

MARAH TRUST

England & Wales · Charity number 1115471

Details

Status	Registered
Legal form	Charitable company
Company number	05731514
Registered	2006-07-20
Register	View on the Charity Commission register

Contact

Address	Open House Old Painswick Inn Stroud GL5 1QG
Phone	01453-367006
Email	office@marah.org.uk
Website	www.marah.org.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS OF THE CHURCHES TOGETHER IN ENGLAND, PARTICULARLY BY ASSISTING THOSE IN NEED AND THE MARGINALISED, INCLUDING THOSE SUFFERING AS A RESULT OF THE ABUSE OF ALCOHOL, DRUGS OR OTHER SUBSTANCES OR GAMBLING OR OTHER ADDICTIONS.

Activities: Marah operates a drop in for marginalised and vulnerable people within the Stroud area. They provide free nutritious meal four days a week in a warm and welcoming environment . There is easy access to advice through partnership agencies and practical support for all, including the homeless and isolated and those with poor physical, mental health and addiction issues.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE GLOUCESTERSHIRE
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£86,420	£77,482	-	-
2024-03-31	£92,014	£70,114	-	-
2023-03-31	£57,040	£69,967	-	-
2022-03-31	£71,718	£62,649	-	-
2021-03-31	£77,316	£48,050	-	-

Trustees

Name	Role	Appointed
Jacqueline Mae Natt	Chair	2016-03-16
Cherril Ann Pope		2023-01-18
David Drew		2017-08-15
James Coubrough		2018-01-03
James Hamilton		2025-06-06
Tina Cutler		2018-05-07

MARAH TRUST

England & Wales - Charity number 1115471

Accounts

marah

Directors' Report and Financial Statements

Year Ending 31 March 2025

Serving the disadvantaged of Stroud and the Five Valleys

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TRUSTEES

Jacqueline Mae Natt

Chair

Tina Cutler

Secretary

James Coubrough

Treasurer

David Elliott Drew

Cherril Pope

Keith Rudman

Resigned 1 12 2024

COMPANY SECRETARY

Tina Cutler

REGISTERED OFFICEOpen House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG**GENERAL OFFICE**Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG**INDEPENDENT EXAMINER**TSL Accounting Ltd
The Counting House
High Street
Minchinhampton
Glos GL6 9BN**BANKERS**Lloyds TSB Bank plc
13 Rowcroft
Stroud
GL5 3BD**WEBSITE**www.marah.org.uk

Chair's Report

We started our operational year from April 24 with the country in an upheaval due to the forthcoming general election and all the uncertainty that brings to the economy. The cost of living has continued to rise which has detrimental effects on us all but especially on the guests whom we support.

This year has had its ups and downs.

In September we welcomed a visit from Simon Gopher (our new local MP). He was very impressed with what we were doing at Marah and was very encouraging.

Earlier in the year Debbie joined us as a stand in cook and has proved to be a valuable member of the team. Tina Cutler left us again for several months to go on holiday and Cherril Pope kindly stepped in to act as secretary. Tina is now back with us as Marah secretary.

October was our AGM where we were able to give a 10 year long standing award to Janet Townsend and Mark Summers. Well done to both of these loyal supporters and thank you!

In October we also held a memorial service for our guests who had died during the year including some long-standing members of our community. The short service of remembrance was beautifully led by Jo Regan with music, prayers and candles. Many guests stayed behind to pay tribute to their friends. Jo Regan has now moved on to another area, but we were able to give her a lovely send off with our thanks.

In November we had a Marah Christmas tree at St Lawrence's Christmas tree festival in the church which was beautifully decorated by some volunteers with help from some of our guests.

We held our usual Christmas meal with a superb full Christmas meal cooked by Janet, Mandy and the team. It was such a happy occasion. Nuview, once again, gave us the cost of the Christmas meal and the Julia Rausing Trust gave us a donation which enabled us to give out a food bag as a Christmas gift to our guests. The bag contained several food items and included a few Christmas treats. Our thanks to all our supporters.

Keith Rudman resigned as trustee in December and we would like to thank him for all his loyal support and compassion for Marah over his years' service with us. Jamie Dalrymple Hamilton has been appointed as a new trustee and has been busy learning the ropes.

We were delighted to welcome Bishop Rachel of Gloucester as our patron early this year! Bishop Rachel visited Marah a few years ago and has always been interested in our work.

We also welcome James Turk as the Marah chaplain. James visits the drop in once a month and chats to our guests. He is a very welcome visitor.

Targets for April 2023 -2024

1)We are pleased that we reached our fund-raising target for the year.

2)Unfortunately, we have been unable to improve the current storage facilities due to limitations of the venue.

3) We have made great strides to improve the consistency and culture of our service. Common practices have been embedded across all four days. There is still some work to be done but we have made good progress.

4) We are seeking to improve and explore the wellbeing of our guests beyond the provision of food. We have conducted several surveys and are aiming to implement some of the ideas.

We also held a 'Blue Sky' meeting early in the year to rethink our vision for Marah and to re-evaluate what we provide for our guests. Some of these ideas are incorporated into next years' targets.

The trustees would like to thank Michael, Janet, Mandy, Debbie and every volunteer for all their efforts, time and enthusiasm. We couldn't open without you.....

Thank you!

Jacqueline Natt
(Chair Marah Trustees)



Offering the hand of friendship and hand massage!

