: £28,984 (4%)
- Church on the Margins: £23,198 (3%)
- Let's End Poverty: £9,352 (1%)
- Governance costs: £3,878(<1%)

Find out more and get involved at www.church-poverty.org.uk

28 Sandpiper Court, Water's Edge Business Park, Modwen Road, Salford M5 3EZ

0161 872 9294

info@church-poverty.org.uk

@churchpoverty

Church Action on Poverty

Company limited by guarantee, registered in England and Wales, number 3780243.
Registered charity number 1079986.

CHURCH ACTION ON POVERTY LIMITED

England & Wales - Charity number 1079986

Accounts

Church Action on Poverty Limited

Dignity, agency, power

2023 annual review and financial statements

Reference and administrative information

Charitable company details

Charity registration number: 1079986

Company registration number: 3780243

Registered office and operational address

28 Sandpiper Court
Water's Edge Business Park
Modwen Road
Salford
M5 3EZ

Trustees (Council of Management)

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Allison-Walsh

Gemma Athanasius-Coleman *(from November 2022)*

Stef Benstead *(Vice Chair from November 2022)*

Margaret Cairney

Andrew Connell

John Dale *(Chair)*

Sandra Dutson

Charles Elliott *(Treasurer from November 2022)*

Urzula Glienecke *(until November 2022)*

Helen Goodman

Martin Green *(until February 2023)*

Lydia Groenewald *(Treasurer until November 2022)*

Richard Machin

Phil McGrath *(Vice Chair until November 2022)*

David Primrose *(Vice Chair from November 2022)*

Anthony Woods *(until November 2022)*

Key management personnel

Niall Cooper *(Chief Executive Officer)*

Kathryn Cheetham *(Programme Manager and Company Secretary, until December 2022)*

Lindsey Hall *(People, Partnerships and Learning Manager, from May 2023)*

James Henderson *(Your Local Pantry Network Development Manager)*

Liam Purcell *(Communications and Supporter Relations Manager)*

Karen Wilson *(Finance Manager and Company Secretary, from January 2023)*

Staff

Gavin Aitchison

Marcia Brown *(until September 2022)*

Rachel Brown

Jessica Clark *(from September 2022)*

Felicity Guite

Shabir Jivraj *(from March 2023)*

Joyce Kay *(until March 2023)*

Piers Lidvall *(from February 2023)*

Gloria Martin *(until November 2022)*

Sarah Purcell *(until November 2022)*

Chris Shelley

Kate Simcock *(from January 2023)*

Jessica Waylen *(until July 2022)*

Freelancers and consultants

Deirdre Brower Latz, Nazarene Theological College

Jennifer Graham, Feeding Liverpool

Shabir Jivraj, Thrive Together Birmingham *(until March 2023)*

Carmel Murphy Elliott, Urban Life

Jane Perry

Sarah Purcell

Sandra Rice, Migrant Support

Penelope Rodie

Dr Fiona Tweedie

Independent examiner

Jennifer Daniel FCCA DChA
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

Bankers

National Westminster Bank plc
11 Spring Gardens, Manchester M2 1FB

Triodos Bank
Deanery Road, Bristol BS1 5AS

Introduction

We have now all worked through the crisis of Covid which forced on us new ways of working. Now in post-Covid times we have adjusted to much working time still being from home but also have adapted our premises to provide hot desking and for groups of staff to meet together in more comfortable surroundings. On behalf of the trustees I wish to thank all our staff for their hard and dedicated work.

In 2020 we had 11 staff, which has now expanded to 15, which demonstrates well the growing need for our work.

That we have been able to expand is a result of continued financial contributions from our many personal supporters and churches as well as the continued grants from many charities. For all these we give hearty thanks.

The work of Your Local Pantry has shown great growth. The network now comprises over 100 Pantries run by a wide array of local partners – with a target of at least 200 by the end of 2025.

John Dale is chair of Church Action on Poverty's Council of Management

During the year there has been the formation of a Senior Leadership and Management Team comprising Karen Wilson (Finance), Liam Purcell (Communications), James Henderson (Your Local Pantry) and Lindsey Hall (People, Partnerships and Learning). all responsible for their own areas of work under the direction of Niall Cooper as Chief Executive.

Sadly during the year our Finance Manager, Marcia Brown, retired through ill-health, and we also saw the resignation of Lydia Groenewald as our treasurer. I thank them both for their work over many years.

The celebration of 40 years of Church Action on Poverty was marked both by the publication of our book *Dignity, Agency, Power* and many local events as part of our Pilgrimage on the Margins. For me personally it was a great privilege to be part of the week on Iona.

By the time of our 2023 Annual General Meeting, I will be 81 and had the privilege of serving as Chair of trustees for three years. I have noticed a slowing down and concluded that it is time for a younger person to take on this work. I would like to take this opportunity to thank all the trustees for the time and care that they give to the charity's work.

J.A Dale

John Dale (Oct 7, 2023 13:00 GMT+1)

John Dale, Chair of Council of Management
July 2023

Our vision

- We put **gospel values of justice and compassion** into practice.
- Our vision, as a Christian organisation, is that the UK **can and must be transformed into a country where everyone can live a full life, free from poverty**.
- Poverty is an **outrage against humanity**. It robs people of dignity, freedom and hope, of power over their own lives. We believe that our vision – an end to poverty in the UK – can become a reality.
- To realise our vision, our long-term goal is to build a **powerful social movement** with people and communities struggling against poverty to reclaim dignity, agency and power together.

Our values

- We believe in freedom from oppression, equality, hope for a better and a fairer world
- We are all made in the image of God and therefore all people are of intrinsic equal value; we believe in inclusivity, respect and care for others, and responsibility
- We affirm people's inherent power to generate solutions to the problems they face; to have their own voice, ownership and power, and a right to learning
- We believe in naming, fighting and challenging injustice, being prophetic, and speaking truth to power
- We believe in establishing trust, and valuing people's unique contribution and voice
- We believe in going the extra mile; long-term commitment to communities, seeing it through and seeing change happen

Objectives and activities

Mission

To work with people living in poverty, the churches and others to overcome poverty in the UK.

Objects

- To promote and advance the education of the public in matters relating to poverty and to raise the level of awareness and understanding of poverty in the United Kingdom.
- To advance the education of the public by promoting research and study into poverty and to provide and encourage investigation into the problems faced by the poor in the United Kingdom and to publish the results.
- To advance the education of the public in the part that the churches can play in meeting the needs of those members of society whose development and participation in society is impaired by poverty.

These objects have been extracted from our Memorandum of Association.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

The trustees present their report and the independently examined financial statements for the year ended 31 March 2023.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Achievements, performance and beneficiaries

The charity's main activities and who we try to help are described below. All our charitable activities focus on the United Kingdom, and are undertaken to further Church Action on Poverty Ltd's charitable purposes for the public benefit.

A movement is growing that aims to reclaim dignity, agency and power together

At our Yorkshire roundtable, church leaders listened to people with lived experience of poverty

"Bringing people with lived experience around the table... Let's create our own table, and we're all part and equal around that table and issues are discussed. Reality is put to the statistics and together we collaborate and work out a way forward. So the approach is very participatory, very collaborative."

Tracey Herrington, Addressing Poverty Through Lived Experience Collective

Especially during this 40th anniversary year, Church Action on Poverty worked hard to engage with churches, our supporters, and our partner organisations. Together we're a powerful movement, and we know working in partnership is the only way to end UK poverty.

Who's involved?

- **10,000+ followers** in print and online
- **3,000 individual donors**
- **500 donor churches and groups**
- **100 churches** taking part in Church Action on Poverty Sunday
- A **creative collective** of theologians, writers and poets
- Other **partner churches and groups** across the UK

What did we do together?

- On **Church Action on Poverty Sunday** in February, churches across the UK held special services and raised funds to help reclaim dignity, agency and power.
- We marked our **40th anniversary** by working with Wild Goose Publications to publish *Dignity, Agency, Power* – an anthology of prayers, poems, reflections and stories from our 40 years of acting together for change; and held a special funding appeal.
- Through the year, we held a **Pilgrimage on the Margins**, with listening events hosted by our partners in many parts of the UK, and a special gathering on Iona in July.
- In the autumn, we organised a **roundtable event with the Archbishop of York,** where people with lived experience of poverty told their stories and discussed with church leaders how churches can be more committed to tackling poverty,

"An unshakeable commitment to human dignity, and challenging the poverty that is a violation of that dignity, has been at the heart of Church Action on Poverty's vision, values and practice for its 40 years."

Kathy Galloway, former head of Christian Aid Scotland, writing in the foreword to Dignity, Agency, Power

What difference did we make?

- Donors generously responded to our anniversary appeal – we recruited new regular givers and raised **over £40,000.**
- We celebrated our history while building towards a **more hopeful future**.
- Pilgrimage events **celebrated our partners** in communities across the UK.
- Our roundtable event **amplified voices** that are not usually heard.

People and communities are becoming storytellers and advocates for change

We know that to change minds and inspire hope, we and our partners need to communicate effectively about poverty and its solutions. In all Church Action on Poverty's communications, we try to shine a light on our amazing partners, and on people whose lived experience of poverty makes them the real experts.

Who's involved?

All Church Action on Poverty staff, partners, supporters and participants in our programmes. We are all storytellers and storysharers. We are at the heart of a big movement, and others look to us to shape the story. We aim to set the tone!

What did we do together?

- We explored and learned how we can tell **stories that are based in hope** rather than focused on problems.
- We **worked with partners,** listening and 'passing the mic' to let them tell their stories and strengthen the movement as a whole.
- We **got creative**, using resources like our photo calendar to tell stories in new ways.
- We worked with the community in Kensington Fields, Liverpool, to produce an amazing **'Made in Britain' film** with *The Guardian*.
- We created spaces in our blog and newsletter for people to **tell their own stories.**

Photo by David Harrison

Mary Passeri is a food justice activist from York

The sense of being able to use my voice, and being heard, was gone – but through being part of this work with Church Action on Poverty, I will not let that happen again

74,000 people watched the 'Made in Britain' film made by local people in Kensington Fields

Scan to watch the inspiring film

Scan to watch the animation we created to introduce Church Action on Poverty's values and vision

What difference did we make?

- **74,000 people** watched the Liverpool film we helped make, and the impact report by *The Guardian* was very positive.
- We redesigned our storytelling approach, and published **powerful, positive stories** from people we work with.
- We shared **people in poverty's hopes, aspirations and ideas**, including at acute political moments such as Budget Day.
- Tens of thousands of people learned about **Your Local Pantry** through our collaborative work in Peckham, and through positive news reports.
- We introduced people with experience of poverty to the **Archbishop of York**, had a wide-ranging discussion together, and secured media coverage.

We're working with partners to raise voices and show community

In October 2022, Church Action on Poverty coordinated and supported the third annual Challenge Poverty Week in England and Wales.

Who's involved?

- The Week is run by a **range of partners** including other charities, regional networks, local authorities, churches, and others. See the full list at https://challengepoverty.co.uk/about-us.
- **Local groups and projects** across the two nations take part by organising their own events or speaking out and sharing stories during the week.
- We coordinate each year's events with our counterparts who run Challenge Poverty Weeks in **Scotland and London.**

What did we do together?

Together with our partners, Church Action on Poverty...

- Produced a toolkit and other resources to help participants run events and actions highlighting the theme of 'dignity' and responses to the cost-of-living crisis.
- Ran online training events and briefings to help people prepare for the week.
- Coordinated activities and events during the week, amplifying voices and sharing stories.

What difference did we make?

- Over **140 organisations** are now involved in Challenge Poverty Week England and Wales.
- Over **90 events** took place during the week, foregrounding the voices of people in poverty and sharing hope.
- Online content related to the week was viewed **over 13,000 times**.
- The week continues to **grow its impact** every year. Find out what's next at www.challengepoverty.co.uk

90+ events...
140 organisations...
13,000 views online...

Partners in Cornwall led the way with a huge number of coordinated local events, where projects engaged with local councillors and other decision-makers

Your Local Pantries like St George's in Liverpool were among the projects taking part in Challenge Poverty Week 2022

"The support provided helped make our event successful and made it so much easier to organise"

Feedback from a project that took part in Challenge Poverty Week 2022

We're led by real experts speaking out for change

Change happens when people come together and demand it. Our new Speaking Truth To Power programme helps that to happen. It supports people with direct experience of UK poverty to speak up and take action on its root causes.

Who's involved?

- We have brought together a **national panel** of over a dozen experts by experience from across the country, who meet regularly on Zoom and receive training and support.
- We're working with **partners** Pecan, Feeding Liverpool, St Andrew's Community Network, Lewes Food District Partnership, and Westminster Caritas to set up regional panels, training and supporting people with lived experience.

What did we do together?

- Together with our partners, we run design meetings to co-design how the programme will function, adapting it to meet the needs and challenges of each community.
- We have brought the national panel together to respond to key events like the UK Budget, and to share their thoughts on what needs to change with journalists.
- As the programme progresses, we will launch campaigns and actions to tackle issues raised by participants.

SPEAKING TRUTH TO POWER

I enjoyed communicating and collaborating with a diverse and proactive group

LOVED the truth to power blog today, Church Action – that was superb!

What difference did we make?

- Participants are developing the **skills, training and support** to speak confidently and powerfully to local and national media, politicians and other power-holders.
- As people become effective campaigners and spokespeople in their own right, they will **inspire others to action**.

The growing network of Pantries builds dignity, choice and hope

Pantries soften the blow of high living costs, and create the conditions for communities to grow and thrive together. Each one operates as a member-led neighbourhood hub, often serving as a springboard to other community initiatives, opportunities and ideas.

Who's involved?

- Church Action on Poverty manages the Local Pantry network as a **social franchise,** in partnership with SKylight who developed the model. We provide support and resources that enable partner organisations across the UK to set up and run their own Pantries.
- In 2022 we announced a major new partnership between our Pantry network and **The Co-operative**.

What did we do together?

- We opened **growing numbers of new Pantries**.
- Our first **national conference** in September was attended by over 90 Pantry staff and volunteers from across the UK.
- We launched our **partnership with the Co-op** with a special event at Peckham Pantry in November, and a huge advertising and social media campaign over Christmas, fronted by celebrity chef Big Zuu.
- We launched a new model for **mobile Pantries**, enabling people to access good food and other services in more remote areas.

Dozens of new Pantries opened this year

We launched our partnership with The Co-op

Our first conference brought the network together

I hope that by visiting Peckham Pantry and cooking up some healthy, tasty and more affordable meals with the team, more people in need will seek out Your Local Pantry

Big Zuu helped Your Local Pantry reach a huge audience this year

What difference did we make?

- By the end of the year there were **over 90 Pantries** in the network.
- **Over 30,000 households** were accessing good food with dignity, choice and hope through membership in a Pantry.
- Videos and posts about our partnership with the Co-op were viewed **over 300 million times.**
- Pantries received **widespread media coverage**, making more people aware of the difference they can make.

Exploring what it means to be a church on the margins

In 2023, we completed the a three-year research project, exploring how much churches adhere to the gospel priority to be a 'church on the margins'.

Who's involved?

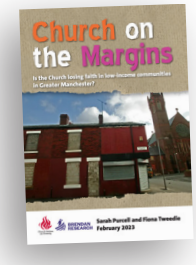
- Our research team worked closely alongside a number of churches in marginalised communities across Greater Manchester.
- Work was funded by the Sir Halley Stewart Trust, the Methodist Action on Poverty and Justice fund, and the Society of Jesus.

What did we do together?

- In February 2023, we published two reports telling two sides of the story. *Is the Church losing faith in low-income communities in Greater Manchester?* shows alarmingly that significantly more churches have closed in low-income areas than in more affluent areas in Greater Manchester over the past ten years. But in *What does it mean to be a church on the margins?*, we share experiences of presence, hospitality, persistence and faith, drawn from listening to faithful Christian members of what are too often labelled as failing churches and communities.
- Both reports are available for download from www.church-poverty.org.uk/cotm

Church on the margins

"It doesn't matter who you are or what you are ... in Christ's eyes we're all the same. Everybody in God's eyes is welcome."
Research participant from a church in Brunswick, Manchester



What difference did we make?

- The stories we shared will **challenge churches** to reinvest in poorer communities instead of withdrawing.
- We're already working in **partnership with the Methodist and United Reformed Churches** on their own 'Church on the Margins' programmes.

Upholding people`s dignity and self-reliance

A Self-Reliant Group (SRG) is a group of friends who support each other and meet regularly; makes its own decisions; shares skills and learns together; and saves together.

Who's involved?

Church Action on Poverty works with **partners** to support and grow a **network of Self-Reliant Groups** across the UK. Key partners include Purple Shoots, Trust Leeds, WeMove (Rotterdam), Migrant Support, and St Leonard's Bootle.

What did we do together?

- We held regular **'Self-Reliant Brews',** online gatherings to build community and offer support for people in the SRG movement.
- We held a North West **'peer gathering'** in June 2022, and ran workshops about SRGs at the **Your Local Pantry conference** in September 2022.
- With our partner Purple Shoots, we supported the development of new approaches to help **churches set up and support SRGs.**
- With our partner St Leonard's Bootle, we helped establish the **first SRG in a Local Pantry.**

Self-Reliant Groups

"It feels like they've flown... There's a new confidence, a new self-belief. People are saying 'You know what? We can do it!'"
Jo Seddon, St Leonard's Bootle

What difference did we make?

- People across North West England continued to **gain dignity and mutual support** by being part of SRGs.
- New approaches will **connect SRGs, Pantries and churches together,** supporting one another as part of a wider movement to reclaim dignity, agency and power.

We`re growing our own capacity to support a movement and work for change

Church Action on Poverty has a responsibility to speak out for change – and to maximise our impact by making the best possible use of our resources and the generous donations of our supporters.

Who's involved?

Despite a challenging environment and big changes in our staff team, our invaluable **support and admin team** have done great work this year to grow our capacity.

What did we do together?