Treasurer's Report

Summary

Grants from the Councils have helped to meet the bulk of running costs for Marah. To open on Fridays, designated grants were secured to cover this cost which was budgeted at £17,000. Thankfully there are regular donors and one-off donations throughout the year. This year ended with a small surplus. There were no related party transactions.

Income

The balance of our income sources has changed this year with more dependence on grants than individuals with grants accounting for 60% of our income.

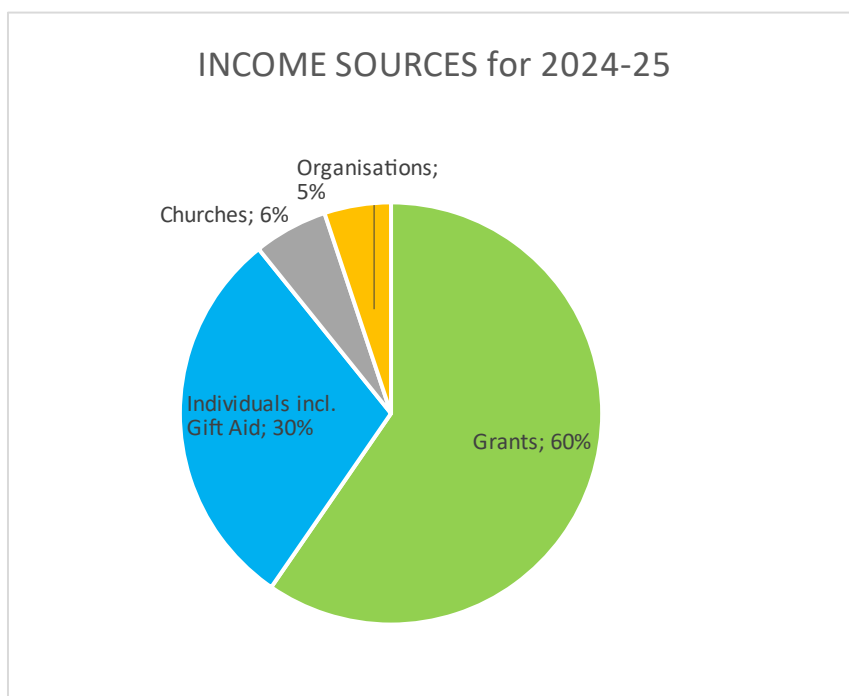
Raising and maintaining a steady income stream is a challenge for a small charity like Marah and the reserves policy considers the need to make clear responsible decisions that safeguard the rights of our staff, as well as doing the best for our guests.

Over the past financial year, we have applied for grants from charitable trust funds and the local councils with great success. This has contributed to almost 60% of our income up from 51%. This strategy continues but as with many small charities the income from grant applications is uncertain and inconsistent.

Although our strategy is to promote the charity locally to sign up monthly givers, this still proves difficult especially in the current economic climate. The number of regular donations continues to fall and now has dropped from 88 to 83 and now 77 which includes those giving regularly online. On the Marah website, there are links to two websites – localgiving.org and cafonline.org – by which donors can donate directly. There are currently just 10 donors giving through this means whereas we used to have 26 via www.virginmoneygiving.com in 2021. Our regular income is generally £1,100 was £1,400 per month. To reduce the administration Gift Aid is now claimed quarterly by the accountants. Due to critical one-off donations by individuals and grants, the anticipated shortfall has been covered this year but these cannot be relied on year on year. Our policy is to keep up the level of reserves as demand increases.

We would like to thank the following grant-making bodies for their generous support received from April 2024 to end of March 2025:

- Stroud Town Council - Service Level agreement
- Stroud Town Council - Warm Spaces
- Stroud District Council - Community Health and Wellbeing Grant
- Stroud District Council - Homeless Prevention Grant
- Stroud District Council - Build Back Better
- Stroud District Council - Household Support Fund
- Gloucestershire County Council – Thriving Communities Grant
- Sylvanus Lysons Grant – Friday project
- Julia Rausing Trust – Christmas Hampers
- Nuview Ltd – funding the Christmas meal



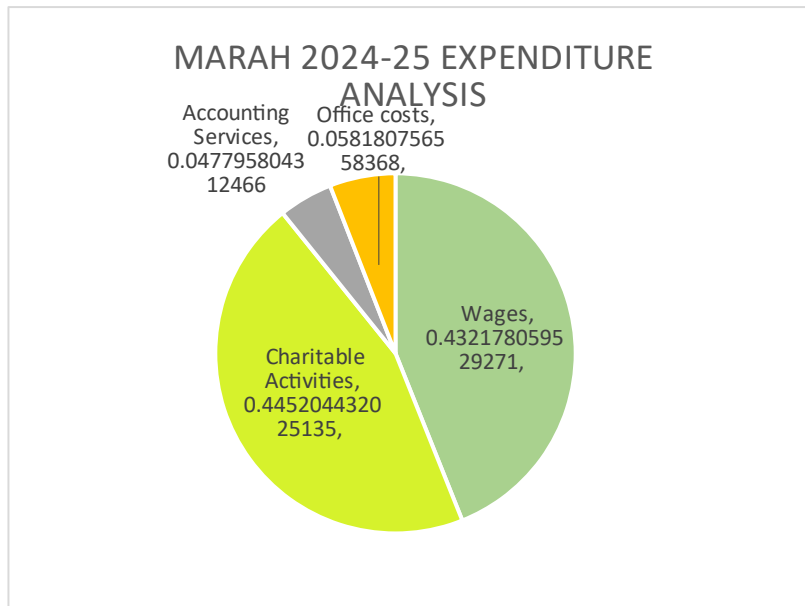
Future Fundraising

We would like to achieve 90 regular donors by the end of 2025. We have spent time on raising Marah’s profile via links with a local newspaper, improvements to our website and the introduction of an Instagram account.

Local churches and individual donors continue to support Marah with one-off gifts.

Expenditure

The cost of running Marah is divided between the staff wages and the cost of provisions for the hot meals three times a week and sandwiches on Saturdays. The remaining costs incurred cover the office in Stroud, the rents for the Scout Hut and St. Albans Church for Saturdays and the accounting services. Our long-standing accountant, Paul Caddle, retired in September 2024. Thankfully TSL Accounting Services has agreed to becoming Marah’s accountants from September 2024 onwards.



Reserves Policy

In consideration of our responsibilities as a Registered Charity and Company Limited by Guarantee, Marah aims to have a considered and purposeful policy for applying the charity’s income. This is to ensure that Marah balances the needs of present and future beneficiaries and applies the resources at its disposal as efficiently as possible within the terms of our Constitution. The principle of this policy is that we will ensure that we make sufficient provision to cover our statutory obligations and any contract commitments. This will include:

- statutory redundancy payments
- refurbishment costs
- utility charges

At present our reserves has a balance of £141,926 up from £132,988 which is unrestricted of which £25,000 is reserved for statutory purposes in the event of Marah having to close. Any restricted funds received will focus on Drop-in costs and the remaining surplus will meet on-going regular shortfalls and future expansion of Marah’s operation.

In line with being financially prudent, £70,461 which is slightly less than one year of expenditure is held in a CCLA (Churches, Charities and Local Authorities) investment account.

Jim Coubrough
Treasurer

Purpose and Mission

The principal object of the Trust is to express Christian faith in action by assisting those in need and the marginalised, including those suffering because of abuse of alcohol, drugs or otherwise addicted.

Our Vision

Our vision is to be a key provider of support to the most vulnerable in the Stroud District, helping them to improve their physical and mental health and wellbeing. We aim to achieve this by helping our guests access existing statutory and charitable services. Where these services are unsuitable or unavailable, Marah will aim to provide this help direct. We welcome all who come to us as our guests.

Our Mission

- Providing free, nutritious meals four times a week to all our guests.
- Offering a non-judgemental warm and welcome place to come and socialise.
- Supporting the homeless and those in need in respect of accommodation.
- Ensuring access to advice and practical support to those in need.
- Promoting the care, welfare and rehabilitation of persons who have been or are abusing alcohol, drugs or other substances or addicted to gambling or otherwise addicted.
- Assisting individuals to become as self-sufficient as possible and to encourage their integration into and participation in society.
- Providing a stable, safe place for our guests where practical needs are met so that developments can be made.

Our Values

- We are non-judgmental
- We are supportive
- We are accessible
- We show compassion
- We are inclusive

“I like and appreciate everything and am grateful for whatever can be managed that helps me. Most important is the welcoming staff. They are the reason I am able to ask for help and keep coming back. Thank you” A guest comment from a 23-24 questionnaire.

How our Activities Deliver Public Benefit

Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

Who Uses and Benefits from our Services?

Primarily the Trust operates in the Stroud District, seeking to assist those in need: the vulnerable and the marginalised. The street level access for the Drop-in means that the service is available to all. Many of our guests lead chaotic lives and they can come in whenever we are open. There are no barriers to entry and all guests are welcomed equally. The Trustees have had due regard to the public benefit guidance published by the Charity Commission.

Marah is committed to ensuring equality of access for all to our services and that no-one is discriminated on any grounds, including gender, disability/health, ethnic origin and sexuality. It must be noted that our policy of welcoming all without any questions at the Drop-in, including those more chaotic guests, who may be under the influence of alcohol and/or drugs, presents a challenge when collecting data on the people who use our services.

The Drop-in

Our Drop-in offers our guests friendship, wholesome food, respect and hope with volunteers available each session to welcome and talk to our guests. Our guests experience a sense of family and community support that is often missing from their lives. For many, it is the only place where they are welcomed warmly, without

judgement. A place where if they need help to make any change in their life, they know they will receive it.

We provide a free, hot meal with dessert, cakes and fresh fruit every Monday, Wednesday and Friday. The Saturday Drop-in provides a lighter meal based around toasted sandwiches with extras such as fruit and cake. We provide take-away meals for those who need them. Many guests prefer to eat their meals at home due to issues with anxiety. We seek to find the balance between providing take-away meals and the desire to reduce social isolation and build a community.

We regularly receive donations from Tesco and Waitrose through the Fare Share scheme. They provide good quality unsold food which is used to prepare meals when possible or passed directly to our guests. We now also benefit from food from the Network of Stroud Hubs food co-ordinator, although the limitations of our venue make this difficult.

As well as providing food and friendship at the Drop-in, our volunteers also assist with the distribution of clothing, shoes, essential toiletries and pet food.