- We introduced or further developed **IT systems** that help us deliver and monitor all of our work more effectively. Salesforce tracks our relationships with donors and partners; Google Workspace helps us communicate effectively and manage our projects; Quickbooks manages our finances in a clearer and more accountable way; Equals cards allow staff to pay for work-related expenses efficiently; and BrightHR helps us support our team to do the best work possible.
- We redeveloped our **office space and working patterns** to enable teams to work better together using the hybrid working patterns we've adopted since lockdown. Our office now has hot desks, and space for staff to meet and work together creatively when we're not working from home.
- We invested time in **learning and growing together as one team**, identifying and making best use of all our strengths.
- We **lived out our values**. We're a Living Wage Employer for all staff, including contractors like cleaners. We publish the ratio between the salary of our lowest- and highest-paid team members. And we're developing a new equal pay policy.

What difference did we make?

- We're setting an example in **tackling pay inequality** by being a Living Wage employer, maintaining the ratio between our lowest and highest salaries at just 2:1, and investing in our team.
- New systems enabled us to **save thousands of pounds** that can now be used to fund our work to reclaim dignity, agency and power.
- We've built **strong, happy teams of staff** who are passionate and committed to growing the movement.

We reorganised our office space to suit hybrid styles of working, with hot desks and room for creative discussions and meetings

Financial review

This year has seen a change in personnel, with the appointment of a new Finance Manager and Treasurer. We moved to QuickBooks at the beginning of the financial year and with this went completely paperless.

Total income from grants has increased in the current year due to the partnership with The Cooperative. Encouragingly, donations from committed individuals and churches have remained steady, and we offer sincere thanks to all those who continue to support us, when those with lived experience of poverty need our support more than ever.

This has been another positive year for Church Action on Poverty, with established projects continuing and newer initiatives developing. We generated an unrestricted surplus before transfers between funds of £89,465 in 2023 (2022: £19,152). Unrestricted donations from committed individuals, local churches and legacies (including Gift Aid) has seen a slight decrease in 2023, to £199,693 (2022: £210,673). Total unrestricted funds carried forward (including designated funds) were £113,180 (2022: £132,300). Unrestricted funds are vital to finance the core costs of the charity, which continue to be carefully managed. They also fund campaigns and events which underpin so much of the charity's impact.

A designated fund was established in 2017 to ring-fence a proportion of unrestricted funding for special projects. During the year the fund was fully spent and at the end of the financial year the fund balance is £0 (2022: £14,607).

During 2023 it has been encouraging to see many of our programmes continue to develop and expand. We have strong relationships with our funders, who increasingly provide us with committed funding for programmes that will continue for multiple years.

- Funding from The Cooperative, the Robertson Trust, the John Laing Charitable Trust and St Andrews Community has enabled the Pantry network to expand substantially, as the need for food security grows. Membership subscriptions are received to facilitate our support for all Pantries.
- Continued funding from the Tudor Trust, as well as extra funding from Paracletos and the Manchester Guardian Society have provided funding for our work of supporting the expansion of the network of Self-Reliant Groups.
- The Church on the Margins project has continued to receive funding from the Sir Halley Stewart Trust, as well as extra funding from the Methodist Church and the United Reformed Church, allowing it to flourish.
- Funding from the Joseph Rowntree Foundation, The Cooperative and The Manchester Guardian Society has allowed the Speaking Truth to Power programme to develop further.

We are very grateful to all our funders, and further details about who has funded which programmes can be found in note 4.

Total restricted funds carried forward were £4,599 (2022: deficit of £161,546). The carried forward balance of restricted funds of £107,497 (2022: £102,898) relates to programme funding for long-term projects continuing in 2023 and beyond.

Reserves policy

Reserves are held to build resilience and capacity, and to allow Church Action on Poverty to continue its activities in the event of a short-term reduction in income.

In 2023 the Council of Management reviewed how it calculates the level of free reserves deemed necessary. Factors such as the cost of operating without any programme recharges (restricted grants cover some unrestricted costs) and the cost of winding up the organisation in an orderly way were considered. This led the Council to conclude that a range of £53,000 to £84,000 of free reserves is appropriate at this time. At the end of 2022–23 the level of free reserves (i.e. unrestricted general funds) was £113,180 (2022: £117,693), which sits comfortably inside the policy range. Given the ongoing economic uncertainties, this is considered acceptable and reassuring as we continue our ever more vital work.

The organisation's current position compared to the policy's range is considered at every Council of Management meeting, and the appropriate range of free reserves is considered every three years, or when there is a significant change in circumstances.

Despite our free reserves decreasing slightly, we are in a strong financial position and with your continued support we will work hard to ensure that those experiencing poverty are supported and empowered, and that the structures that keep them in poverty are challenged.

Plans for 2023–24: Building a movement to reclaim dignity, agency and power

Church Action on Poverty remains committed to our core vision: that the UK can and must be transformed into a country where everyone can live a full life, free from poverty.

We will continue to work towards our ambitious new goal: over the next 5–10 years to work with churches, partners, people and communities struggling against poverty, to build a social movement to reclaim dignity, agency and power together.

In Church Action on Poverty's experience, people who struggle against poverty on a daily basis have far greater insight not just into the challenges they face, but a really deep understanding of what needs to change, and some of the best ideas for doing so.

Transforming unjust structures is core to the mission of the church, but if we are serious about transforming the unjust structures then we have to be willing not just to speak truth to power, but to enable people to do so for themselves.

For Church Action on Poverty, making change happen must always start at local level, working with small groups of people to enable them to reclaim their own dignity, agency and power.

Our vision for building a social movement is rooted in this approach – finding ways to enable groups of people to come together in ways which are transformative.

We will continue to do this by:

- Growing the number of partners we are working with across the UK to help grow a more powerful grassroots social movement to tackle poverty over the longer term.
- Continuing to expand grow the Your Local Pantry network, with a goal of 55 new Pantries this year, achieved as part of our partnership with the Cooperative.
- Continuing to support the growth of Self Reliant Groups, and expanding the number of partner organisations involved in this work.
- Continuing to develop our Speaking Truth to Power programme, to support a network of people with lived experience of poverty to speak their own truths to power both locally and nationally.
- Continuing to encourage church partners to explore what it means to be a Church on the Margins, including investing in supporting local leadership in marginal communities.
- Promoting key 'movement building' moments including Challenge Poverty Week, Church Action on Poverty Sunday, and a new Let's End Poverty campaign, in with a range of partners, launching in autumn 2023.

We invite you to join together with us in this challenging and exciting task. Together, we can build dignity, agency and power. Together, we can transform the unjust structures of society.

Overall financial and fundraising aims

- To ensure Church Action on Poverty is able to continue and extend its vital work, especially in the context of the ongoing cost of living crisis and wider economic uncertainty.
- To work towards a position where unrestricted income, i.e. that from our committed givers, is sufficient to cover the core costs of running the organisation.
- To strengthen our relationships with existing funders and donors, increasing their level of commitment and support.
- To continue to explore other ways of diversifying our income streams and reducing our dependence on restricted grant funding, including further growing the income as a result of the expansion of the Your Local Pantry network.

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 1 June 1999 and registered as a charity on 24 March 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 11 to the accounts.

Trustee/director election

Trustees/directors make up Church Action on Poverty's Council of Management, the organisation's governing body. Each year, one third of members of the Council of Management retire from office at the Annual General Meeting, all of whom are eligible for re-election. All members of Church Action on Poverty are invited to make nominations, and new Council of Management members are elected at the Annual General Meeting. Where there are specific gaps in skills or experience within the Council membership, the Council is empowered to co-opt one or more additional members until the following Annual General Meeting.

Trustee/director induction

The new trustees/directors undergo an induction process which explains the staffing, structure, etc. of the organisation and a half-day session at the Church Action on Poverty offices with the Chair, Chief Executive and other Church Action on Poverty staff.

Organisational structure

The full Council of Management meets a minimum of four times a year. The Council operates an annual planning cycle, including establishing and reviewing strategic priorities, agreeing and monitoring an organisational year plan, and other organisational and operational policies and priorities.

An Officers' Group meets bi-monthly to discuss the more detailed operations of the charity. The Treasurer is in contact with the Finance Manager on a regular basis to specifically discuss finances. The senior staff meet regularly and the full staff team meets quarterly as part of the planning cycle.

Risk management

The major risks facing the charity, as identified by the trustees, have continued to be reviewed and systems established to mitigate those risks.

The Council of Management reviews Church Action on Poverty's risk register regularly. The potential likelihood and impact of each risk is considered and traffic-light colours are used. Probably unsurprisingly, the risk of a pandemic had not previously been explicitly considered, but the strength of Church Action on Poverty's relationships with supporters, and the thoroughness with which other identified risks have been mitigated, ensured that the pandemic has not been financially detrimental to the charity.

In 2023, as in recent years, no financial risks have been identified as 'red'. Ongoing risks that were identified include:

- **Lack of funds leading to a significant financial loss in the year** – this is mitigated by having a clear funding strategy and plans to diversify the funding sources further. Future funding forecasts are provided to the Council at each meeting so that the known end of funding agreements can be planned for. Budgets are managed carefully and cash flow considered regularly to ensure that the risk of a lack of funds is minimised.
- **Ageing supporter base** – this is mitigated by a creative supporter relations strategy for actively attracting new members, donors and legacies. Investment in a new website and database support this strategy.
- **Lack of unrestricted reserves** – while this was seen as a 'red' risk a few years ago it is no longer considered to be so. To mitigate this risk re-arising our reserves policy is clearly linked to our business plan (see details of our reserves policy above).

Other risks identified as less significant include the risk of fraud and error occurring; inadequate reporting to funders; or inadequate insurance. All of these risks are considered regularly and action is taken to mitigate them when necessary. The Council also continues to take steps to reduce risk by holding cash reserves in a number of separate banking institutions.

Funds held as custodian trustee on behalf of others

Church Action on Poverty does not currently hold any funds on behalf of any other charities.

Statement of responsibilities of the trustees

The trustees (who are also directors of Church Action on Poverty for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 9 September 2023 and signed on their behalf by

J.A Dale

John Dale (Oct 7, 2023 13:00 GMT+1)

John Dale
Chair of Council of Management

Independent examiner's statement

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2023 which are set out on pages 14 to 30.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Jennifer Daniel

Jennifer Daniel (Oct 12, 2023 10:59 GMT+1)

Jennifer Daniel FCCA DChA
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG
Date.....

Financial statements

Statement of financial activities (including income and expenditure account) for the year ending 31 March 2023

	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022
Income from:				
Donations and legacies[3]	£199,693	£43,148	£242,841	£216,221
Charitable activities: grants[4]	£23,500	£393,062	£416,562	£174,469
Subscriptions and other income[5]	£108,631	£1,266	£109,897	£70,072
Investments[5]	£451	£0	£451	£39
Total income	**£332,275**	**£437,476**	**£769,751**	**£460,801**
Expenditure on:				
Raising funds[7]	£50,199	£0	£50,199	£48,092
Charitable activities[8]	£192,611	£541,462	£734,073	£597,219
Total expenditure	**£242,810**	**£541,462**	**£784,272**	**£645,311**
Net income/(expenditure) before net gains/(losses) on investments	£89,465	(£103,986)	(£14,521)	(£184,510)
Realised gains/(losses) on investments	£0	£0	£0	£0
Unrealised gains/(losses) on investments	£0	£0	£0	£0
Net income/(expenditure) for the year[10]	**£89,465**	**(£103,986)**	**(£14,521)**	**(£184,510)**
Transfer between funds	(£108,585)	£108,585	£0	£0
Net movement in funds for the year	**(£19,120)**	**£4,599**	**(£14,521)**	**(£184,510)**
Reconciliation of funds				
Total funds brought forward	£132,300	£102,898	£235,198	£419,708
Total funds carried forward	**£113,180**	**£107,497**	**£220,677**	**£235,198**

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance sheet as at 31 March 2023

	2023		2022	
Current assets				
Debtors[15]	£97,125		£75,939	
Cash at bank and in hand[16]	£149,451		£185,721	
Total current assets	**£246,576**		**£261,660**	
Liabilities				
Creditors: amounts falling due in less than one year[17]	(£25,899)		(£26,462)	
Net current assets		**£220,677**		**£235,198**
Total assets less current liabilities	£220,677		£235,198	
Creditors: amounts falling due after more than one year	-		-	
Net assets	**£220,677**		**£235,198**	
The funds of the charity				
Restricted income funds[18]		£107,497		£102,898
Unrestricted income funds[19]		£113,180		£132,300
Total charity funds		**£220,677**		**£235,198**

For the year ended 31 March 2023, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- *The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.*
- *The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.*

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes from page 20 to page 30 form part of these accounts.

Approved by the trustees on 9 September 2023 and signed on their behalf by:

J. of Dale

John Dale (Oct 7, 2023 13:00 GMT+1)

John Dale, Chair

Charles Elliott

Charles Elliott (Oct 5, 2023 14:41 GMT+1)

Charles Elliott, Treasurer

Statement of cash flows for the year ending 31 March 2023

	2023	2022
Cash provided by/(used in) operating activities[30]	**(£36,721)**	**(£89,676)**
Cash flows from investing activities		
Dividends, interest, and rents from investments	£451	£39
Proceeds from sale of tangible fixed assets	-	-
Purchase of tangible fixed assets	-	-
Proceeds from sale of investments	-	-
Purchase of investments	-	-
Cash provided by/(used in) investing activities	**£451**	**£39**
Cash flows from financing activities		
Repayment of borrowing	-	-
Cash inflows from new borrowing	-	-
Cash provided by/(used in) financing activities	**-**	**-**
Increase/(decrease) in cash and cash equivalents in the year	(£36,270)	(£89,637)
Cash and cash equivalents at the beginning of the year	£185,721	£275,358
Cash and cash equivalents at the end of the year	**£149,451**	**£185,721**

Notes to the accounts for the year ending 31 March 2023

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Church Action on Poverty Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

At the date of transition in applying the requirement to recognise liabilities arising from employee benefits, a liability was recognised for short-term compensated absence arising from employee entitlement of the parent charity to paid annual leave. The initial liability recognised at the date of transition was for the holiday entitlement carried forward and for the entitlement arising in the year which was due but not taken. The initial liability was for £3,748. No other restatements were required. In accordance with the requirements of FRS 102 a reconciliation of opening balances is provided.

	1 April 2021	31 March 2022
Fund balances as previously stated	-	-
Short-term compensated absences	(£3,748)	(£7,658)
Fund balances as restated	(£3,748)	(£7,658)

c Preparation of the accounts on a going concern basis
The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees have made no key judgments which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

d Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

e Donated services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

g Fund accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

h Expenditure and irrecoverable VAT
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 is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and their associated support costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities.

j Operating leases
Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

k Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office fixtures and equipment	**20%**

l Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m Cash at bank and in hand
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o Creditors and provisions
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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

q Pensions
Employees of the charity are entitled to join a defined contribution pension schemes on behalf of its employees. The assets of these schemes are entirely separate to those of the charity. The pension cost shown represents contributions payable by the charity on behalf of the employees. There were no outstanding contributions at the year end.

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 2.

3 Income from donations and legacies

Current reporting period	Unrestricted	Restricted	**Total in 2023**
Donations	£191,415	£43,148	**£234,563**
Legacies	£8,278	-	**£8,278**
Total	**£199,693**	**£43,148**	**£242,841**

Previous reporting period	Unrestricted	Restricted	**Total in 2022**
Donations	£210,673	£5,548	**£216,221**
Legacies	-	-	**-**
Total	**£210,673**	**£5,548**	**£216,221**

4 Income from grants

Current reporting period	Unrestricted	Restricted	Total in 2023
Grants			
Core campaigns and events			
Marsh Christian Trust	£2,000	-	**£2,000**
Methodist Church	£6,500	-	**£6,500**
Paracletos	£9,000		**£9,000**
CMW Charitable Trust	£6,000	-	**£6,000**
Speaking Truth to Power			
Joseph Rowntree Foundation	-	£65,500	**£65,500**
Co-op Community Partnerships Fund	-	£59,318	**£59,318**
Manchester Guardian Society	-	£1,000	**£1,000**
Self-Reliant Groups			
Tudor Trust	-	£45,000	**£45,000**
Paracletos		£1,000	**£1,000**
Manchester Guardian Society		£1,000	**£1,000**
Your Local Pantry			
Co-op Community Partnerships Fund	-	£158,543	**£158,543**
Robertson Trust	-	£15,000	**£15,000**
John Laing Charitable Trust	-	£12,900	**£12,900**
Feeding Liverpool (St Andrew's Community Network)	-	£6,331	**£6,331**
Church on the Margins			
Sir Halley Stewart Trust	-	£10,488	**£10,488**
Methodist Church	-	£9,982	**£9,982**
United Reformed Church	-	£7,000	**£7,000**
Total	**£23,500**	**£393,062**	**£416,562**

Previous reporting period	Unrestricted	Restricted	Total in 2022
Core campaigns and events			
The Methodist Church	£6,500	-	**£6,500**
CMW Charitable Trust	£10,000	-	**£10,000**
HMRC JRS	-	£853	**£853**
Esmee Fairbairn Foundation	-	£5,800	**£5,800**
Poverty Media Unit			
Anonymous trust	£15,000	-	**£15,000**
The Guardian Foundation	-	£4,000	**£4,000**
Your Local Pantry			
John Laing Charitable Trust	-	£16,500	**£16,500**
Robertson Trust	-	£15,000	**£15,000**
Big Give		£2,500	**£2,500**
Barrow Cadbury Trust	-	£400	**£400**
Self-Reliant Groups			
Tudor Trust	-	£45,000	**£45,000**
Church on the Margins			
Sir Halley Stewart Trust	-	£20,976	**£20,976**
MB Reckitt Trust	-	£2,000	**£2,000**
Food insecurity research			
University of Sheffield	-	£29,940	**£29,940**
Total	£31,500	£142,969	**£174,469**

5 Income from charitable activities

Current reporting period	Unrestricted	Restricted	Total in 2023
Subscriptions and other income	£108,631	£1,266	**£109,897**
Total	**£108,631**	**£1,266**	**£109,897**

Previous reporting period	Unrestricted	Restricted	Total in 2022
Subscriptions and other income	£70,072	-	**£70,072**
Total	**£70,072**	**-**	**£70,072**

6 Investment income

Current reporting period	Unrestricted	Restricted	Total in 2023
Income from bank deposits	£451	-	**£451**
Total	**£451**	-	**£451**

Previous reporting period	Unrestricted	Restricted	Total in 2022
Income from bank deposits	£39	-	**£39**
Total	**£39**	-	**£39**

7 Cost of raising funds

	2023	2022
Staff costs	£42,529	£40,990
Printing and postage	£7,670	£7,102
Total	**£50,199**	**£48,092**

All expenditure on cost of raising funds is unrestricted.