Analysis of yearly figures shows that we served 14,020 meals in 2024-25 with 5, 821 guest visits recorded. The average number of guests attending is 28 per session. The trustees took the decision to limit the number of takeaways to one or at most two per person which contributed to a slight decrease in meals served over the year in comparison to last year. Full statistics for the year can be seen in Appendix 1.

As part of a long-term plan to enhance the provision of the services we undertook a 'refresh' of the storage provision at the Scout Hut. This created the opportunity for optimising hygiene and increasing efficiency and the volunteer experience. Further improvements included providing trolleys to reduce manual handling and excessive movement of individual items from the storage facility to the kitchen.

Proactive engagement took place with the Saturday volunteer team to ensure consistency of approach, common practices and fully integrate the service with the week day team.

Marah Emergency Food Packs

For those in most need, Marah provides a lifeline in the form of a selection of basic foods that will last for three days for a single person. Each pack consists of staples such as cereals, baked beans, pasta, milk and juice – and the odd treat like a packet of biscuits. This need arises because some of our guests continue to struggle with little or no income due to having their benefits stopped or reduced by sanction for a variety of reasons. Many of our guests have mental and physical health needs and often struggle to cope in all aspects of their lives. As well as addressing hunger and the need for food, the food pack can make a big difference to their wellbeing and ability to cope with daily life.

Stroud District Foodbank provides the food packs, and we monitor and record how they are issued. This has been due to increased management of the distribution system.

Marah Hardship Payments

Marah has a very limited fund to assist guests in urgent need. This includes providing bus/train tickets to attend hospital, probation, benefits and other appointments. In extreme circumstances a small one-off top-up payment is provided to help with gas/electricity supply. Those receiving such help are referred to P3 or other advice services if not already receiving such support. The Drop-in Manager manages the hardship payments and cash is never given out.

Advocacy and Guest Support

Marah's Drop-in Manager acts as a vital link between our guests and various agencies in the area. Our guests can access support and practical help in connecting with social services, local authorities and with our local partner agency P3, which is a national charity funded to provide advice and support in local communities.

Our Drop-in manager engages with our guests and builds relationships of trust and support. He provides advice and guidance when requested and gives them the confidence to seek out the help they may need.

A guest story: Two returning faces

The following case example reflects how Marah's engagement with people on the margins can positively affect their lives.

As a long term volunteer, I am used to seeing guests come and go. Recently two guests came into the drop and one I instantly recognised and the other I had a vague feeling I recognised. Engaging with them, it transpired that they had both been regular guests and at that time they were in addiction to drugs and/or alcohol. Our manager supported both for a long period of time, securing one of them a place in rehab and a resultant avoidance of prison. Both are now drug and alcohol free and have been for a long time and are now supporting someone who is in the early stages of recovery. They came back just to say hello and to let us know that they were doing well.

Partnerships

Marah is committed to effective partnership working and is proud of the relationships we have established.

P3 Housing support: P3 is a national charity providing advice and support on local areas. A P3 advice worker regularly attends our Monday Drop-in every week.

Marah also refers guests directly to receive support and we have established a good partnership over the past few years which is of great benefit to our guests. P3 advise on a range of issues including homelessness, rent arrears and welfare benefit issues.

The Rough Sleepers Outreach Team work with street homeless people and has a strong working relationship with Marah. We work closely together to ensure street homeless people are assisted quickly – the aim being to secure appropriate support and access to accommodation. The team often attend our Drop-in. The Outreach Service is currently provided by P3 Charity.

Stroud District Council Housing Advice & Homelessness Prevention Team have an awareness of our work supporting homeless people and assisting those in accommodation to retain it. We support our guests in accessing this service by phone and online and have established a good working relationship with the advice team.

Open House are a local charity providing a range of services to vulnerable people. They manage a hostel for homeless people and we have established a good working relationship offering support to individuals known to both Marah and Open House.

Ark House comprises of self-contained accommodation with support for vulnerable young people aged between 16 and 25 who are registered as homeless. Any excess meals left at the end of Marah's Drop-in service are delivered to the Ark House hostel.

Network of Stroud food Hubs aims to address food poverty on a local level in a sustainable way. Aiming to reduce food waste and enhance food distribution, supporting member groups with similar aims. Marah has joined the group so that we can enhance local services, support one another and share ideas, resources and expertise to help address the food needs of the local community.

Stroud District Foodbank: supply Marah's emergency food packs and some supplies for the Drop-in including tea, coffee and tinned items.

Outreach Vaccination & Health Team, Gloucestershire Health and Care HNS Foundation Trust: The Outreach Clinic staff regularly visit the Drop-in and offer a Community Health Check service. This has been a real success, engaging hard-to-reach people and the local community. The Hepatitis Testing team visit the drop in regularly to offer testing and support.

Stroud Hygiene Bank supplies toiletries and personal hygiene products on a regular basis to the drop in.

The Cotswolds Dog and Cats Home, Vet Outreach: Following their assistance with donations of free pet food for our guests to access, we now welcome the Home's free outreach vet service on a regular basis. Our guests can bring their pets for free treatment and advice which our guests would otherwise struggle to afford.

FareShare is a national charity that co-ordinates the distribution of excess food from local supermarkets. Marah receives food to use and to give out to our guests from Waitrose and Tesco and this includes fresh fruit, vegetables, tinned and dry goods.

VIA provide Drug and Alcohol Recovery services in Stroud and Marah signposts people to their services when appropriate and encourages those in addiction to engage with them.