8 Analysis of expenditure on charitable activities

Current reporting period	Staff costs	Operating costs	Support costs	Total in 2023
Core campaigns and events	£93,810	£77,972	-	**£171,782**
Special projects – Pilgrimage on the Margins	£10,994	£7,091	-	**£18,085**
Special projects – Social Change Agency	£820	-	-	**£820**
Speaking Truth to Power	£94,721	£5,081	-	**£99,802**
Self-Reliant Groups	£46,125	£13,529	-	**£59,654**
Your Local Pantry	£186,852	£148,467	-	**£335,319**
Church on the Margins	£21,635	£24,232		**£45,867**
Governance costs[9]	-	£2,744	-	**£2,744**
Total	**£454,957**	**£279,116**	**-**	**£734,073**

Previous reporting period	Staff costs	Operating costs	Support costs	Total in 2022
Core campaigns and events	£145,139	£98,144	(£8,359)	**£234,924**
Special projects – Social Change Agency	-	£4,980	-	**£4,980**
End Hunger UK	£19,900	£321	£335	**£20,556**
Food Power	£26,816	£1,118	-	**£27,934**
Poverty Media Unit	£8,405	£4,417	-	**£12,822**
Self-Reliant Groups	£36,217	£18,173	-	**£54,390**
Your Local Pantry	£56,682	£92,844	-	**£149,526**
Church on the Margins	£21,898	£9,215	-	**£31,113**
Manchester Poverty Truth Commission	£1,862	£8,084	-	**£9,946**
Speaking Truth to Power	£12,339	-	-	**£12,339**
Food insecurity research	£23,491	£4,564	£8,024	**£36,079**
Governance costs[9]	-	£2,610	-	**£2,610**
Total	**£352,749**	**£244,470**	**-**	**£597,219**

	2023	2022
Unrestricted expenditure	£541,462	£352,179
Restricted expenditure	£192,611	£245,040
Total	**£734,073**	**£597,219**

9 Analysis of governance and support costs

Current reporting period	Basis of apportionment	Support	Governance	Total in 2023
Accountancy services	Governance	-	£1,900	£1,900
Trustees' expenses	Governance	-	£2,546	£2,546
Total		**-**	**£4,446**	**£4,446**

Previous reporting period	Basis of apportionment	Support	Governance	Total in 2022
Accountancy services	Governance	-	£2,132	£2,132
Trustees' expenses	Governance		£478	£478
Total			**£2,610**	**£2,610**

10 Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2023	2022
Auditor's remuneration - accountancy fees	-	£780
Auditor's remuneration - payroll bureau fees	£760	£1,052
Independent examiner's fee	£1,140	£300

11 Staff costs

Staff costs during the year were as follows:

	2023	2022
Wages and salaries	£371,086	£335,998
Social security costs	£33,514	£26,983
Pension costs	£36,488	£30,758
Redundancy and termination costs	-	-
Total	**£441,088**	**£393,739**

Allocated as follows:

	2023	2022
Cost of raising funds	£42,529	£40,990
Charitable activities	£398,559	£352,749
Total	**£441,088**	**£393,739**

No employee has employee benefits in excess of £60,000 (2022: nil).

The average number of staff employed during the period was 11 (2022: 14).

The average full-time equivalent number of staff employed during the period was 9.6 (2022: 8.55).

The ratio between the salaries of the highest-paid and lowest-paid staff members was 2:1 (2022: 2:1).

The key management personnel of the charity comprise the trustees and the Leadership Team. The total employee benefits of the key management personnel of the charity were £155,041 (2022: £92,475).

12 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration or reimbursed expenses during the year (2022: nil).

6 members of the management committee received travel and subsistence expenses during the year of £2,546 (2022: £478).

Aggregate donations from related parties were £3,471 (2022: £1,145).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2022: nil).

13 Government grants

The government grants recognised in the accounts were as follows:

	2023	2022
HMRC JRS	-	£853
Total	**-**	**£853**

There were no unfulfilled conditions and contingencies attaching to the grants.

14 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

15 Debtors

	2023	2022
Grants receivable	-	£5,244
Other debtors	£94,661	£66,972
Prepayments and accrued income	£2,464	£3,723
Total	**£97,125**	**£75,939**

16 Cash at bank and in hand

	2023	2022
Cash at bank and in hand	£149,451	£185,721
Total	**£149,451**	**£185,721**

17 Creditors: amounts falling due within one year

	2023	2022
Short-term compensated absences (holiday pay)	£3,748	£7,658
Other creditors and accruals	£22,151	£18,804
Total	**£25,899**	**£26,462**

18 Analysis of movements in restricted funds

Current reporting period	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
Poverty Media Unit	£3,193	-	(£3,193)	-	-
Self-Reliant Groups	£12,997	£47,000	(£59,654)		£343
Your Local Pantry	£50,063	£232,188	(£335,319)	£95,500	£42,432
Manchester Poverty Truth Commission	£1,975	-	(£1,975)		-
Church on the Margins	£35,128	£27,470	(£45,867)	£13,085	£29,816
Speaking Truth to Power	(£1,278)	£130,818	(£94,634)	-	£34,906
Social Change Agency	£820	-	(£820)		-
Total	**£102,898**	**£437,476**	**(£541,462)**	**£108,585**	**£107,497**

Previous reporting period	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
Poverty Media Unit	£12,015	£4,000	(£12,822)	-	£3,193
Self-Reliant Groups	£22,387	£45,000	(£54,39)	-	£12,997
Your Local Pantry	£89,641	£39,948	(£149,526)	£70,000	£50,063
End Hunger UK	£42,570	-	(£20,221)	(£22,349)	-
Food Power	£25,445	-	(£27,934)	£2,489	-
Manchester Poverty Truth Commission	£11,921	-	(£9,946)	-	£1,975
Church on the Margins	£43,265	£22,976	(£31,113)	-	£35,128
Speaking Truth to Power	£11,061	-	(£12,339)	-	(£1,278)
Food insecurity research	£6,139	£29,940	(£28,055)	(£8,024)	-
Social Change Agency	-	£5,800	(£4,980)	-	£820
GJRS	-	£853	(£853)	-	-
Total	**£264,444**	**£148,517**	**(£352,179)**	**£42,116**	**£102,898**

Name of restricted fund	Description, nature and purposes of the fund
Self-Reliant Groups	To grow a network of Self-Reliant Groups
Your Local Pantry	To grow a network of Pantries offering dignity, choice and hope
Church on the Margins	To explore how churches can better prioritise marginalised people and communities
Speaking Truth to Power	To train and support people with lived experience of poverty to campaign for change
Social Change Agency	To provide consultancy on strategic and financial modelling

19 Analysis of movements in unrestricted funds

Current reporting period	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
General fund	£117,693	£328,797	(£224,725)	(£108,585)	£113,180
Designated funds	£14,607	£3,478	(£18,085)	-	-
Total	**£132,300**	**£332,275**	**(£242,810)**	**(£108,585)**	**£113,180**

Previous reporting period	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
General fund	£140,538	£312,284	(£293,013)	(£42,116)	£117,693
Designated funds	£14,726	-	(£119)	-	£14,607
Total	**£155,264**	**£312,284**	**(£293,132)**	**(£42,116)**	**£132,300**

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves of the charity available for general charitable use
Designated funds	Unrestricted funds designated by the trustees for special projects and described on page 13.

20 Analysis of net assets between funds

Current reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-		-	-
Net current assets/(liabilities)	£113,180	-	£107,497	**£220,677**
Creditors of more than one year	-	-	-	-
Total	**£113,180**	**-**	**£107,497**	**£220,677**

Previous reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-			-
Net current assets/(liabilities)	£117,693	£14,607	£102,898	**£235,198**
Creditors of more than one year	-	-	-	-
Total	**£117,693**	**£14,607**	**-**	**£235,198**

21 Operating lease commitments

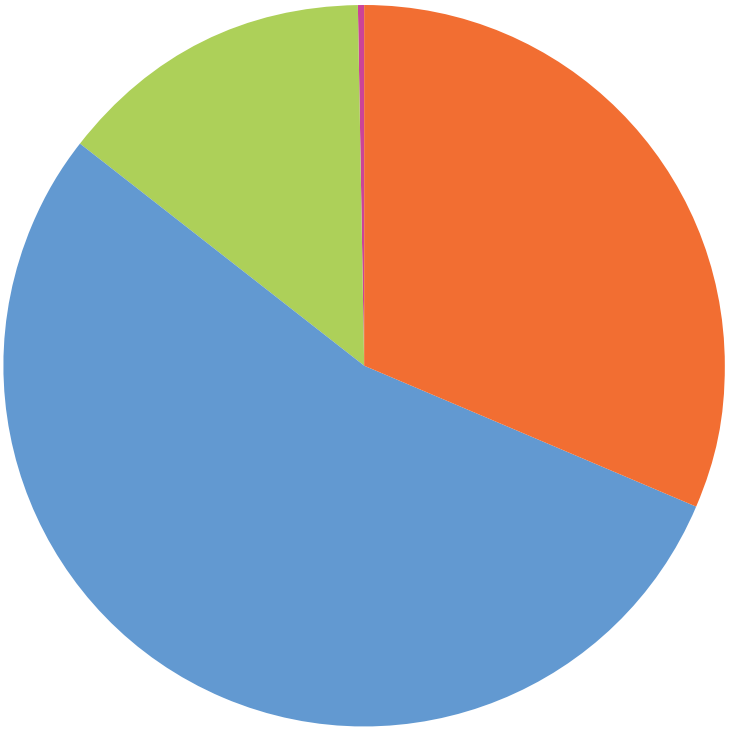
The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2023	2022	2023	2022
Less than one year	£9,720	£9,720	£179	£1,258
One to five years	£38,880	£38,880	-	£179
Over five years	£810	£10,530	-	-
Total	**£49,410**	**£59,130**	**£179**	**£1,437**

22 Reconciliation of net movement in funds to net cash flow from operating activities

	2023	2022
Net income/(expenditure) for the year	(£14,521)	(£184,510)
Adjustments for:		
Dividends, interest and rents from investments	(£451)	(£39)
Decrease/(increase) in debtors	(£21,186)	£160,213
Increase/(decrease) in creditors	(£563)	(£65,340)
Net cash provided by/(used in) operating activities	**(£36,721)**	**(£89,676)**

Where our money came from



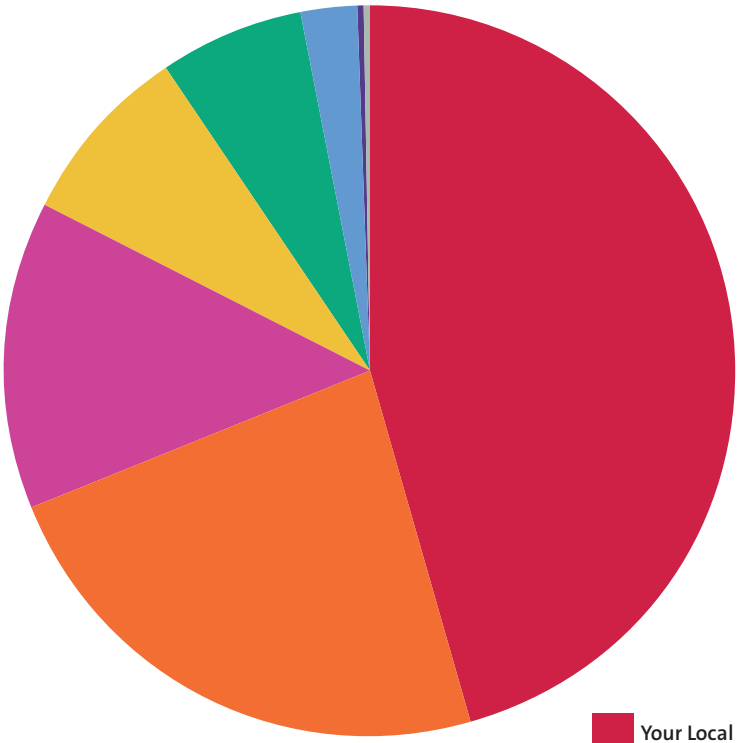
Donations and legacies: £242,841 (32%)

Grants: £416,562 (54%)

Subscriptions and other income: £109,897 (14%)

Investments: £451 (<1%)

How we spent it



Your Local Pantry: £335,319 (46%)

Core campaigns and events: £171,782 (23%)

Speaking Truth to Power: £99,802 (14%)

Self-Reliant Groups: £59,654 (8%)

Church on the Margins: £45,867 (6%)

Pilgrimage on the Margins: £18,085 (2%)

Speaking Truth to Power: £8,939 (1%)

Governance: £2,744(<1%)

Find out more and get involved at www.church-poverty.org.uk

28 Sandpiper Court, Water's Edge Business Park, Modwen Road, Salford M5 3EZ

0161 872 9294

info@church-poverty.org.uk

@churchpoverty

Church Action on Poverty

Company limited by guarantee, registered in England and Wales, number 3780243.
Registered charity number 1079986.

Church Action on Poverty Limited Annual Review 2022-23 for signature

Final Audit Report 2023-10-12

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CHURCH ACTION ON POVERTY LIMITED

England & Wales - Charity number 1079986

Accounts

Company Number: 3780243

Charity Number: 1079986

Church Action on Poverty Limited

Report and financial statements

For the year ended 31 March 2022

Church Action on Poverty

Reference and administrative information

for the year ended 31 March 2022

Company number	3780243
Charity number	1079986
Registered office and operational address	28 Sandpiper Court Water's Edge Business Park Modwen Road Salford M5 3EZ
Trustees	Trustees, (Council of Management) who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Allison-Walsh	
Stef Benstead	Vice Chair from September 2021
Margaret Cairney	Vice Chair until September 2021
Andrew Connell	
John Dale	Chair
Sandra Dutson	
Urzula Glienecke	
Helen Goodman	
Martin Green	
Lydia Groenewald	Treasurer
Richard Machin	
Phil McGrath	Vice Chair
David Primrose	
Anthony Woods	

Key management personnel	Niall Cooper	Director
	Kathryn Cheetham	Programme Manager and Company Secretary

Bankers	CAF Bank 25 Kings Hill Avenue, West Malling ME19 4JQ
	National Westminster Bank plc 11 Spring Gardens, Manchester M2 1FB
	Triodos Bank Deanery Road, Bristol BS1 5AS
Solicitors	Anthony Collins Solicitors LLP 134 Edmund Street Birmingham, B3 2ES
Professional Advisors	Peninsula Business Services Limited The Peninsula Victoria Place Manchester, M4 4FB
Independent Examiner	Jennifer Daniel FCCA DChA Slade & Cooper Limited Beehive Mill Jersey Street Manchester M4 6JG

Church Action on Poverty Limited

Trustees' annual report

for the year ended 31 March 2022

The trustees present their report and the unaudited financial statements for the year ended 31 March 2022. Included within the trustees' report is the directors' report as required by company law.
Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Chair's introduction

This year CAP celebrates 40 years of working with people with firsthand experience of struggling against poverty in the UK. There have been lots of regional events and a week on Iona when we were able to review our work of building Dignity, Agency and Power with people and communities living in poverty. Of course there was a special birthday cake and a special service in the Abbey which was shared with 250 people on line.

Much else has happened in the last year by way of continuing work such as Self Reliant Groups rebuilding after the end of the Covid restrictions.

The work of Your Local Pantry has grown - we are currently opening between two and three new pantries each month and we will see a further considerable growth over the next 3 years given a new partnership agreement reached with The Cooperative. Given the current ever rising prices of both food and fuel this work is essential.

Whilst most staff are still mainly working from home the office is gradually seeing them come in from time to time. Many meetings are still happening on-line which is one positive coming from Covid indeed the trustees alternate online and face to face meetings.

In this last year we have also celebrated 25 years of Niall Cooper's work. His continuing enthusiasm and vision have ensured that CAP punches much above its weight.

I also wish to take this opportunity to give thanks to all staff members for all their hard work.

In November we will be saying goodbye to two trustees both of whom have served for 7 years Anthony Woods and Lydia Groenewald. We thank them for all they have contributed to our work and wish them well for the future.

Objectives and activities

To work with people living in poverty, the churches and others to overcome poverty in the UK.

Objects

- To promote and advance the education of the public in matters relating to poverty and to raise the level of awareness and understanding of poverty in the United Kingdom.
- To advance the education of the public by promoting research and study into poverty and to provide and encourage investigation into the problems faced by the poor in the United Kingdom and to publish the results.
- To advance the education of the public in the part that the churches can play in meeting the needs of those members of society whose development and participation in society is impaired by poverty.

These objects have been extracted from our Memorandum of Association.

Our beliefs

- In a country rich in resources, poverty is an injustice that can and must be overcome.
- All people have the right to share 'life in all its fullness' (John 10:10). Poverty actively prevents this.
- We believe in the unique value of each person made in the image and likeness of God regardless of gender, race, ethnicity, sexuality, ability or wealth.
- Poverty is a reflection of a society that places greater value on some than on others.
- People living in poverty are the real poverty experts, and have a right to influence the decisions that affect their lives.

Our strategic aims

All of Church Action on Poverty's work is designed to achieve these outcomes:

- Dignity: People's human dignity and basic social and economic rights are respected.
- Agency: People's lived experience is affirmed, and they are more involved in decisions affecting them.
- Power: People are more able to affect key public and private institutions that affect their lives.

Ultimately, our work is intended to work towards achieving the following social impacts:

- People's own lives: People reporting tangible impacts on their own lives and livelihoods.
- Local communities: Significant numbers directly benefited in local communities.
- Broader institutions: Tangible impacts on institutions and policies benefiting large numbers.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Achievements and performance

The charity's main activities and who it tries to help are described below. All our charitable activities focus on the United Kingdom and are undertaken to further Church Action on Poverty's charitable purposes for the public benefit.