Emmaus: We work closely with the local Emmaus shop team, jointly keeping in touch with and supporting rough sleepers; providing sleeping bags, clothing and other items when needed.

Marah continues to have good working relationships with other local agencies and services, including **Citizens' Advice Bureau**, local **GP services** and the local **Neighbourhood Police Team** and **Community Wardens**.

Our drop in volunteers regularly provide practical support and help to our guests.

Support from the Local Community and Business

The local community is very supportive of the work we do and we have welcomed special support and events, which have also helped to raise Marah's profile. The total cost of our Christmas meal was very kindly covered by a local company, Nuview Ltd. for the seventh year running. Stroud supermarkets, Waitrose and Tesco supply us weekly with food due to go out of date which is used in the kitchen and distributed to our guests.

Our People

Marah's main resource is its people and the contribution they make. We have a group of around 40 volunteers who assist with Drop-in operations, cooking and kitchen tasks, and administration.

Volunteers gave an amazing total of 6,190 hours of their time this year.

In line with our stated objectives for 2024-25, Trustees have introduced updating sessions into the annual planning round. These sessions have been planned on a 'Closed for Training' basis and take place half an hour at the end of a session. These double as Volunteer Voice and updating/training sessions. Individual volunteers have opted to take part in training and a Training Record is held centrally.

TARGETS FOR 2025 -26

The overarching aim of the Marah Trust for 2025 - 2026 is to

FINANCE

- Investigate new project funding for a more major upgrade to the service

- Set Target for £90,000 to accommodate enhancements and take account of the rise in wages
- Appoint 2 members of staff to cover Food Service and Support

FOOD SERVICE

- Meet the standards for Grade 4 on the Environmental Health Inspection
- Consult on improvements to the ambience at the Scout Hut
- Upgrade standards of storage and stock control and rotation

VOLUNTEERS

- Maintain an emphasis on the recruitment and retention of volunteers
- Consult on the ways in which we can improve the volunteer experience, particularly through volunteer voice and a training programme

SUCCESSION PLANNING

- Manage the changeover of staff and trustees as identified on the Risk Register
- Recruit new Trustees

GUEST SUPPORT

- Canvas guests through a Questionnaire to establish any improvements, enhancements we can make to our current provision
- Explore additional services through health and well-being agencies

Structure, Governance and Management

Governing Document

The Trust is a private company limited by guarantee, incorporated in England and Wales on 6 March 2006 and registered as a charity on 20 July 2006. The company was established under a Memorandum of Association which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, its members are each required to contribute an amount not exceeding £1.

Organisational Structure

The Trust's Articles provide that its affairs shall be managed by the Trustees who are its Directors under company law and Trustees under charity law. They give their time voluntarily and receive no benefits from the Trust. Expenses reclaimed from the Trust are set out in Note 9 of the Financial Statements.

The Trustees are actively involved in determining strategy, direction, oversight and control. The Trustees meet on average monthly and further meetings may be held to deal with specific matters as the need arises.

Recruitment And Appointment of Trustees

Under the Articles, Trustees are appointed by the Members of the Trust and serve for a three-year term. A retiring Trustee, if willing to stand and duly proposed may stand for re-appointment at the meeting at which (s)he retires. There is no limit on the number of re-appointments permissible. At the first meeting of Trustees after the AGM the Trustees appoint a Chair from their number.

Trustee Induction and Training

Marah is committed to providing suitable induction and training to Trustees. All Trustees before appointment should be made aware of the following:

- the duties, responsibilities and obligations of Trustees
- the governing documents of the Trust and relevant operational procedures
- the Trust's vision, its strategic goals and plans for the immediate future
- matters considered by the Trustees in the preceding 12 months, as covered by the minutes of meetings
- the Trust's current financial position, as set out in the latest financial statements and management accounts.

Related Parties and Networking Relationships

Marah has established good working relationships with local partner agencies, including the CAB, Independence Trust (drugs and alcohol service), local police, mental

health services and local authority housing department. The Trust seeks to relate to local churches and Christian agencies having complementary visions and objectives.

Risk Management

The Trustees keep under review the major risks to which the Trust is exposed and seek to keep in place the appropriate procedures and systems to minimise those risks.

A significant external risk is the uncertainty of income, both in timing and quantum. To minimise the impact of fluctuating income, the Trustees seek a level of Free Reserves in hand in accordance with the Reserves Policy stated on page 8. To help minimise the uncertainty of the level of ongoing donations, the lack of which could affect the Trust's ability to carry on providing its range of services, ways and means continue to be explored to see how the Trust's income generating activities can be expanded.

As regards internal risk, with the Trust being a small organisation having only three part-time employees and being almost totally dependent on volunteers, there is a threat that lack of volunteers could endanger the continuance of its operations. There is only limited action the Trust can take but it does promote its needs through all possible means, including direct approach to possible individuals.

In respect of other internal risks, the Trustees aim to minimise these through procedures for authorisation of all transactions and projects for all operational aspects of the Trust. These procedures are reviewed periodically to ensure they continue to meet the needs of the Trust.

Membership of the Trustees

The Trustees (who are also Directors of the Trust for the purposes of company law) serving during the year and up to the date of this Report are set out on page 1.

Responsibilities of the Trustees

The Trustees are responsible for preparing their report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP FRS102) Accounting and Reporting by Charities applicable from January 2019 and subsequent amendments.