40 years of Church Action on Poverty: Building Dignity, Agency and Power
Since 1982, Church Action on Poverty has been working to end UK poverty, led by the real experts – people who have experienced poverty themselves. As we mark our 40th anniversary year, Church Action on Poverty is more committed than ever to our core vision: that the UK can and must be transformed into a country where everyone can live a full life, free from poverty. Poverty robs people of dignity, agency, of power over their own lives. In spite of current challenges that threaten to sweep ever greater numbers into poverty, we believe our vision – an end to poverty in the UK – can become a reality.

Tackling poverty through the pandemic

This has again been a hugely challenging year in many ways. Externally, the on-going impact of the global Covid-19 pandemic has both continued to shed a light on and dramatically worsened existing inequalities in society. Internally, the pandemic has substantially changed the way we work as an organisation. With the exception of the Office Administrator, all staff continued to work from home for the bulk of the year, with limited opportunities to meet face-to-face as a team or to meet or bring together partners or people we work with. We have continued to make it a priority to stay connected with our partners, donors and supporters – and most programmes and activities have continued via Zoom, WhatsApp, and other means of virtual and online communication. Events like our annual conference have become open to a wider audience online, helping people to create connections across geographical and social divides.

Building dignity, choice and hope: Growing the Your Local Pantry network

Your Local Pantry member-run food clubs have been a lifeline to many people during the pandemic. The network of Pantries has continued to grow across the UK. As of March 2022, there were 66 Local Pantries within the network, offering dignity, choice and hope to over 25,000 adults and more than 16,000 children. And more are opening every month.

Membership in most Pantries is open to anyone living in the local community, and members report a wide range of benefits of Pantry membership, including:

- Saving money on grocery bills: Over £15 a week or if a member visits weekly, £780 a year.
- Reducing food waste: 97% of members valued the contribution they make to reducing food waste.
- Enhancing nutrition and food variety: Through a commitment to offering fresh and frozen, chilled and seasonal produce.
- Knitting neighbourhoods together: Through the weekly shop, with familiar faces, fighting isolation and signposting to other services.
- Developing skills: Through a range of volunteering opportunities, developing skills through systems governing stock and software, payments, communication and environmental health.

In December 2021, members and supporters raised £10,000 as part of the 'Big Give Christmas Challenge' matched fundraising campaign, enabling Pantries to keep their shelves stocked through the winter, and support the continued growth of the network, ensuring even more people have access to good food with dignity, choice and hope.

Self-Reliant groups: Making food, Making friends

Church Action on Poverty has continued to support the development of a network of Self-Reliant Groups across the UK, working in partnership with Purple Shoots (South Wales), WeVolution (Scotland) and Trust Leeds.

A Self-Reliant Group (SRG) is a group with shared economic and/or social backgrounds, where members support each other and develop friendships. They meet regularly and agree to start saving, rotating leadership and responsibility, learning together and sharing skills. Most of our members are women living in poverty, and 41% identify as EU migrants, refugees or people seeking sanctuary.

Autumn 2021 saw the launch of Our Kitchen Table, a new cookbook compiled by a diverse group of women who are all members of Self-Reliant Groups in Greater Manchester and the North West with support from Church Action on Poverty. In the cookbook, Self-Reliant Group members share favourite recipes, together with stories about what cooking and sharing the food has meant to them in their lives. All proceeds from sales go towards supporting the continued work of Self-Reliant Groups.

Challenge Poverty Week 2021: A movement building moment

Hundreds of people took part in Challenge Poverty Week England & Wales in October 2021, and called on decision-makers to work with people in poverty to tackle social injustice. This was the second Challenge Poverty Week England & Wales, following the success of the 2020 event.

One of the highlights of the week took place on the opening day, when about 100 people attended the Greater Manchester Big Poverty Conversation at Central Hall in the city centre. People with direct experience shared their insights and expertise with local civic leaders and campaigners, and there was in-depth discussion about what needs to change locally.

Elsewhere, organisations in North East England held an event to discuss how taking a rights-based approach could challenge poverty, and several communities launched Worrying About Money? leaflets produced with the Independent Food Aid Network. More than 18 organisations organised local events in Cornwall alone, coordinated by the Cornwall Independent Poverty Forum and End Hunger Cornwall.

The Archbishop of York wrote a supportive article in The Yorkshire Post, calling for the voices of people in poverty to be heeded. He wrote: "We must resolve to find ways to redesign our economic systems, to loosen poverty's grip, so everyone can live a full and dignified life. We cannot and must not have a recovery where the wealthy can speed off down the fast lane, while others are left broken down on the hard shoulder."

Church Action on Poverty Sunday:

Speak up. Shout loudest. It's the only way to be heard.
Penny Walters, food justice activist

On 27 February 2022, churches across the UK joined together in celebrating the transformational possibilities of people coming together to reclaim their dignity, agency and power as part of Church Action on Poverty Sunday. They used our free worship resources to reflect and pray for change, and raised funds to uphold dignity, agency and power.

No words…
No words
Can stop the tide of tears,
Mend the broken hearts,
Or end the inconsolable pain.

No words
Can explain how, or why
Some lives are apparently valued over others;
Or why we get what we don't deserve.
No words…
No words…
No words…

So let quiet fall,
Let the sobbing and crying be heard,
Let tears tell the stories,
And wounds and scars make noise.
Soon there will be time again for words;
But for now – listen!

Nick Waterfield

Research and advocacy
During the year, we have completed two major research collaborations with academic partners, highlighting the work of churches in responding to austerity, and in exploring the impact of Covid-19 on people's experiences of food insecurity – and continued work on a third collaboration exploring what it means to be a 'Church on the Margins.'

Life on the Breadline
Life on the Breadline was a three-year research project (2018–21), carried out by a research team from Coventry University in partnership with Church Action on Poverty, analysing Christian responses to poverty in the UK during the 'age of austerity'. The project team – Chris Shannahan, Robert Beckford, Peter Scott, and Stephanie Denning - undertook the most in-depth empirical theological analysis to date of poverty in the UK in the decade since the 2008 global financial crisis.

At the start of Life on the Breadline, we created an austerity timeline – available now online – that explains key austerity policies and how austerity has affected people's daily lives. The research also involved interviews with national church leaders; an online survey with regional church leaders; and six case studies of groups and projects responding to poverty in different ways. Church Action on Poverty was both a project partner and case study within the research, which was published in summer 2021.

Visit https://breadlineresearch.coventry.ac.uk to find out more and access a wide variety of resources including an austerity timeline; Anti-Poverty Charter; video from a photographic exhibition; toolkit for churches; briefings for policy-makers and recordings from the end-of project conference.

Navigating Storms: Learning from Covid-19 food experiences
During the year, Church Action on Poverty worked with researchers from the Sheffield Political, Economic Research Institute on a joint 'Food Experiences During Covid-19' participatory research collaboration.

Each month we brought together a panel of people with personal experience of food poverty during the pandemic from across the UK. Through highly participatory monthly meetings on Zoom, the panel reflected on their own experiences and wider questions in relation to who is responsible for preventing household food insecurity during – and after – a pandemic?

In June 2021, we published the panel's findings, including five overarching lessons:

- Hearing directly from those who know: It is vital that policy and systems are based on direct engagement with real people, with real lived experience.
- Food security is a basic human right: Nobody should have to face genuine fear that they will be unable to access food.
- We need to redesign welfare so it offers sufficient support at all times, including making the temporary increase in Universal Credit permanent, and ensuring benefits and work provide adequate, reliable incomes.
- Crisis response must be comprehensive without compromising dignity or choice.
- Society should rightly celebrate the value of community and of neighbourhood responses, but to guarantee that nobody is cut adrift, we need effective local government.

In autumn 2021 the Panel shared their findings with senior civil servants, policy-makers, and social researchers in a series of online workshops. For more details, visit http://speri.dept.shef.ac.uk/food-vulnerability-during-covid-19

Church on the Margins
We have continued to explore what it means to be a 'Church on the Margins' through a research collaboration with the Nazarene Theological College and Urban Life in Greater Manchester, and national collaborations with the Methodist and United Reformed churches.
In Greater Manchester we have been mapping trends in church closures across the past decade according to the indices of deprivation, and re-started a research programme of participatory peer learning conversations with church leaders and people with lived experience of poverty in places which might be considered to be 'on the margins.' The findings of this research are due to be published in autumn 2022.

We have also continued to facilitate a series of 'Church on the Edge' monthly online reflection sessions in collaboration with the United Reformed Church's 'New Reality, Same Mission' initiative. Over 60 people have participated in one or more of the sessions over the past two years. In addition, we are continuing to offer support to the Methodist Church's new five year 'Church at the Margins' programme, through which they are investing £8m into new local 'Church at the Margins' initiatives across the UK.

Campaigning and advocacy: Speaking truth to power
During the year we continued to work with a wide range of partners to speak truth to power nationally and to advocate for policies which will contribute to reducing poverty both in the current economic crisis, and over the longer-term.

Reset the Debt
Reset the Debt was a campaign launched by the Baptist Union, the Church of Scotland, Church Action on Poverty, the Methodist Church and the United Reformed Church, working with Jubilee Debt Campaign, calling for a 'jubilee' to write off debts incurred by low income families because of the pandemic.

In July 2021, Parliament debated the impact of the pandemic on household debt in response to lobbying from Reset the Debt campaigners. Well over a thousand supporters of our campaign wrote to their MPs to ask them to attend a debate on household debt in Parliament on 8 July.

The debate attracted a range of MPs from across the political spectrum, and while a wide range of views and issues were raised and there were disagreements, it was really encouraging to see areas of consensus among MPs.

Keep the Lifeline
In autumn 2021, Church Action on Poverty joined with over 70 other national charities and faith-groups in calling on the Government to keep the lifeline for people in poverty by retaining the £20 a week 'uplift' in Universal Credit which had been introduced at the start of the pandemic.

Over 1,100 church leaders signed a joint open letter coordinated by Church Action on Poverty and Christians Against Poverty urging the Government not to cut Universal Credit by £1,040 a year.

Niall Cooper, Director of Church Action on Poverty commented at the time: "The breadth of support for this letter reflects the wider public's desire for a just and compassionate economy. We need to redesign the social security system so it brings stability and opens up opportunities, rather than sweeping families into deeper poverty."

Beneficiaries of our services

In planning the charity's activities and achievements, the Council of Management has had due regard to the guidance on public benefit issued by the Charity Commission.

Financial review

The pandemic has continued to have an impact on all aspects of Church Action on Poverty's operations. However, the charity remains in a strong position to weather short-term financial uncertainty due to its careful management of unrestricted funds and regular review of its reserves.

In the prior year we were extremely grateful to receive unexpected restricted and unrestricted grants from funders who recognised and valued the long-term positive impact of our work and its increased importance at this time. Total income from grants has inevitably returned to more normal levels in the current year. Encouragingly, donations from committed individuals and churches have remained steady, and we offer sincere thanks to all those who continue to support us, when those with lived experience of poverty need our support more than ever. Staff have been under extra pressure at this time and the Council of Management are doing all they can to care for them as they all continue to work above and beyond expectations in this challenging context.

Despite the on-going impacts of the pandemic this was another positive year for Church Action on Poverty, with established projects continuing and newer initiatives developing. We generated an unrestricted surplus before transfers between funds of £19,152 in 2022 (2021: £86,059). Unrestricted donations from committed individuals, local churches and legacies (including Gift Aid) increased again in 2022, to £210,673 (2021: £206,511). Total unrestricted funds carried forward (including designated funds) were £132,300 (2021: £155,264). Unrestricted funds are vital to finance the core costs of the charity, which continue to be carefully managed. They also fund campaigns and events which underpin so much of the charity's impact.

A designated fund was established in 2017 to ring-fence a proportion of unrestricted funding for special projects. At the end of the financial year the fund balance is £14,607 (2021: £14,726). The remaining balance will be spent on activities such as celebrating Church Action on Poverty's 40th anniversary and for funding small grants for grassroots projects tackling poverty. It is anticipated that the designated funds will be fully spent within one year.

During 2022 it has been encouraging to see many of our programmes continue to develop and expand. We have strong relationships with our funders, who increasingly provide us with committed funding for programmes that will continue for multiple years.

- As well as investing unrestricted funds to establish the Your Local Pantry network, in both 2021 and 2022 significant funding has been received from many grant-makers, enabling the Pantry network to expand substantially, as the need for food security grows. Franchise fees are received to facilitate the core support for all Pantries.
- Funding from the Tudor Trust has provided continued funding for our work of supporting the expansion of the network of Self-Reliant Groups.
- The Church on the Margins project has continued to receive funding from the Sir Halley Stewart Trust, allowing it to flourish.
- The value of the Poverty Media Unit (PMU) has been recognised by the Guardian Foundation, and we have also used an unrestricted grant from an Anonymous Trust to fund this work. The PMU continues to support and enhance other programmes run by Church Action on Poverty.
- Our partnership with the University of Sheffield has facilitated research into Food Insecurity. This project has now come to an end, with the findings having been shared widely.
- Funding received in 2021 has allowed the Speaking Truth to Power programme to develop further.
- The collaborative campaign to End Hunger in the UK has now come to a close.

- Our partnership with Sustain, through funding from the Big Lottery, strengthened the network of Food Power alliances across the UK, although this four-year programme ended in 2021.

We are very grateful to all our funders, and further details about who has funded which programmes can be found in note 3.

The £161,546 planned deficit in restricted funds (2021: surplus of £72,346) arose from spending down large, multi-year grants received in advance. The carried forward balance of restricted funds of £102,898 (2021: £264,444) relates to programme funding for long-term projects continuing in 2022 and beyond.

Reserves policy

Reserves are held to build resilience and capacity, and to allow Church Action on Poverty to continue its activities in the event of a short-term reduction in income.

In 2021 the Council of Management reviewed how it calculates the level of free reserves deemed necessary. Factors such as the cost of operating for 12 months without any programme recharges (restricted grants cover some unrestricted costs) and the cost of winding up the organisation in an orderly way were considered. This led the Council to conclude that a range of £74,000 to £121,000 of free reserves is appropriate at this time. At the end of 2021–22 the level of free reserves (i.e. unrestricted general funds) was £117,693 (2021: £140,538), which sits comfortably inside the policy range. Given the ongoing economic uncertainties, this is considered acceptable and reassuring as we continue our ever more vital work.

The organisation's current position compared to the policy's range is considered at every Council of Management meeting, and the appropriate range of free reserves is considered every 3 years, or when there is a significant change in circumstances.

Despite a very challenging year, we are in a strong financial position and with your continued support we will work hard to ensure that those experiencing poverty are supported and empowered, and that the structures that keep them in poverty are challenged.

Plans for the future

Plans for 2022–23:

Building a movement to reclaim dignity, agency and power

As we mark our 40th anniversary year, Church Action on Poverty is more committed than ever to our core vision: that the UK can and must be transformed into a country where everyone can live a full life, free from poverty.

That's why in our anniversary year, we have set ourselves an ambitious new goal: over the next 5–10 years our task will be to work with churches, partners, people and communities struggling against poverty, to build a social movement to reclaim dignity, agency and power together.

In Church Action on Poverty's experience, people who struggle against poverty on a daily basis have far greater insight not just into the challenges they face, but a really deep understanding of what needs to change, and some of the best ideas for doing so.

Transforming unjust structures is core to the mission of the church, but if we are serious about transforming the unjust structures then we have to be willing not just to speak truth to power, but to enable people to do so for themselves.

For Church Action on Poverty, making change happen must always start at a local level, working with small groups of people to enable them to reclaim their own dignity, agency and power.

Our vision for building a social movement is rooted in this approach – finding ways to enable groups of people to come together in ways which are transformative.

We will continue to do this by

- Growing the number of partners we are working with across the UK to help grow a more powerful grassroots social movement to tackle poverty over the longer term.
- Continuing to expand and grow the Your Local Pantry network, with a goal of 45 new Pantries and 10,000 new members this year, achieved through a major new corporate partnership with The Cooperative to be announced towards the end of 2022.
- Continuing to support the growth of Self Reliant Groups, and expanding the number of partner organisations involved in this work.
- Developing a new Speaking Truth to Power programme, to support a network of people with lived experience of poverty to speak their own truths to power both locally and nationally.
- Continuing to encourage church partners to explore what it means to be a Church on the Margins, including investing in supporting local leadership in marginal communities.
- Promoting key 'movement building' moments including Challenge Poverty Week, Church Action on Poverty Sunday, and high profile national campaign moments with key partners.

As we look to mark Church Action on Poverty's 40th anniversary in 2022, we invite you to join together with us in the challenging and exciting task. Together, we can build dignity, agency and power. Together, we can transform the unjust structures of society.

Overall financial and fundraising aims

- To ensure Church Action on Poverty is able to continue and extend its vital work, especially in the context of the developing cost of living crisis, impending recession and wider economic uncertainty.
- To work towards a position where unrestricted income, i.e. that from our committed givers, is sufficient to cover the core costs of running the organisation.
- To strengthen our relationships with existing funders and donors, increasing their level of commitment and support.
- To continue to explore other ways of diversifying our income streams and reducing our dependence on restricted grant funding, for example by further developing the franchise model for Your Local Pantry and continuing to expand the 'Friends of Your Local Pantry' who donate regularly to support the Pantry in their local area.

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 1st June 1999 and registered as a charity on 24th March 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 11 to the accounts.

Trustee/director election
Trustees/directors make up Church Action on Poverty's Council of Management, the organisation's governing body. Each year, one third of members of the Council of Management retire from office at the Annual General Meeting, all of whom are eligible for re-election. All members of Church Action on Poverty are invited to make nominations, and the ballot for new Council of Management members takes place at the Annual General Meeting. Where there are specific gaps in skills or experience within the Council membership, the Council is empowered to co-opt one or more additional members until the following Annual General Meeting.

Trustee/director induction
The new trustees/directors undergo an induction process which explains the staffing, structure, etc. of the organisation and a half-day session at the Church Action on Poverty offices with the Chair, Director, Programme Manager and other Church Action on Poverty staff.

Organisational structure
The full Council of Management meets a minimum of four times a year. The Council operates an annual planning cycle, including establishing and reviewing strategic priorities, agreeing and monitoring an organisational Year Plan, and other organisational and operational policies and priorities.