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust and of the incoming resources and the application of resources, including the income and expenditure, of the Trust for the year. 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 Statement of Recommended Practice; to make judgements and estimates that are reasonable and prudent.

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust 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 Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Trustees appointed TSL Accounting Limited to be the Independent Examiner for the purposes of these Financial Statements.

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Trustees on and signed on its behalf
by

.....
Jacqueline M Natt
Chair of Trustees

..... Date of approval

Treasurer
Jim Coubrough

Independent Examiners' Report to The Trustees of Marah Trust on The Unaudited Financial Statements

I report on the accounts of the Marah Trust for the year ended 31 March 2025 which are set out below.

Respective responsibilities of the Trustees and Examiner

The Charity's Trustees (who are also the Directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the 2006 Act") and the Charities Act 2011 ("the 2011 Act"). The Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and under Part 16 of the 2006 Act) and that an independent examination is needed.

It is my responsibility to:

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

Independent examiners' statement

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

- The accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the financial statements do not accord with such records; or
- the financial statements do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 and the Charities Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Charities SORP (FRS102)2015.

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 to enable a proper understanding of the financial statements to be reached.



Malcolm Robinson
Independent Examiner
Haywards Heath

August 2025

**MARAH
TRUST**

Income & Expenditure

Details	As at 31 March 2025			As at 31 March 2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Income and Endowments from						
Donations and Legacies	65,242	17,000	82,242	72,754	17,000	89,754
Investments	4,178		4,178	2,260		2,260
	69,420	17,000	86,420	75,014	17,000	92,014
Expenditure						
Accounts & Book-keeping	2,915		2,915	2,600		2,600
Bank charges	105		105	-		-
Client Assistance	284		284	197		197
DBS Administration	139		139	292		292
Depreciation	284		284	126		126
Drop-in Accommodation	7,835	2,704	10,539	4,323	3,862	8,185
Drop-in Consumables	14,600	7,130	21,730	17,176	4,827	22,003
Drop-in Equipment	871	288	1,159	2,581	48	2,629
Fundraising	523		523	220		220
Health & Safety	-		-	83		83
Information Technology	794		794	43		43
Insurance	60		60	624		624
Legal	82		82	13		13
Membership	180		180	-		-
Office Costs	1,023		1,023	669		669
Professional Fees	120		120	-		-
Refurbishment	653		653	111		111
Rent	2,229		2,229	2,177		2,177
Salaries	23,925	6,878	30,803	21,779	8,263	30,042
Staff Expenses	3,706		3,706	31		31
Telephone	123		123	39		39
Volunteer Expenses	31		31	30		30
	60,482	17,000	77,482	53,114	17,000	70,114
Net Income/Expenditure	8,938	-	8,938	21,900	-	21,900
Capital Account Brought Forward	132,988	-	132,988	111,088	-	111,088
Capital Account carried forward	141,926	-	141,926	132,988	-	132,988

MARAH TRUST
Charity No: 1115471
Company No: 5731514

Balance Sheet

Details	As at 31 March 2025				As at 31 March 2024
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
Fixed Assets					
Tangible Assets	953			953	500
Total Fixed Assets	953	-	-	953	500
Current Assets					
Cash at bank & in hand	140,261			140,261	132,740
Deferred Expenditure	768			768	-
Debtors	844			844	735
Total Current Assets	141,873	-	-	141,873	133,475
Creditors					
Amounts falling due in one year	900			900	987
Amounts falling due after one year	-			-	-
Total Current Liabilities	900	-	-	900	987
Net Current Assets/(Liabilities)	140,973	-	-	140,973	132,488
Total Net Assets or Liabilities	141,926	-	-	141,926	132,988
Funds of the Charity					
Restricted Income Funds	-	-		-	-
Unrestricted Funds	141,926			141,926	111,088
Total Funds	141,926	-	-	141,926	111,088

MARAH TRUST
BALANCE SHEET – CONTINUED
AT 31 MARCH 2025

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

Jacqueline Natt
Chair

Date of approval

Jim Coubrough
Trustee

Date of approval.....

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP FRS 102) 2015 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to the particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment: 20% on reducing balance.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1. ACCOUNTING POLICIES (Continued)

Going concern

The Trustees assess whether the use of going concern is appropriate, i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. On review, the Trustees have concluded that they are to adopt the going concern basis in preparing these financial statements.

1. VOLUNTARY INCOME

	2025	2024
	£	£
Personal giving donations	24,696	27,580
Gift aid tax reclaimed	3,233	3,473
Membership	-	-
Donations from organisations	300	3,088
Grants	49,000	46,950
Corporate giving	-	-
Church giving donations	5,013	8,609
Church giving regular	<u>-</u>	<u>-</u>
	<u>82,242</u>	<u>89,700</u>

2. ACTIVITIES FOR GENERATING FUNDS

	2025	2024
	£	£
Fundraising Events	<u>-</u>	<u>54</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit Account Interest	<u>4,178</u>	<u>2,260</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2025	2024
	£	£
Foodbank	<u>-</u>	<u>-</u>

5. COSTS OF GENERATING VOLUNTARY INCOME

	2025	2024
	£	£
Rent	2,229	2,177
Insurance	60	624
Computer consumables	794	82
Office expenses	<u>1,251</u>	<u>669</u>
	<u>4,334</u>	<u>3,552</u>