An Officers' Group meets bi-monthly to discuss the more detailed operations of the charity. The Treasurer is in contact with the Finance Manager on a regular basis to specifically discuss finances. The two senior staff meet regularly as a small management team (with this being expanded to include three other senior staff in autumn 2022), and the full staff team meets quarterly as part of the planning cycle.

Risk management

The major risks facing the charity, as identified by the trustees, have continued to be reviewed and systems established to mitigate those risks.

The Council of Management reviews Church Action on Poverty's risk register regularly. The potential likelihood and impact of each risk is considered and traffic-light colours are used. Probably unsurprisingly, the risk of a pandemic had not previously been explicitly considered, but the strength of Church Action on Poverty's relationships with supporters, and the thoroughness with which other identified risks have been mitigated, ensured that the pandemic has not been financially detrimental to the charity.

In 2022, as in recent years, no financial risks have been identified as 'red'. Ongoing risks that were identified include:

- Lack of funds leading to a significant financial loss in the year – this is mitigated by having a clear funding strategy and plans to diversify the funding sources further. Future funding forecasts are provided to the Council at each meeting so that the known end of funding agreements can be planned for. Budgets are managed carefully and cash flow considered regularly to ensure that the risk of a lack of funds is minimised.
- Ageing supporter base – this is mitigated by a creative supporter relations strategy for actively attracting new members, donors and legacies. Investment in a new website and database support this strategy.
- Lack of unrestricted reserves – while this was seen as a 'red' risk a few years ago it is no longer considered to be so. To mitigate this risk re-arising our reserves policy is clearly linked to our business plan (see details of our reserves policy below).

Other risks identified as less significant include the risk of fraud and error occurring; inadequate reporting to funders; or inadequate insurance. All of these risks are considered regularly and action is taken to mitigate them when necessary. The Council also continues to take steps to reduce risk by holding cash reserves in a number of separate banking institutions

Funds held as custodian trustee on behalf of others

Church Action on Poverty does not currently hold any funds on behalf of any other charities.

Statement of responsibilities of the trustees

The trustees (who are also directors of Church Action on Poverty for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 20 October 2022 and signed on their behalf by

John Dale

Chair of Council of Management

Independent examiner's report

to the trustees of

Church Action on Poverty Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 14 to 30.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Jennifer Daniel FCCA DChA

Slade & Cooper Limited
Beehive Mill,
Jersey St, Ancoats
Manchester, M4 6JG
Date 30/11/2022

Church Action on Poverty Limited

Statement of Financial Activities
(including Income and Expenditure account)
for the year ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	*Total funds 2021 £*
Income from:					
Grants, Donations and legacies	3	242,173	148,517	390,690	*791,937*
Charitable activities:	4				
Fees and other income		70,072	-	70,072	*23,748*
Investments	5	39	-	39	*184*
Total income		**312,284**	**148,517**	**460,801**	***815,869***
Expenditure on:					
Raising funds	6	48,092	-	48,092	*47,344*
Charitable activities	7	245,040	352,179	597,219	*650,120*
Total expenditure		**293,132**	**352,179**	**645,311**	***697,464***
Net income/(expenditure) before net gains/(losses) on investments		19,152	(203,662)	(184,510)	*118,405*
Realised gains/(losses) on investments		-	-	-	-
Unrealised gains/(losses) on investments		-	-	-	-
Net income/(expenditure) for the year	9	**19,152**	**(203,662)**	**(184,510)**	***118,405***
Transfer between funds		(42,116)	42,116	-	-
Net movement in funds for the year		**(22,964)**	**(161,546)**	**(184,510)**	***118,405***
Reconciliation of funds					
Total funds brought forward		155,264	264,444	419,708	*301,303*
Total funds carried forward		**132,300**	**102,898**	**235,198**	***419,708***

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Church Action on Poverty Limited
Company number 3780243

Balance sheet as at 31 March 2022

	Note	2022		*2021*	
		£	£	*£*	*£*
Current assets					
Debtors	14	75,939		*236,152*	
Cash at bank and in hand	15	185,721		*275,358*	
Total current assets		**261,660**		***511,510***	
Liabilities					
Creditors: amounts falling due in less than one year	16	(26,462)		*(91,802)*	
Net current assets			**235,198**		***419,708***
Total assets less current liabilities			235,198		*419,708*
Net assets			**235,198**		***419,708***
The funds of the charity:					
Restricted income funds	17		102,898		*264,444*
Unrestricted income funds	18		132,300		*155,264*
Total charity funds			**235,198**		***419,708***

For the year ended 31 March 2022, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes on pages 17 to 30 form part of these accounts.

Approved by the trustees on 20 October 2022 and signed on their behalf by:

John Dale, Chair

Lydia Groenewald, Treasurer

Church Action on Poverty Limited

Statement of Cash Flows
for the year ending 31 March 2022

	Note	2022 £	*2021* *£*
Cash provided by/(used in) operating activities	21	**(89,676)**	***26,695***
Cash flows from investing activities:			
Dividends, interest, and rents from investments		39	*184*
Cash provided by/(used in) investing activities		**39**	***184***
Increase/(decrease) in cash and cash equivalents in the year		(89,637)	*26,879*
Cash and cash equivalents at the beginning of the year		275,358	*248,479*
Cash and cash equivalents at the end of the year		**185,721**	***275,358***

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Church Action on Poverty Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.
The trustees have made no key judgements which have a significant effect on the accounts.
The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g Expenditure and irrecoverable VAT

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 is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and their associated support costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities.

i Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office equipment	20%

k Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m Creditors and provisions

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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o Pensions

The charitable company contributes to defined contribution pension schemes on behalf of its employees. The assets of these schemes are entirely seperate to those of the charity. The pension cost shown represents contributions payable by the charity on behalf of the employees. There were contributions outstanding at the balance sheet date of £4,455 (2021: £Nil).

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

3 Income from grants, donations and legacies

Current reporting period	Unrestricted £	Restricted £	Total 2022 £
Grants			
Core Campaigns and events			
The Methodist Church	6,500	-	6,500
CMW Charitable Trust	10,000	-	10,000
HMRC JRS	-	853	853
Esmee Fairbairn Foundation	-	5,800	5,800
Poverty Media Unit			
Anonymous Trust	15,000	-	15,000
The Guardian Foundation	-	4,000	4,000
Your Local Pantry			
John Laing Trust	-	16,500	16,500
Robertson Trust	-	15,000	15,000
Big Give	-	2,500	2,500
Barrow Cadbury Trust	-	400	400
Self-Reliant Groups			
Tudor Trust	-	45,000	45,000
Church on the Margins			
Sir Halley Stewart Trust	-	20,976	20,976
MB Reckitt Trust	-	2,000	2,000
Food Insecurity Research			
University of Sheffield	-	29,940	29,940
Total income from grants	31,500	142,969	174,469
Donations (including gift aid)	210,673	5,548	216,221
Total	242,173	148,517	390,690

3 Income from grants, donations and legacies (cont.)

Previous reporting period	Unrestricted £	Restricted £	Total 2021 £
Grants			
Core Campaigns and events			
The Methodist Church	6,000	-	6,000
CMW Charitable Trust	5,000	-	5,000
March Christian Trust	800	-	800
Tudor Trust (Wellbeing)	2,000	-	2,000
HMRC JRS	6,578	-	6,578
Esmee Fairbairn Foundation	20,000	-	20,000
Paracletos	10,000	-	10,000
Poverty Media Unit			
Anonymous Trust	-	10,000	10,000
Joseph Rowntree Foundation	-	2,100	2,100
Your Local Pantry			
Tudor Trust	-	30,000	30,000
John Laing Trust	-	21,100	21,100
Evan Cornish Foundation	-	2,500	2,500
Esmee Fairbairn Foundation Emergency	30,000	-	30,000
Robertson Trust	-	15,000	15,000
Big Lottery COVID Response	-	70,578	70,578
CAF Resilience Fund	-	29,094	29,094
The Jerusalem Trust	-	20,000	20,000
End Hunger UK			
Esmee Fairbairn Foundation	10,000	82,809	92,809
Food Power			
Big Lottery COVID Response	-	66,178	66,178
Why Hunger Inc.	-	2,230	2,230
Church on the Margins			
Coventry University	-	5,000	5,000
Sir Halley Stewart Trust	-	20,976	20,976
Methodist Action for Poverty & Justice	-	30,000	30,000
Manchester Poverty Truth Commission			
Poverty Truth Network Regional Support	-	1,400	1,400
Our Manchester Investment Fund	-	14,155	14,155
Speaking Truth to Power			
Society of the Holy Child Jesus	-	20,000	20,000
Food Insecurity Research			
University of Sheffield	-	29,940	29,940
Total income from grants	90,378	473,060	563,438
Donations (including gift aid)	206,511	19,325	225,836
Donated services	2,663	-	2,663
Total	299,552	492,385	791,937

4 Income from charitable activities

Current reporting period	Unrestricted £	Restricted £	Total 2022 £
Fees and other income	70,072	-	70,072
Total	70,072	-	70,072

Previous reporting period	Unrestricted £	Restricted £	Total 2021 £
Fees and other income	1,100	22,648	23,748
Total	1,100	22,648	23,748

5 Investment income

Current reporting period	Unrestricted £	Restricted £	2022 £
Income from bank deposits	39	-	39
	39	-	39

Previous reporting period	Unrestricted £	Restricted £	2021 £
Income from bank deposits	184	-	184
	184	-	184

6 Cost of raising funds

	2022 £	*2021 £*
Staff costs	40,990	*39,400*
Printing and postage	7,102	*7,944*
	48,092	47,344

All expenditure on cost of raising funds is unrestricted.

7 Analysis of expenditure on charitable activities

Current reporting period	Staff costs £	Operating costs £	Support costs £	Total 2022 £
Core campaigns and events	145,139	98,144	(8,359)	234,924
Social Change Agency	-	4,980	-	4,980
End Hunger UK	19,900	321	335	20,556
Food Power	26,816	1,118	-	27,934
Poverty Media Unit	8,405	4,417	-	12,822
Self-Reliant Groups	36,217	18,173	-	54,390
Your Local Pantry	56,682	92,844	-	149,526
Church on the Margins	21,898	9,215	-	31,113
Manchester Poverty Truth Commission	1,862	8,084	-	9,946
Speaking Truth to Power	12,339	-	-	12,339
Food Insecurity Research	23,491	4,564	8,024	36,079
Governance costs (see note 8)	-	2,610	-	2,610
	352,749	244,470	-	597,219

Previous reporting period	Staff costs £	Operating costs £	Support costs £	Total 2021 £
Core campaigns and events	156,557	84,853	(69,743)	171,667
End Hunger UK	17,922	60,961	6,924	85,807
Food Power	38,909	9,579	9,727	58,215
Poverty Media Unit	7,737	838	1,715	10,290
Self-Reliant Groups	22,626	22,893	9,104	54,623
Your Local Pantry	35,026	108,053	26,377	169,456
Church on the Margins	27,008	9,272	7,256	43,536
Manchester Poverty Truth Commission	2,596	17,067	1,966	21,629
Speaking Truth to Power	5,939	500	2,500	8,939
Food Insecurity Research	17,021	2,606	4,174	23,801
Governance costs (see note 8)	-	2,157	-	2,157
	331,341	318,779	-	650,120

	2022 £	*2021 £*
Restricted expenditure	352,179	482,687
Unrestricted expenditure	245,040	167,433
	597,219	650,120

8 Analysis of governance and support costs

Current reporting period	Basis of apportionment	Governance £	*Total 2022* £
Accountancy services	Governance	2,132	2,132
Trustees' expenses	Governance	478	478
		2,610	2,610

Previous reporting period	Basis of apportionment	Governance £	*Total 2021* £
Accountancy services	Governance	2,125	2,125
Trustees' expenses	Governance	32	32
		2,157	2,157

9 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2022 £	*2021* £
Independent examiner's remuneration		
- accountancy fees	780	1,400
- payroll bureau fees	1,052	-
Independent examiner's fee	300	300

10 Staff costs

Staff costs during the year were as follows:

	2022 £	*2021* £
Wages and salaries	335,998	*316,348*
Social security costs	26,983	*24,369*
Pension costs	30,758	*30,024*
	393,739	*370,741*

Allocated as follows:		
Cost of raising funds	40,990	*39,400*
Charitable activities	352,749	*331,341*
	393,739	*370,741*

10 Staff costs (cont.)

No employee has employee benefits in excess of £60,000 (2021: Nil).

The average number of staff employed during the period was 14 (2021: 12).
The average full time equivalent number of staff employed during the period was 8.55 (2021: 10).

The key management personnel of the charity comprise the trustees, the Director and the Programme Manager. The total employee benefits of the key management personnel of the charity were £92,475 (2021: £81,259).

11 Trustee remuneration and expenses, and related party transactions

Neither the Council of Management nor any persons connected with them received any remuneration or reimbursed expenses during the year (2021: Nil).

7 members of the Council of Management received travel and subsistence expenses during the year of £478 (2021:£32).

Aggregate donations from related parties were £1,145 (2021: £10,504).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2021: nil).

12 Government grants

The government grants recognised in the accounts were as follows:

	2022 £	*2021* *£*
HMRC JRS	853	*6,578*
	853	*6,578*

There were no unfulfilled conditions and contingencies attaching to the grants.

13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

14 Debtors

	2022 £	*2021 £*
Grants receivable	5,244	-
Other debtors	66,972	-
Prepayments and accrued income	3,723	*236,152*
	75,939	*236,152*

15 Cash at bank and in hand

	2022 £	*2021 £*
Cash at bank and in hand	185,721	*275,358*
	185,721	*275,358*

16 Creditors: amounts falling due within one year

	2022 £	*2021 £*
Short term compensated absences (holiday pay)	7,658	*10,356*
Other creditors and accruals	18,804	*81,446*
	26,462	*91,802*

17 Analysis of movements in restricted funds

Name of restricted fund	Description, nature and purposes of the fund
Poverty Media Unit	To provide poverty media coverage of programmes
Self-Reliant Groups	To work with groups to make them self-reliant
Your Local Pantry	To feed people sustainably
End Hunger UK	To confront the root causes of food insecurity in the UK
Food Power	To tackle food poverty through people-powered change
Manchester Poverty Truth Commission	To find ways of unlocking poverty in Manchester
Church on the Margins	To work with church communities on poverty and injustice issues
Speaking Truth to Power	To train participants in making recommendations to policy-holders on how to deal with household food insecurity in the future
Food Insecurity Research	To research and document people's experiences accessing food during the covid-19 crisis
Social Change Agency	To provide consultancy on strategic and financial modelling
GJRS	Grant funding received under the government Job Retention Scheme (also know as Coronavirus Job Retention Scheme) towards the salary costs of individuals placed on furlough through the covid-19 pandemic

17 Analysis of movements in restricted funds (cont.)

Current reporting period	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Poverty Media Unit	12,015	4,000	(12,822)	-	3,193
Self-Reliant Groups	22,387	45,000	(54,390)	-	12,997
Your Local Pantry	89,641	39,948	(149,526)	70,000	50,063
End Hunger UK	42,570	-	(20,221)	(22,349)	-
Food Power	25,445	-	(27,934)	2,489	-
Manchester Poverty Truth Commission	11,921	-	(9,946)	-	1,975
Church on the Margins	43,265	22,976	(31,113)	-	35,128
Speaking Truth to Power	11,061	-	(12,339)	-	(1,278)
Food Insecurity Research	6,139	29,940	(28,055)	(8,024)	-
Social Change Agency	-	5,800	(4,980)	-	820
GJRS	-	853	(853)	-	-
	264,444	148,517	(352,179)	42,116	102,898

Transfers represent project management charges made in the year in line with funder agreements, franchise fees received to the Your Local Pantry fund to facilitate core support for all Pantries and a previously unallocated salary expenditure in the End Hunger UK project.
The Food Power project received support from unrestricted funds to cover amounts spent at the conclusion of the project and the Speaking Truth to Power project deficit is covered by funds and commitments received in 2022/23.