6. CHARITABLE ACTIVITIES COSTS

	2025	2024
	£	£
Charitable activities	<u>69,608</u>	<u>63,209</u>

7. GOVERNANCE COSTS

	2025	2024
	£	£
Accountancy and bookkeeping	2,915	2,240
Independent Examination of Accounts	120	360
Payroll Costs	139	614
Legal fees	<u>82</u>	<u>13</u>
	<u>3,256</u>	<u>3,227</u>

8. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2025	2024
	£	£
Depreciation – owned asset	<u>284</u>	<u>126</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustee's expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	34,158	29,112
Employer's Pension Cost	351	316
Employer's National Insurance	-	-
Payroll costs	<u>524</u>	<u>614</u>
	<u>35,033</u>	<u>30,042</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Drop in manager	1	1
Drop in cook	2	2
No employees received emoluments in excess of £60,000.	-	-

11. TANGIBLE FIXED ASSETS

	Plant & Machinery £	Computer Equipment £
COST		
At 1 April 2024	-	4,592
Additions	737	-
At 31 March 2025	737	4,592
DEPRECIATION		
At 1 April 2024	-	4,092
Charge for year	184	100
At 31 March 2025	184	4,192
NET BOOK VALUE		
At 31 March 2025	553	400
At 31 March 2024	-	500

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	-	-
Accrued Income	-	-
Other Debtor – Trade Creditors	25	-
Gift Aid tax repayment	844	735
Prepayments	768	-
	<u>1,638</u>	<u>735</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	-	5
Social security and other taxes	-	160
Pensions	132	122
Wages and salaries	-	-
Accrued expenses	768	700
	<u>900</u>	<u>987</u>

14. MOVEMENTS IN FUNDS

Current Year (2024 to 2025)

	Net At 1 st April 2024 £	movement in funds £	At 31 st March 2025 £
Unrestricted funds			
General fund	132,988	8,938	141,926

Restricted funds:

Received: Julia & Hans Rausing for Drop-in costs: £17,000 – expenditure £17,000

Restricted fund	_____ -	_____ -	_____ -
TOTAL FUNDS	<u>132,988</u>	<u>8,938</u>	<u>141,926</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,420	(60,482)	8,938
Restricted funds			
Restricted fund	<u>17,000</u>	<u>(17,000)</u>	_____ -
TOTAL FUNDS	<u>86,420</u>	<u>(77,482)</u>	<u>8,938</u>

Prior Year (2023 to 2024)

Net	At 1 st April 2023 £	movement in funds £	At 31 st March 2024 £
Unrestricted funds			
General fund	111,088	21,900	132,988
Restricted funds			
Restricted fund	____ - ____ -	____ -	
TOTAL FUNDS	<u>111,088</u>	<u>21,900</u>	<u>132,988</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	75,014	(53,114)	21,900
Restricted funds			
Restricted fund	<u>17,000</u>	<u>(17,000)</u>	____ -
TOTAL FUNDS	<u>92,014</u>	<u>(70,114)</u>	<u>21,900</u>

15. CASH AT BANK AND IN HAND

	2025 £	2024 £
Lloyds Treasurers' account	68,342	65,114
Lloyd's Debit Card accounts	1,431	1,338
Lloyds Deposit account	1	1
CCLA Deposit account	70,462	66,284
Cash	____ -	____ 3
	<u>140,236</u>	<u>132,740</u>

16. RELATED PARTY TRANSACTIONS

There were no Related Party transactions.

MARAH TRUST

Charity No: 1115471

Company No: 5731514

Balance Sheet

Details	As at 31 March 2025				As at 31 March 2024
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
Fixed Assets					
Tangible Assets	953			953	500
Total Fixed Assets	953	-	-	953	500
Current Assets					
Cash at bank & in hand	140,261			140,261	132,740
Deferred Expenditure	768			768	-
Debtors	844			844	735
Total Current Assets	141,873	-	-	141,873	133,475
Creditors					
Amounts falling due in one year	900			900	987
Amounts falling due after one year	-			-	-
Total Current Liabilities	900	-	-	900	987
Net Current Assets/(Liabilities)	140,973	-	-	140,973	132,488
Total Net Assets or Liabilities	141,926	-	-	141,926	132,988
Funds of the Charity					
Restricted Income Funds	-	-		-	-
Unrestricted Funds	141,926			141,926	111,088
Total Funds	141,926	-	-	141,926	111,088

2024 – 2025 Year End Statistics

	Total Volunteer Hours	Other Volunteer Hours	Volunteer Hours	Meals	Guest Meals 2nd	Volunteer Meals	Total Emergency Food Packs Issued	Guest Contacts	Total sessions in month	Total Guest Meals	Average Client visits per month	Average Meals per session
APRIL	566	77	489	575	757	50	60	33	17	1332	34	78
MAY	513	69	444	498	766	85	54	27	18	1264	28	70
JUNE	454	46	408	552	694	44	44	20	17	1246	32	73
JULY	504	63	441	507	765	49	46	23	18	1272	28	71
AUG	527	62	465	542	736	46	43	36	18	1278	30	71
SEPT	512	80	432	562	746	39	49	30	17	1308	33	77
OCT	550	110	441	476	670	53	32	37	17	1146	28	67
NOV	545	94	451	477	703	44	43	21	18	1180	27	66
DEC	498	88	410	395	519	45	33	28	17	914	23	54
JAN	513	101	412	394	574	50	40	37	18	968	22	54
FEB	485	98	387	387	598	57	22	30	16	985	24	62
MARCH	524	97	427	456	671	50	48	14	18	1127	25	63
TOTAL	6190	984	5206	5821	8199	612	514	336	209	14020	28	73