Previous reporting period	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Poverty Media Unit	10,205	12,100	(10,290)	-	12,015
Self-Reliant Groups	77,010	-	(54,623)	-	22,387
Your Local Pantry	-	229,097	(169,456)	30,000	89,641
End Hunger UK	35,568	82,809	(85,807)	10,000	42,570
Food Power	15,643	68,408	(58,606)	-	25,445
Manchester Poverty Truth Commission	22,847	16,703	(27,629)	-	11,921
Church on the Margins	30,825	55,976	(43,536)	-	43,265
Speaking Truth to Power	-	20,000	(8,939)	-	11,061
Food Insecurity Research	-	29,940	(23,801)	-	6,139
	192,098	515,033	(482,687)	40,000	264,444

18 Analysis of movement in unrestricted funds

Current reporting period	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	As at 31 March 2022 £
General funds	140,538	312,284	(293,013)	(42,116)	117,693
Designated funds	14,726	-	(119)	-	14,607
	155,264	312,284	(293,132)	(42,116)	132,300

Previous reporting period	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	As at 31 March 2021 £
General funds	103,058	270,836	(193,356)	(40,000)	140,538
Designated funds	6,147	30,000	(21,421)	-	14,726
	109,205	300,836	(214,777)	(40,000)	155,264

Name of unrestricted fund	**Description, nature and purposes of the fund**
General funds	The free reserves of the charity available for general charitable use
Designated funds	Unrestricted funds designated by the trustees for special projects and described on page 8 of the Trustees Annual Report

19 Analysis of net assets between funds

Current reporting period	General fund £	Designated funds £	Restricted funds £	Total £
Net current assets/(liabilities)	117,693	14,607	102,898	235,198
Total	117,693	14,607	102,898	235,198

Previous reporting period	General fund £	Designated funds £	Restricted funds £	Total £
Net current assets/(liabilities)	140,538	14,726	264,444	419,708
Total	140,538	14,726	264,444	419,708

20 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2022	*2021*	2022	*2021*
	£	*£*	£	*£*
Less than one year	9,720	*9,720*	1,258	*1,258*
One to five years	38,880	*810*	179	*1,362*
Over five years	10,530	-	-	-
	59,130	*10,530*	1,437	*2,620*

21 Reconciliation of net movement in funds to net cash flow from operating activities

	2022	*2021*
	£	*£*
Net income/(expenditure) for the year	(184,510)	*118,405*
Adjustments for:		
Dividends, interest and rents from investments	(39)	*(184)*
Decrease/(increase) in debtors	160,213	*(70,079)*
Increase/(decrease) in creditors	(65,340)	*(21,447)*
Net cash provided by/(used in) operating	(89,676)	*26,695*

22 Comparative Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	Total funds *2021* £
Income from:			
Grants, Donations and legacies	299,552	492,385	791,937
Charitable activities:			
Fees and other income	1,100	22,648	23,748
Investments	184	-	184
Total income	**300,836**	**515,033**	**815,869**
Expenditure on:			
Raising funds	47,344	-	47,344
Charitable activities	167,433	482,687	650,120
Total expenditure	**214,777**	**482,687**	**697,464**
Net income/(expenditure) before net gains/(losses) on investments	86,059	32,346	118,405
Realised gains/(losses) on investments	-	-	-
Unrealised gains/(losses) on investments	-	-	-
Net income/(expenditure) for the year	**86,059**	**32,346**	**118,405**
Transfer between funds	(40,000)	40,000	-
Net movement in funds for the year	**46,059**	**72,346**	**118,405**
Reconciliation of funds			
Total funds brought forward	109,205	192,098	301,303
Total funds carried forward	**155,264**	**264,444**	**419,708**

CHURCH ACTION ON POVERTY LIMITED

England & Wales - Charity number 1079986

Accounts

Church Action on Poverty Limited

Staying Connected

2021 annual review and financial statements

Reference and administrative information

Charitable company details
Charity registration number: 1079986

Company registration number: 3780243

Registered office and operational address
28 Sandpiper Court
Water's Edge Business Park
Modwen Road
Salford
M5 3EZ

Trustees (Council of Management)
Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Allison-Walsh

Stef Benstead *(Vice Chair from September 2021)*

Margaret Cairney *(Vice Chair until September 2021)*

Andrew Connell

John Dale *(Chair from November 2020)*

Sandra Dutson

Urzula Glienecke *(from November 2020)*

Helen Goodman

Martin Green

Lydia Groenewald *(Treasurer)*

Alison Jackson *(Chair until November 2020)*

Richard Machin

Phil McGrath *(Vice Chair)*

David Primrose

Anthony Woods

Key management personnel
Niall Cooper *(Director)*

Kathryn Cheetham *(Programme Manager and Company Secretary)*

Staff
Gavin Aitchison
Marcia Brown
Rachel Brown
Felicity Guite
Joyce Kay
Gloria Martin
Gillian Oliver
Ben Pearson
Liam Purcell
Sarah Purcell
Jessica Waylen

Freelancers and consultants
Lizzie Bassford
Jayne Gosnall
Ellis Howard
Naomi Maynard
Sinead O'Connor
Sandra Penaloza Torrez Rice
Madeleine Penfold
Broden Salmon
Judy Scott
Matt Sowerby
Laura Walton
Nicci Ward

Volunteers
Tom Hibbert

Independent examiner
Jennifer Daniel FCCA DChA
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

Bankers
CAF Bank
25 Kings Hill Avenue, West Malling,
Kent ME19 4JQ

National Westminster Bank plc
11 Spring Gardens, Manchester M2 1FB

Triodos Bank
Deanery Road, Bristol BS1 5AS

Introduction

John Dale is chair of Church Action on Poverty's Council of Management

Despite the profound impact of Covid on all our lives and the work of Church Action on Poverty it has been a good year for us. Staff and trustees have all adapted to new ways of working. Whilst we all look forward to a time without all the restrictions, we will not lose the lessons of what can best be done from home or via Zoom, and what really needs face-to-face work – a new normal beckons. I write just after the first face-to-face meeting of Council since January 2020, when we decided to have a mixture of online meetings and face-to-face meetings with small groups of trustees paying particular attention to the different areas of work.

Covid has brought many changes in how both staff and trustees work. Thankfully we have all become Zoom efficient – indeed, without this technology our work would have suffered greatly. The ability to easily conduct work on computer, both individually and in groups, has been essential.

Nonetheless, for staff, working from home has not always been easy, and we owe a great debt of thanks to each and every one of them for keeping our various areas of work running so efficiently. Especially we give thanks for the leadership of Niall Cooper and Kathryn Cheetham, who joined the team in October 2019 as Programme Manager.

Great thanks are also due to all the supporters who have increased their giving for our work – individuals, churches, other groups, and several charitable trusts who, knowing the work of Church Action on Poverty and realising the emotional cost of home working, gave us unconditional additional financial support.

One of the impacts of Covid has been considerable growth in Your Local Pantry stores – from 12 in March 2020 to 54 in September 2021, and a prediction of a further 25–30 opening before the end of March 2022.

It is good to know that we are enabling over 11,000 Pantry members to access good food each week, in return for a modest membership fee. At the same time, each Pantry is building a strong common bond of companionship, new local friends and greater confidence to speak out about everyday living problems of living on very low incomes.

Our work with Self Reliant Groups has not been easy, given the difficulties members of many groups have had in communicating with each other and the impossibility of face-to-face meetings. In spite of this, the work goes on and with new funding, we look to work with our partners, to expand the network of Self-Reliant Groups to new areas of the country in due course.

Another area of important work has been that of the Poverty Media Unit, which has continued to train and empower people who have personal experience of poverty and hardship to tell out their stories both in the papers and audio-visual media.

Staff and Council are working on a movement-building strategy (about which see page 14).

Finally, as your Chair since November 2020 I would like to thank Niall and all the staff for their patience in bringing me up to speed in all that goes on in Church Action on Poverty. I have learned a great deal, and doubtless have much still to learn.

J Dale

J Dale (Nov 19, 2021 14:45 GMT)

John Dale, Chair of Council of Management
November 2021

Our beliefs

- In a country rich in resources, **poverty is an injustice** that can and must be overcome.
- All people have the right to share **'life in all its fullness'** (John 10:10). Poverty actively prevents this.
- We believe in the **unique value of each person made in the image and likeness of God** regardless of gender, race, ethnicity, sexuality, ability or wealth.
- Poverty is a reflection of **a society that places greater value on some than on others**.
- People living in poverty are **the real poverty experts**, and have a right to influence the decisions that affect their lives.

Our strategic aims

All of Church Action on Poverty's work is designed to achieve these outcomes:

- **National and local Government change policies and practices to reduce poverty and inequality**
  - **People in poverty have increased agency and are recognised as experts**
    - **Churches are more committed to becoming true 'churches of the poor'**
    - **A broad movement of people and organisations working for change is developed**
      - **Sustainable long-term pro-poor changes are delivered and embedded**

Objectives and activities

Mission

To work with people living in poverty, the churches and others to overcome poverty in the UK.

Objects

- To promote and advance the education of the public in matters relating to poverty and to raise the level of awareness and understanding of poverty in the United Kingdom.
- To advance the education of the public by promoting research and study into poverty and to provide and encourage investigation into the problems faced by the poor in the United Kingdom and to publish the results.
- To advance the education of the public in the part that the churches can play in meeting the needs of those members of society whose development and participation in society is impaired by poverty.

These objects have been extracted from our Memorandum of Association.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

The trustees present their report and the unaudited financial statements for the year ended 31 March 2021.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Achievements, performance and beneficiaries

The charity's main activities and who we try to help are described below. All our charitable activities focus on the United Kingdom, and are undertaken to further Church Action on Poverty Ltd's charitable purposes for the public benefit.

We continued to tackle UK poverty through the pandemic

This Zoom choir was just one of the creative ways our partners and supporters continued their work through the pandemic

This has been a hugely challenging year in many ways. Externally, the pandemic has both shed a light on and dramatically worsened existing inequalities in society. Internally, the pandemic has required us to totally reorganise the way we work as an organisation. With the exception of the Office Administrator, all staff worked from home for the entirety of the 12 months, with no opportunity to meet face-to-face as a team, and virtually no opportunity to do so with our partners or people we work with. All programmes and activities had to shift onto Zoom, WhatsApp, and other means of virtual and online communication.

We made it a priority to stay connected with our partners, donors and supporters – and to help people stay connected during a time when many people in our movement faced isolation and real hardship. We organised regular online gatherings and discussions for all our supporters, and especially for people involved in our Self-Reliant Groups and Church on the Margins programmes.

We were able not just to help people stay connected, but to build a stronger sense of community and find new ways to work with partners. Events like our annual conference actually became open to a much wider audience when held online, helping people to create connections across geographical and social divides. Even when face-to-face meetings become possible again, we will continue to use new tools to enable people to take part remotely, widening participation in our programmes.

Our impact at a glance

We stayed connected – and found new ways to make a difference!

We challenged the unjust structures that sweep people into poverty

In spite of the hugely challenging context of the Covid-19 pandemic, our campaigns had some notable campaign successes in 2020–21:

- Our Children's Right to Food Ambassadors worked closely with the Food Foundation, Dame Emma Thompson and Marcus Rashford and others as part of the End Child Food Poverty campaign. This resulted in the Government being forced to overturn their own decision and extend free meals and other support to children from low-income families during school holidays in England.
- As a result of the End Hunger UK campaign for the Government to measure the scale of food poverty in the UK, in conjunction with Emma Lewell Buck MP, and over 120 backbench MPs, the Government released the first ever UK-wide data on household food insecurity in March 2021.
- In October, we launched Reset the Debt, a campaign to cancel debts incurred by low-income families because of the pandemic, jointly with the Joint Public Issues Team of the Methodists, Baptists, Church of Scotland and United Reformed Church. The campaign gathered momentum. More than 500 church leaders signed a joint letter in support of the campaign in the autumn, there have been eight Parliamentary mentions to date, and a backbench debate planned.

Our impact at a glance

- Free meals for children from low-income families in the school holidays
- Winter grants and holiday activities for vulnerable families
- Food insecurity data published for the first time
- Growing support for a Covid debt jubilee

We`re building a movement that upholds dignity and agency

Challenge Poverty Week

In October 2020, Church Action on Poverty coordinated the first ever Challenge Poverty Week in England and Wales to:

- raise voices in unison against poverty and show that we all want to live in a more just and compassionate country.
- show what is already being done at community level to challenge and alleviate poverty.
- build awareness and support for long-term solutions that focus on enhancing the dignity and agency of people in poverty themselves.
- change the conversation around poverty and help end the stigma.

The event was a great success, helping us to build new partnerships and to explore issues that will drive our strategy in new ways.

CHALLENGE POVERTY WEEK ENGLAND & WALES

Our impact at a glance

- 21 events
- 72 activists and 61 organisations took part
- Over 66,000 people reached on social media
- 57% of participants rated events as 'excellent'

NEW WINE SKINS

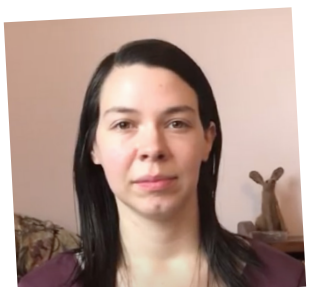
Church Action on Poverty Sunday 2021

A huge challenge this year has been that our partners and supporters in churches across the UK were unable to come together to pray and give in the way they have in previous years. So we held our annual fundraising Sunday online. Many churches organised their own events, but we also held an online service in partnership with Sunderland Minster and our local group in the North East, inviting supporters from across the UK to join us.

Our own trustee, Stef Benstead, talked about how faith drives her to speak truth to power about her own experiences of poverty. The event went well, although donations from church collections were significantly down this year, for obvious reasons.

Our impact at a glance

- Over 180 churches and groups requested resources
- Over 100 people attended our national online event
- We raised over £6,000 in donations



On Manchester Poverty Truth Commission, Stef works alongside public leaders to tackle poverty

People on the margins are best placed to help develop solutions to poverty

People in poverty helped design solutions to poverty

POVERTY TRUTH MANCHESTER

Our impact at a glance

- The Manchester Poverty Truth Commission's recommendations for wider action on child poverty, exploitation and benefits were taken up by Manchester City Council and the Manchester Health and Care Commissioning Group.
- Plans are being developed for new Poverty Truth Commissions across Greater Manchester.

Church Action on Poverty is proud to be a partner of the Poverty Truth Network, supporting individual Poverty Truth Commissions in various cities.

'Nothing about us, without us, is for us,' is the starting point for Poverty Truth Commissions. It identifies that lasting social change only happens when those who experience the struggle participate in generating that change – an insight which reflects our own values very closely.

The Poverty Truth Network says: "If we want to go far we have to go together. People experiencing poverty should take this journey with decision-makers and organisational leaders. By listening to each other, sharing wisdom and building empathy, trusting relationships are formed to have difficult conversations and find the way forward. Poverty Truth Commissions are places where those transformational relationships are formed and nurtured."

- The Manchester Poverty Truth Commission, which we have been hosting, continued its work during lockdown, with three task groups focusing on child poverty, exploitation and the benefits system.
- Working with the Poverty Truth Network, we have also been supporting a range of partners to develop plans for new Commissions across Greater Manchester – including in Oldham, Tameside, Trafford and a second Commission in Salford.

"Because of my experiences and where I come from, I never felt valid. Now I feel like I have a right to be here and take my seat at the table."

Nadine Travers, grassroots commissioner

People in poverty told their own stories and spoke out for change

Our Poverty Media Unit works with journalists and people in poverty, to generate powerful coverage that works to improve the direct media representation of people with experience of poverty.

- In early 2020, we worked with the Joseph Rowntree Foundation and a BBC News reporter to help tell stories of how poverty affects carers. We supported Mary (pictured below) and Sydnie from York to tell their stories for the BBC News at Six and Radio 4, as well as for the BBC website, reaching an audience of several million.
- In March 2020, the National Union of Journalists hosted a round-table discussion at its headquarters in London, for journalists, people in poverty and charities including Church Action on Poverty and Joseph Rowntree Foundation. Martin Green, one of our trustees, was among six people with experience of poverty in Halifax, York and London. They were joined by around 15 journalists, consisting of reporters, photographers and members of the union's ethics committee. This led to the updated version of *Reporting poverty: a guide for media professionals* being published with partners from ATD Fourth World, Joseph Rowntree Foundation, the National Union of Journalists and On Road Media in October 2020.
- Throughout the pandemic we have worked with partners to promote the work that they are doing through Your Local Pantry, local groups and wider partnerships through videos, media pieces and our 2021 calendar.
- We are working in partnership with *The Guardian* on the 'Made in Britain' video journalism project examining poverty, inequality and the challenges our communities face in the wake of the coronavirus pandemic. The project aims to involve the communities and individuals who are typically under-represented in the media to participate in the production process. Our film is being co-produced with our Children's Right to Food Ambassadors in Blackburn with Darwen focussing on young people's responses and experiences to living in poverty during lockdown.

voices from the MARGINS

Our impact at a glance

- Several million BBC viewers and listeners heard how poverty affects carers.
- Our partners across the UK shared stories form their work with our supporters and wider networks.
- The National Union of Journalists is promoting a new guide for media professionals reporting on poverty.

People have ideas about single parents or people on disability benefits or whatever, and we wanted to challenge the stigma and stereotypes

Mary Passeri, York Food Justice Alliance

People-powered change tackled food poverty

FOOD Power

Our Food Power programme has strengthened the ability of local communities to reduce food poverty, through solutions developed in partnership and with the support of peers from across the UK. The goal was to transform the way that people experiencing food poverty access support so they can create long-term, sustainable lives that are free from hunger.

2021 sees the end of this four-year programme, which has been delivered in partnership with Sustain and funded by The National Lottery.

It has had a significant impact for the people who took part, and done a great deal to strengthen a UK-wide movement for food justice.

Our impact at a glance

- We worked with 81 local food poverty alliances, and supported them to create local food action plans to continue the work now our programme has finished.
- 133 people with experience of food poverty played active roles in projects and campaigns through Food Power, making use of their expertise.
- £711,000 was distributed by Food Power over four years to support 86 local projects addressing issues that emerged from local alliances and experts by experience.
- During the pandemic, Food Power secured an extra £735,000 from Unicef UK, supporting 30 projects to ensure families had access to nutritious food.

Penny Walters draws on her experience of food poverty to campaign for food justice

They nurture, they help, they see the possibilities in you and they say, you've got this story to tell. So I tell my story, I reduce the stigma of food poverty, more people think, she told her story, I could tell my story or I don't feel so bad now about going asking for help.

People accessed good food with dignity, choice and hope

Your Local Pantry is a network of community food stores, creating a sustainable and long-term solution to food poverty and helping the UK save money on their food bills. Pantry members join and pay a fee to shop each week (between £3.50 and £5.00) for 10 items. We develop new Pantries through a social franchise model which is rooted in being member-run, open to all, offering choice and quality, and has no restrictions or time limits on membership.

In response to the pandemic, we were able to secure additional funding to more rapidly expand the Your Local Pantry network. In the past 12 months we have supported local partners to open 35 new Pantries, meaning there are now 50 Local Pantries. We launched a 'Friends of Your Local Pantry' scheme and ran a Big Give Christmas Challenge, raising extra donations to help Pantries top up their supplies and support the growing network.

Members tell us the benefits of Your Local Pantry are:

- **Saving money on grocery bills:** Over £15 a week or if a member visits weekly, £780 a year.
- **Reducing food waste:** 97% of members valued the contribution they make to reducing food waste.
- **Enhancing nutrition and food variety:** Through a commitment to offering fresh and frozen, chilled and seasonal produce.
- **Knitting neighbourhoods together:** Through the weekly shop, with familiar faces, fighting isolation and signposting to other services.
- **Developing employability:** Through a range of volunteering opportunities, developing skills through systems governing stock and software, payments, communication and environmental health.

We have strengthened and worked closely with partners across the UK to help us achieve this, including Stockport Homes Group, Thrive Together Birmingham, St Andrews Community Network (Liverpool), Faith in Community Scotland, Pecan (London), and Food Sense Wales.

Our impact at a glance

- 9,100 households comprising over 25,000 adults and children had regular access to good, affordable food with choice and dignity.
- Pantries remained open and ensured people had access to food through the pandemic – adapting by offering deliveries or opening in different ways.
- Donors gave almost £20,000 to ensure Pantries remained stocked during the pandemic.

"As a struggling working family it has helped me feel less of a failure for not being able to provide the basics that we need. I hope it gets bigger and helps more people."

A member of Dusty Forge Pantry, Cardiff

Groups are sharing skills and building businesses to loosen the grip of poverty

Self-Reliant Groups

Our impact at a glance

- SRG members met weekly for an online 'Self Reliant Brew', reducing isolation and allowing them to talk about their business ideas.
- SRG members from across the UK met at regular Peer Gatherings, sharing skills and ideas.
- We ran online business training sessions, resulting in a number of SRGs coming together to compile and publish their own cookbook.
- Over 30 of our SRG members took part in a Facebook 'Village Fair' organised by one of our partners, joining in growing and making competitions that raised awareness of SRGs nationally.
- SRG members used an online Christmas Fair to sell handmade goods which they would normally have sold at local markets.

A Self-Reliant Group (SRG) is a group with shared economic and/or social backgrounds, where members support each other and develop friendships. They meet regularly and agree to start saving, rotating leadership and responsibility, learning together and sharing skills. Many of them start a small business which, in time, will help them earn an income to support themselves and their families. Church Action on Poverty has established a network of SRGs across the North West of England, launching 31 groups with 230 members since 2014. We are now working to scale up the programme and support SRGs nationwide.

However, the pandemic has been an extremely difficult time for members of SRGs. (Most of our members are women living in poverty, and 41% of those women identify as EU migrants, refugees or people seeking sanctuary.) Working with partners, we have innovated to continue working closely together and allow groups to meet virtually.

We also created a new process for supporting SRG members on benefits to communicate their involvement to the DWP, and avoid reductions to their benefits. This will support new partners nationally to grow the movement.

Churches are putting marginalised communities first

Church on the margins

We support churches and projects across Greater Manchester and nationally, to explore and reflect on what it means to be a 'church on the margins'. We want church institutions, both in the region and nationally, to have a deeper understanding of what it means to be a 'church of the poor' in practice. By sharing stories and visions, we hope we can persuade church institutions prioritise the poorest and most marginalised communities when they decide how to use their finance, ministry and lay training.

We were about to launch with face-to-face peer learning workshops for churches in Greater Manchester, just as lockdown happened in March 2020. The work had to rapidly shift to a programme of weekly online reflection sessions, eventually building an online community of over 60 people from across the UK.

We are now working with a cluster of churches in Stockport to explore what it means to be a Church on the Margins. We have also been mapping trends in the distribution of churches across Greater Manchester over the past 10 years – to see whether church resources have been diverted away from the poorest communities – but this work has slowed considerably as a result of lockdown.

In July, the Methodist Church agreed a five year strategy to invest £8m into new 'Church at the Margin' initiatives, with Church Action on Poverty as a key programme partner. The programme formally started in January, and we are still in the process of exploring what our contribution will be.

We have had to put on hold a programme of participatory workshops to facilitate theological reflection on issues relating to food poverty, but will be recommencing this work in 2021–22.

Our impact at a glance

- 60 people across the UK shared in theological reflection throughout lockdown
- Churches in Greater Manchester are sharing stories and ideas about what it means to be led by people on the margins

People in poverty are speaking truth to power

Due to Covid-19, we had to modify our plans for the 'Speaking Truth to Power' programme, as it was impossible to hold face-to-face training or the residential which we had originally built into the programme. However, working in partnership with the University of Sheffield, we have been able to recruit a group of 15 people with a range of personal experiences of food poverty since the start of the pandemic, drawn very widely from across the UK, to a 'Food Experiences Panel.' Working on Zoom has actually made it possible for us to host monthly meetings of the group, who are widely dispersed (from Northern Ireland, Scotland, Wales and Cornwall as well as points in between), since September 2020. The Panel has used a range of participatory and creative methods to enable people to share their experiences of receiving various kinds of support to access food during the Covid-19 crisis, reflect together on the learning from this, and create recommendations for how household food insecurity is better tackled in future.

SPEAKING TRUTH TO POWER

Our impact at a glance

- 15 people came together to share their experiences of food poverty
- Recommendations for how to better tackle food insecurity will be shared with policy-makers in 2021–22

plans for 2021–22: Building dignity, agency and power together

How can we work with people struggling against poverty in ways which build their dignity, agency and power? In many ways this has been an enduring theme of Church Action on Poverty's work over many years, but we will be making this a much sharper and more prominent feature of what we do over the coming years – including as we plan for our 40th anniversary year in 2022.

For far too long, our society has chosen to value its wealthiest members more highly than those who have been swept into poverty in increasing numbers. As recent Government research revealed, working-age benefits (and Universal Credit in particular) are failing to protect large numbers of households from experiencing food poverty on a regular basis. Sadly, as the pandemic has highlighted, we are not all in this together.

Our Christian faith points us in a different direction – one in which all people are held to be of equal value and deserve to have their human dignity respected, their God-given wisdom and insights valued, and their right to speak truth to power upheld.

The task of building a movement to tackle poverty which affirms dignity, agency and power is one in which many different people and partners will have a part to play. Our role will continue to be a catalyst, to enable groups of people to come together to challenge poverty and to build their own dignity, agency and power in different ways and in different communities across the UK.

We will continue to expand the network of Local Pantries within our growing Your Local Pantry network, offering dignity, choice and hope to literally thousands of members across the country. We will explore ways to expand the network of Self-Reliant Groups beyond Greater Manchester, by introducing new partners to the approach, including piloting the possibility of establishing Self-Reliant Groups alongside Local Pantries. We will continue to support the Manchester Poverty Truth Commission and seed the possibility of new Commissions in other parts of the country in conjunction with the Poverty Truth Network. We will be exploring with our partners – Urban Life, Nazarene Theology College, the Centre for Faith and Justice and the Methodist Church's national Church At the Margins programme – what building dignity, agency and power means for local churches and congregations, and for people who are themselves at the margins, economically, socially or indeed, in relation to the life of the church.

Alongside these, we will be coordinating Challenge Poverty Week in England and Wales for the second year as a key 'movement building' moment in the year – and seeking to pilot our new 'Speaking Truth to Power' programme to equip a new generation of people with lived experience of poverty to be activists, leaders and campaigners in their own right.

financial review

The pandemic has had an impact on all aspects of Church Action on Poverty's operations. However, the charity was in a strong position to weather short-term financial uncertainty due to its careful management of unrestricted funds and regular reviews of its reserves. During the year, not only has budgeted grant funding continued, we have also been the grateful recipients of unexpected restricted and unrestricted grants from funders who recognise and value the long-term positive impact of our work and its increased importance at this time. Donations from committed individuals and churches have also remained steady, and we offer sincere thanks to all those who continue to support us, when those with lived experience of poverty need our support more than ever. Staff have been under extra pressure at this time and the Council of Management are doing all they can to care for them as they all continue to work above and beyond expectations in this challenging context.

Despite the pandemic this was another positive year for Church Action on Poverty, with established projects continuing and newer initiatives developing. We experienced an encouraging unrestricted surplus of £46,059 in 2021 (2020: deficit of £41,839). Unrestricted income from donations from committed individuals, local churches and legacies increased to £209,174 (including Gift Aid) in 2021 (2020: £190,988). Total unrestricted funds carried forward (including designated funds) were £155,264 (2020: £109,205). Unrestricted funds are vital to finance the core costs of the charity, which continue to be carefully managed. They also fund campaigns and events which underpin so much of the charity's impact.

A designated fund was established in 2017 to ring-fence a proportion of unrestricted funding for special projects. At the end of the financial year the fund balance is £14,726 (2020: £6,147). £30,000 has been added to the fund, thanks to unexpected unrestricted grant funding received in 2021. £21,421 has been spent in 2021 – paying the salary of an intern (who has subsequently become a permanent member of staff); undertaking some polling relating to the pandemic; purchasing office equipment to support staff working from home; and launching the new Challenge Poverty Week in England and Wales. The remaining balance will be spent on activities such as celebrating Church Action on Poverty's 40th anniversary and for funding small grants for grassroots projects tackling poverty. It is anticipated that the designated funds will be fully spent within one year.

During 2021, despite the pandemic, it has been encouraging to see many of our programmes continue to develop and expand. We have strong relationships with our funders, who increasingly provide us with committed funding for programmes that will continue for multiple years.

- Further funding from Esmee Fairbairn has allowed the important work of campaigning to End Hunger in the UK to continue, although this campaign is coming to a close.
- While we previously invested unrestricted funds in the Your Local Pantry project to establish it, in 2021 significant funding has been received from many grant-makers, enabling the Pantry network to expand substantially, as the need for food security grows. Franchise fees are received to facilitate the core support for all Pantries.
- Funding from the Tudor Trust and Nesta has enabled the establishment and development of more Self-Reliant Groups.
- Our partnership with Sustain, through funding from the Big Lottery, strengthened the Food Power alliance, although 2021 sees the end of this four-year programme.
- We have continued to support the Manchester Poverty Truth Commission thanks to further funding received in 2021, and there are plans for new Commissions across Greater Manchester.
- The Church on the Margins project has benefited from a number of grants in 2021 which are allowing it to flourish.
- The value of the Poverty Media Unit has been recognised by the Joseph Rowntree Foundation and an anonymous trust. It continues to support other programmes run by Church Action on Poverty.
- In 2021 funding has been received for new programmes such as Speaking Truth to Power and research into food insecurity.

We are very grateful to all our funders, and further details about who has funded which programmes can be found in Note 3.

The £72,346 surplus in restricted funds at the year end (2020: deficit of £41,211) is due to receiving multi-year large grants. The carried forward balance of restricted funds of £264,444 (2020: £192,098) relates to programme funding for long-term projects continuing in 2021 and beyond.

Financial risks and mitigations

The Council of Management reviews Church Action on Poverty's risk register each year. The potential likelihood and impact of each risk is considered and traffic-light colours are used. Probably unsurprisingly, the risk of a pandemic had not previously been explicitly considered, but the strength of Church Action on Poverty's relationships with supporters, and the thoroughness with which other identified risks have been mitigated, ensured that the pandemic was not financially detrimental to the charity.

In 2021, as in recent years, no financial risks have been identified as 'red'. Ongoing risks that were identified include:

- Lack of funds leading to a significant financial loss in the year – this is mitigated by having a clear funding strategy and plans to diversify the funding sources further. Future funding forecasts are provided to the Council at each meeting so that the known end of funding agreements can be planned for. Budgets are managed carefully and cash flow considered regularly to ensure that a risk of lack of funds is minimised.
- Ageing supporter base – this is mitigated by a creative supporter relations strategy for actively attracting new members, donors and legacies. Investment in a new website and database support this strategy.
- Lack of unrestricted reserves – while this was seen as a 'red' risk a few years ago it is no longer considered to be so. To mitigate this risk re-arising our reserves policy is clearly linked to our business plan (see details of our reserves policy below).

Other risks identified as less significant include the risk of fraud and error occurring; inadequate reporting to funders; or inadequate insurance. All of these risks are considered regularly and action is taken to mitigate them when necessary. The Council also continues to take steps to reduce risk by holding cash reserves in a number of separate banking institutions.

Overall financial and fundraising aims for 2021–22

- To ensure Church Action on Poverty is able to continue and extend its vital work, especially in the context of the pandemic.
- To work towards a position where unrestricted income, i.e. that from our committed givers, is sufficient to cover the core costs of running the organisation.
- To strengthen our relationships with existing funders and donors, increasing their level of commitment and support.
- To explore other ways of diversifying our income streams and reducing our dependence on restricted grant funding, for example by developing the franchise model for Your Local Pantry and continuing to expand the 'Friends of Your Local Pantry' who donate regularly to support the Pantry in their local area.

Reserves policy

Reserves are held to build resilience and capacity, and to allow Church Action on Poverty to continue its activities in the event of a short-term reduction in income.

In 2021 the Council of Management reviewed how it calculates the level of free reserves deemed necessary. Factors such as the cost of operating for 12 months without any programme recharges (restricted grants cover some unrestricted costs) and the cost of winding up the organisation in an orderly way were considered. This led the Council to conclude that a range of £74,000 to £121,000 of free reserves is appropriate at this time. At the end of 2020–21 the level of free reserves (i.e. unrestricted general funds) was £140,538 (2020: £103,058), which exceeds the policy's range. However, given the ongoing uncertainties of the pandemic, this is considered acceptable, and reassuring as we continue our ever more vital work.

The organisation's current position compared to the policy's range is considered at every Council of Management meeting, and the appropriate range of free reserves is considered every 3 years or when there is a significant change in circumstances.

Despite a very challenging year, we are in a strong financial position and with your continued support we will work hard to ensure that those experiencing poverty are supported and empowered, and that the structures that keep them in poverty are challenged.

structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 01 June 1999 and registered as a charity on 24 March 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Trustee / director election

Trustees/directors make up Church Action on Poverty's Council of Management, the organisation's governing body. Each year, one third of members of the Council of Management retire from office at the Annual General Meeting, all of whom are eligible for re-election. All members of Church Action on Poverty are invited to make nominations, and the ballot for new Council of Management members takes place at the Annual General Meeting. Where there are specific gaps in skills or experience within the Council membership, the Council is empowered to co-opt one or more additional members until the following Annual General Meeting.

Trustee / director induction

The new trustees / directors undergo an induction process which explains the staffing, structure, etc. of the organisation and a half-day session at the Church Action on Poverty offices with the Chair, Director, Programme Manager and other Church Action on Poverty staff.

Organisational structure

The full Council of Management meets a minimum of four times a year. The Council operates an annual planning cycle, including establishing and reviewing strategic priorities, agreeing and monitoring an organisational Year Plan, and other organisational and operational policies and priorities.

An Officers' Group meets bi-monthly to discuss the more detailed operations of the charity. The Treasurer is in contact with the Finance Manager on a regular basis to specifically discuss finances. The two senior staff meet regularly as a small management team, and the full staff team meets twice a year as part of the planning cycle.

Risk management

The major risks facing the charity, as identified by the trustees, have continued to be reviewed and systems established to mitigate those risks.

Volunteers

Church Action on Poverty was fortunate to have a number of regular volunteers during this financial year. Church Action on Poverty would like to thank our volunteers for the vital contribution they make to the work of the charity.

Public benefit

In planning the charity's activities and achievements, the Council of Management has had due regard to the guidance on public benefit issued by the Charity Commission.

Funds held as custodian trustee on behalf of others

Church Action on Poverty does not currently hold any funds on behalf of any other charities.

Statement of responsibilities of the trustees

The trustees (who are also directors of Church Action on Poverty Ltd for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 6 November 2021 and signed on their behalf by

J Dale (Nov 19, 2021 14:45 GMT)

John Dale, Chair

Independent examiner's report to the trustees of Church Action on Poverty Ltd

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 19 to 27.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

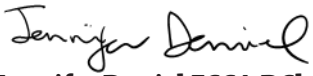
Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Jennifer Daniel FCCA DChA
Slade & Cooper Ltd
Beehive Mill
Jersey St
Manchester
M4 6JG
Friday 19 November 2021

financial statements

Statement of financial activities (including income and expenditure account) for the year ending 31 March 20121

	Unrestricted funds	Restricted funds	Total funds 2021	Total funds 2020
Income				
Grants, donations and legacies[3]	£299,552	£492,385	£791,937	£637,284
Charitable activities: fees and other income[4]	£1,100	£22,648	£23,748	£23,955
Investments[5]	£184	£0	£184	£538
Total income	**£300,836**	**£515,033**	**£815,869**	**£661,777**
Expenditure				
Raising funds[6]	£47,344	£0	£47,344	£45,008
Charitable activities[7]	£167,433	£482,687	£650,120	£699,819
Total expenditure	**£214,777**	**£482,687**	**£697,464**	**£744,827**
Net income/(expenditure) before net gains/(losses) on investments	**£86,059**	**£32,346**	**£118,405**	**(£83,050)**
Realised gains/(losses) on investments	-	-	-	-
Unrealised gains/(losses) on investments	-	-	-	-
Net income/(expenditure) for the year[9]	**£86,059**	**£32,346**	**£118,405**	**(£83,050)**
Transfer between funds	(£40,000)	£40,000	£0	£0
Net movement in funds for the year	**£46,059**	**£72,346**	**£118,405**	**(£83,050)**
Reconciliation of funds				
Total funds brought forward	£109,205	£192,098	£301,303	£384,353
Total funds carried forward	**£155,264**	**£264,444**	**£419,708**	**£301,303**

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance sheet as at 31 March 2021

	2021		2020	
Current assets				
Debtors[13]	£236,152		£166,073	
Cash at bank and in hand[14]	£275,358		£248,479	
Total current assets	**£511,510**		**£414,552**	
Liabilities				
Creditors: amounts falling due in less than one year[15]	(£91,802)		(£113,249)	
Net current assets		**£419,708**		**£301,303**
Total assets less current liabilities		£419,708		£301,303
Net assets		**£419,708**		**£301,303**
The funds of the charity				
Restricted income funds[16]		£264,444		£192,098
Unrestricted income funds[17]		£155,264		£109,205
Total charity funds		**£419,708**		**£301,303**

For the year in question, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- *The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.*
- *The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.*

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes from page 21 to page 31 form part of these accounts.

Approved by the trustees on 6 November 2021 and signed on their behalf by:

J Dale

J Dale (Nov 19, 2021 14:45 GMT)

John Dale, Chair

Lydia Groenewald

Lydia Groenewald (Nov 19, 2021 14:00 GMT)

Lydia Groenewald, Treasurer

Statement of cash flows for the year ending 31 March 2021

	2021	2020
Cash provided by/(used in) operating activities[20]	**£26,695**	**£43,269**
Cash flows from investing activities		
Dividends, interest, and rents from investments	£184	£538
Cash provided by/(used in) investing activities	**£184**	**£538**
Increase/(decrease) in cash and cash equivalents in the year	£26,879	£43,807
Cash and cash equivalents at the beginning of the year	£248,479	£204,672
Cash and cash equivalents at the end of the year	**£275,358**	**£248,479**

Notes to the accounts for the year ending 31 March 2021

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Church Action on Poverty Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees have made no key judgments which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g Expenditure and irrecoverable VAT
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 is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and their associated support costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities.

i Operating leases
Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office equipment	**20%**

k Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand
Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m Creditors and provisions
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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o Pensions
The charitable company contributes to defined contribution pension schemes on behalf of its employees. The assets of these schemes are entirely separate to those of the charity. The pension cost shown represents contributions payable by the charity on behalf of the employees.

There were contributions outstanding at the balance sheet date of £Nil (2020: £Nil).

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 2.

3 Income from grants, donations and legacies

Current reporting period

	Unrestricted	Restricted	**Total in 2021**
Grants			
Core campaigns and events			
The Methodist Church	£6,000	£0	**£6,000**
CMW Charitable Trust	£5,000	£0	**£5,000**
Marsh Christian Trust	£800	£0	**£800**
Tudor Trust (Wellbeing)	£2,000	£0	**£2,000**
HMRC JRS	£6,578	£0	**£6,578**
Esmee Fairbairn Foundation	£20,000	£0	**£20,000**
Paracletos	£10,000	£0	**£10,000**
Poverty Media Unit			
Anonymous trust	£0	£10,000	**£10,000**
Joseph Rowntree Foundation	£0	£2,100	**£2,100**
Your Local Pantry			
Tudor Trust	£0	£30,000	**£30,000**
John Laing Trust	£0	£21,100	**£21,100**
Evan Cornish Foundation	£0	£2,500	**£2,500**
Esmee Fairbairn Foundation Emergency	£30,000	£0	**£30,000**
Robertson Trust	£0	£15,000	**£15,000**
Big Lottery COVID Response	£0	£70,578	**£70,578**
CAF Resilience Fund	£0	£29,094	**£29,094**
The Jerusalem Trust	£0	£20,000	**£20,000**
End Hunger UK			
Esmee Fairbairn Foundation	£10,000	£82,809	**£92,809**
Food Power			
Big Lottery	£0	£66,178	**£66,178**
Why Hunger Inc.	£0	£2,230	**£2,230**
Church on the Margins			
Coventry University	£0	£5,000	**£5,000**
Sir Halley Stewart Trust	£0	£20,976	**£20,976**
Methodist Action for Poverty & Justice	£0	£30,000	**£30,000**
Manchester Poverty Truth Commission			
Poverty Truth Network Regional Support	£0	£1,400	**£1,400**
Our Manchester Investment Fund	£0	£14,155	**£14,155**
Speaking Truth to Power			
Society of the Holy Child Jesus	£0	£20,000	**£20,000**
Food insecurity research			
University of Sheffield	£0	£29,940	**£29,940**
Total income from grants	**£90,378**	**£473,060**	**£563,438**
Donations (including Gift Aid)	£206,511	£19,325	**£225,836**
Donated services	£2,663	£0	**£2,663**
Total by fund 31 March 2021	**£299,552**	**£492,385**	**£791,937**

Previous reporting period

	Unrestricted	Restricted	**Total in 2020**
Grants			
Core campaigns and events			
The Methodist Church	£6,000	£0	**£6,000**
The Paristamen Co	£500	£0	**£500**
Marsh Christian Trust	£700	£0	**£700**
Poverty Media Unit			
Anonymous trust	£0	£10,000	**£10,000**
Joseph Rowntree Foundation	£0	£7,000	**£7,000**
Self-Reliant Groups			
Nesta	£0	£98,000	**£98,000**
Tudor Trust	£0	£40,000	**£40,000**
Your Local Pantry			
Barrow Cadbury Trust	£0	£28,800	**£28,800**
End Hunger UK			
Esmee Fairbairn Foundation	£0	£122,971	**£122,971**
Food Power			
Big Lottery	£0	£61,622	**£61,622**
Church on the Margins			
MB Reckitt Trust	£0	£5,000	**£5,000**
Coventry University	£0	£5,000	**£5,000**
Passionist Centre for Thought and Practice	£0	£12,000	**£12,000**
Sir Halley Stewart Trust	£0	£10,488	**£10,488**
Manchester Poverty Truth Commission			
Joseph Rowntree Foundation	£0	£10,000	**£10,000**
Manchester Alliance & Community Care	£0	£6,000	**£6,000**
Our Manchester Investment Fund	£0	£14,155	**£14,155**
Why Hunger Conference USA			
End Hunger UK	£0	£5,926	**£5,926**
Trussell Trust	£0	£2,134	**£2,134**
Total income from grants	**£7,200**	**£439,096**	**£446,296**
Donations (including Gift Aid)	£182,169	£0	**£182,169**
Donated services	£8,819	£0	**£8,819**
Total by fund 31 March 2020	**£198,188**	**£439,096**	**£637,284**

4 Income from charitable activities

Current reporting period	Unrestricted	Restricted	Total in 2021
Fees and other income	£1,100	£22,648	**£23,748**
Total	**£1,100**	**£22,648**	**£23,748**

Previous reporting period	Unrestricted	Restricted	Total in 2020
Fees and other income	£6,643	£17,312	**£23,955**
Total	**£6,643**	**£17,312**	**£23,955**

5 Investment income

Current reporting period	Unrestricted	Restricted	Total in 2021
Income from bank deposits	£184	-	**£184**
Total	**£184**	-	**£184**

Previous reporting period	Unrestricted	Restricted	Total in 2020
Income from bank deposits	£538	-	**£538**
Total	**£538**	-	**£538**

6 Cost of raising funds

	2021	2020
Staff costs	£39,400	£38,426
Printing and postage	£7,944	£6,582
Total	**£47,344**	**£45,008**

All expenditure on cost of raising funds is unrestricted.

7 Analysis of expenditure on charitable activities

Current reporting period	Staff costs	Operating costs	Support costs	Total 2021
Core campaigns and events	£156,557	£84,853	(£69,743)	**£171,667**
End Hunger UK	£17,922	£60,961	£6,924	**£85,807**
Food Power	£38,909	£9,579	£9,727	**£58,215**
Poverty Media Unit	£7,737	£838	£1,715	**£10,290**
Self-Reliant Groups	£22,626	£22,893	£9,104	**£54,623**
Your Local Pantry	£35,026	£108,053	£26,377	**£169,456**
Church on the Margins	£27,008	£9,272	£7,256	**£43,536**
Manchester Poverty Truth Commission	£2,596	£17,067	£1,966	**£21,629**
Speaking Truth to Power	£5,939	£500	£2,500	**£8,939**
Food insecurity research	£17,021	£2,606	£4,174	**£23,801**
Governance costs[8]	£0	£2,157	£0	**£2,157**
Total	**£331,341**	**£318,779**	**£0**	**£650,120**

Previous reporting period	*Staff costs*	*Operating costs*	*Support costs*	*Total 2020*
Core campaigns and events	*£122,037*	*£98,766*	*(£60,555)*	***£160,248***
End Hunger UK	*£55,090*	*£127,396*	*£19,457*	***£201,943***
Food Power	*£42,372*	*£6,914*	*£10,623*	***£59,909***
Poverty Media Unit	*£18,709*	*£2,367*	*£4,215*	***£25,291***
Self-Reliant Groups	*£21,470*	*£70,375*	*£18,369*	***£110,214***
Your Local Pantry	*£21,221*	*£51,403*	*£0*	***£72,624***
Church on the Margins	*£18,120*	*£6,085*	*£4,841*	***£29,046***
Manchester Poverty Truth Commission	*£2,481*	*£28,019*	*£3,050*	***£33,550***
Governance costs[8]	*£0*	*£6,994*	*£0*	***£6,994***
Total	***£301,500***	***£398,319***	***£0***	***£699,819***

Allocated as follows:	2021	2020
Unrestricted expenditure	£482,687	£540,127
Restricted expenditure	£167,433	£159,692
Total	**£650,120**	**£699,819**

8 Analysis of governance and support costs

Current reporting period	Basis of apportionment	Governance	Total 2021
Accountancy services	Governance	£2,125	£2,125
AGM and conference	Governance	-	-
Trustees' expenses	Governance	£32	£32
Total		**£2,157**	**£2,157**

Previous reporting period	Basis of apportionment	Governance	Total 2020
Accountancy services	Governance	£1,933	£1,933
AGM and conference	Governance	£686	£686
Trustees' expenses	Governance	£4,375	£4,375
Total		**£6,994**	**£6,994**

9 Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2021	2020
Independent examiner's remuneration (net of VAT)		
Independent examination fees	£300	£300
Accountancy	£1,400	£1,400

10 Staff costs

Staff costs during the year were as follows:

	2021	2020
Wages and salaries	£316,348	£289,359
Social security costs	£24,369	£21,969
Pension costs	£30,024	£28,598
Total	**£370,741**	**£339,926**

Allocated as follows:

	2021	2020
Cost of raising funds	£39,400	£38,426
Charitable activities	£331,341	£301,500
Total	**£370,741**	**£339,926**

No employee has employee benefits in excess of £60,000 (2020: nil).

The average number of staff employed during the period was 12 (2020: 11).

The average full-time equivalent number of staff employed during the period was 10 (2020: 9).

The ratio between the salaries of the highest-paid and lowest-paid staff members was 1.5:1 (2020: 1.6:1).

The key management personnel of the charity comprise the trustees and the Director and Programme Manager. The total employee benefits of the key management personnel of the charity were £81,259 (2020: £72,254).

11 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration or reimbursed expenses during the year (2020: nil).

1 trustees (2020: 14) received travel and subsistence expenses during the year of £32 (2020: £4,376).

Aggregate donations from related parties were £10,504 (2020: £15,181).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2020: nil).

12 Government grants

The government grants recognised in the accounts were as follows:

	2021	2020
HMRC JRS	£6,578	-
Total	**£6,578**	**-**

There were no unfulfilled conditions and contingencies attaching to the grants.

13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

14 Debtors

	2021	2020
Prepayments and accrued income	£236,152	£166,073
Total	**£236,152**	**£166,073**

15 Cash at bank and in hand

	2021	2020
Cash at bank and in hand	£275,358	£248,479
Total	**£275,358**	**£248,479**

16 Creditors: amounts falling due within one year

	2021	2020
Short-term compensated absences (holiday pay)	£10,356	£6,340
Other creditors and accruals	£81,446	£106,909
Total	**£91,802**	**£113,249**

17 Analysis of movements in restricted funds

	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 31 March 2021
Poverty Media Unit	£10,205	£12,100	(£10,290)	£0	£12,015
Self-Reliant Groups	£77,010	£0	(£54,623)	£0	£22,387
Your Local Pantry	£0	£229,097	(£169,456)	£30,000	£89,641
End Hunger UK	£35,568	£82,809	(£85,807)	£10,000	£42,570
Food Power	£15,643	£68,408	(£58,606)	£0	£25,445
Manchester Poverty Truth Commission	£22,847	£16,703	(£27,629)	£0	£11,921
Church on the Margins	£30,825	£55,976	(£43,536)	£0	£43,265
Speaking Truth to Power	£0	£20,000	(£8,939)	£0	£11,061
Food insecurity research	£0	£29,940	(£23,801)	£0	£6,139
Total	**£192,098**	**£515,033**	**(£482,687)**	**£40,000**	**£264,444**

Previous reporting period	*Balance at 1 April 2019*	*Income*	*Expenditure*	*Transfers*	*Balance at 31 March 2020*
Poverty Media Unit	*£18,244*	*£17,250*	*(£25,289)*	*£0*	*£10,205*
Self-Reliant Groups	*£49,224*	*£138,000*	*(£110,214)*	*£0*	*£77,010*
Your Local Pantry	*£18,634*	*£42,910*	*(£72,624)*	*£11,080*	*£0*
End Hunger UK	*£80,608*	*£125,475*	*(£201,943)*	*£31,428*	*£35,568*
Food Power	*£13,930*	*£61,622*	*(£59,909)*	*£0*	*£15,643*
Manchester Poverty Truth Commission	*£26,242*	*£30,155*	*(£33,550)*	*£0*	*£22,847*
Church on the Margins	*£26,427*	*£32,936*	*(£28,538)*	*£0*	*£30,825*
Why Hunger Conference USA	*£0*	*£8,060*	*(£8,060)*	*£0*	*£0*
Total	***£233,309***	***£456,408***	***(£540,127)***	***£42,508***	***£192,098***

Name of restricted fund	Description, nature and purposes of the fund
Poverty Media Unit	To provide poverty media coverage of programmes
Self-Reliant Groups	To work with groups to make them self-reliant
Your Local Pantry	To feed people sustainably
End Hunger UK	To confront the root causes of food insecurity in the UK
Food Power	To tackle food poverty through people-powered change
Manchester Poverty Truth Commission	To find ways of unlocking poverty in Manchester
Church on the Margins	To work with church communities on poverty and injustice issues
Speaking Truth to Power	To train participants in making recommendations to policy-holders on how to deal with household food insecurity in the future
Food insecurity research	To research and document people's experiences accessing food during the Covid-19 crisis
Why Hunger Conference USA	To support Food Power's staff and participants' attendance at USA conference on food poverty

18 Analysis of movement in unrestricted funds

Current reporting period	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 31 March 2021
General funds	£103,058	£270,836	(£193,356)	(£40,000)	£140,538
Designated funds	£6,147	£30,000	(£21,421)	£0	£14,726
Total	**£109,205**	**£300,836**	**(£214,777)**	**(£40,000)**	**£155,264**

Previous reporting period	*Balance at 1 April 2019*	*Income*	*Expenditure*	*Transfers*	*Balance at 31 March 2020*
General funds	*£121,044*	*£205,369*	*(£180,847)*	*(£42,508)*	*£103,058*
Designated funds	*£30,000*	*£0*	*(£23,853)*	*£0*	*£6,147*
Total	***£151,044***	***£205,369***	***(£204,700)***	***(£42,508)***	***£109,205***

General funds – the free reserves of the charity available for general charitable use.
Designated funds – unrestricted funds designated by the trustees for special projects.

19 Analysis of net assets between funds

Current reporting period	Unrestricted general funds	Unrestricted designated funds	Restricted funds	Total
Net current assets/(liabilities)	£140,538	£14,726	£264,444	**£419,708**
Total	**£140,538**	**£14,726**	**£264,444**	**£419,708**

Previous reporting period	*Unrestricted general funds*	*Unrestricted designated funds*	*Restricted funds*	*Total*
Net current assets/(liabilities)	*£103,058*	*£6,147*	*£192,098*	***£301,303***
Total	***£103,058***	***£6,147***	***£192,098***	***£301,303***

20 Operating lease commitments

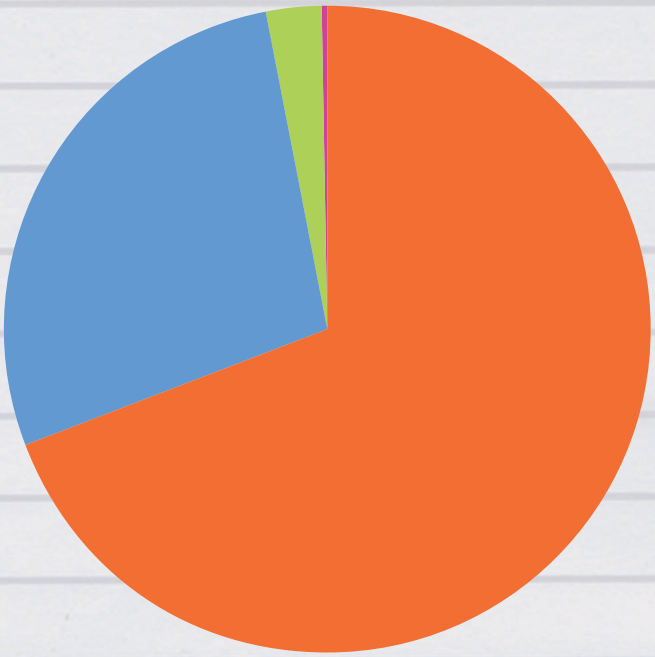
The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2021	2020	2021	2020
Less than one year	£9,720	£10,800	£1,258	£1,258
One to five years	£810	£11,700	£1,362	£2,620
Over five years	-	-	-	-
Total	**£10,530**	**£22,500**	**£2,620**	**£3,878**

21 Reconciliation of net movement in funds to net cash flow from operating activities

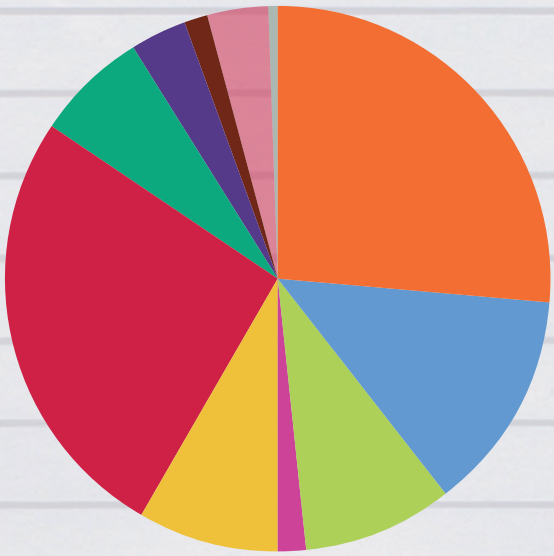
	2021	2020
Net income/(expenditure) for the year	£118,405	(£83,050)
Adjustments for:		
Dividends, interest and rents from investments	(£184)	(£538)
Decrease/(increase) in stock	£0	£0
Decrease/(increase) in debtors	(£70,079)	£46,367
Increase/(decrease) in creditors	(£21,447)	£80,490
Net cash provided by/(used in) operating activities	**£26,695**	**£43,269**

Where our money came from



- Grants: £563,438 (69%)
- Donations: £225,836 (28%)
- Fees: £23,748 (3%)
- Investments: £184 (<1%)

How we spent it



- Core campaigns and events: £171,667 (26%)
- End Hunger UK: £85,807 (13%)
- Food Power: £58,275 (9%)
- Poverty Media Unit: £10,290 (2%)
- Self-Reliant Groups: £54,623 (8%)
- Your Local Pantry: £169,456 (26%)
- Church on the Margins: £43,536 (7%)
- Manchester Poverty Truth Commission: £21,629 (3%)
- Speaking Truth to Power: £8,939 (1%)
- Food insecurity research: £23,801 (4%)
- Governance: £2,157 (<1%)

Find out more and get involved at www.church-poverty.org.uk!

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Church Action on Poverty

Company limited by guarantee, registered in England and Wales, number 3780243.

Registered charity number 1079986.