MARAH TRUST

England & Wales - Charity number 1115471

Accounts

marah

Directors' Report and Financial Statements

Year Ending 31 March 2024

Serving the disadvantaged of Stroud and the Five Valleys

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TRUSTEES

Jacqueline Mae Natt Chair

Tina Cutler Secretary

James Coubrough Treasurer

David Elliott Drew

Cherril Pope

Keith Rudman

COMPANY SECRETARY

Tina Cutler

REGISTERED OFFICEOpen House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG**GENERAL OFFICE**Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG**INDEPENDENT EXAMINER**TSL Accounting Ltd
The Counting House
High Street
Minchinhampton
Glos GL6 9BN**BANKERS**Lloyds TSB Bank plc
13 Rowcroft
Stroud
GL5 3BD**WEBSITE**www.marah.org.uk

Chair's Report for Year ending March 2024

The operational year from April opened amid a financial crisis. The cost-of-living increases of recent years and the long-term effects of covid, have impacted disproportionately on the guests whom we support. It was within that backdrop that we set about another year of support and service.

Siobhan Baillie (our then local MP) came to visit early in the year and she was very impressed with what we were doing at Marah and was very encouraging. I have recently contacted our new Labour MP to see if he would like to visit us also.

In April, Angela West kindly organised a skittles evening for the volunteers. It was a fun evening and well attended. This was followed by two young men Theo and Jake taking part in the Cotswold Way Run to raise money for Marah. They raised £1,780. Many thanks to them!!

We had a shake-up in August when Janet (our regular cook) dropped down to one day and Mandy (our Friday cook) agreed to work 2 days. This has worked out well with them covering for each other during sickness times.

In September we were all shocked to hear of the death of Mark Polgrean-Smith. Mark had been a loyal supporter and volunteer with Marah for many years and was much loved. We will all miss him.

October saw our AGM where we were able to give a 10 year long standing award to Doreen Hartnell. Well done Doreen!

In October we also held a memorial service for our guests who had died during the year. This was a short service of remembrance with music, prayers and candles and was beautifully led by Jo Regan. Many guests stayed behind to pay tribute to their friends.

In November we had a Marah Christmas tree at St Lawrence's Christmas tree festival in the church which was beautifully decorated by some volunteers with help from some of our guests.

Our Christmas meal was a lovely joyous occasion with a superb full Christmas meal cooked by Janet, Mandy and the team. Nuview, once again, gave us the cost of the Christmas meal and the Julia & Hans Rausing Trust gave us a donation which enabled us to give out a food bag as a Christmas gift to our guests. The bag contained several food items and included a few Christmas treats. Nailsworth Rotary bought socks and gloves which were gratefully received. Our thanks to all our supporters.

Tina Cutler returned to help at Marah for a while due to an unexpected accident which cut short their world trip. It was lovely to have her back with us again and hope she will return permanently again next year.

Cherril Pope has been appointed as the trustee responsible for volunteer training and welfare. Cherril recently organised a survey to try and improve standards. She is proving invaluable in this role.

We have continued to have visits from the Cotswold animal welfare group to the drop in when our guests can access free veterinary services for their pets. The NHS team have also been visiting to give hepatitis tests and also Covid and flu vaccinations.

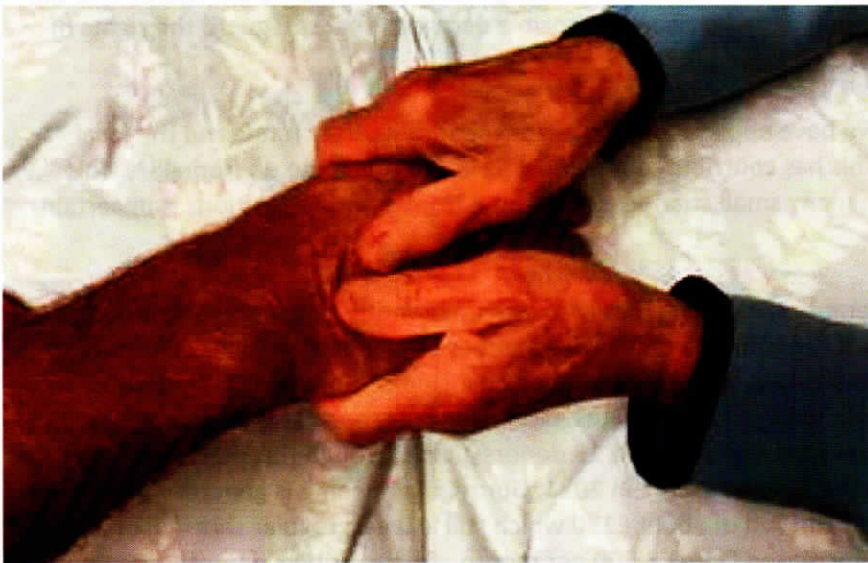
Looking to the future we are very conscious of the amount of plastic which we are using in the form of containers at the drop in. This is something which the trustees are seriously looking to change. We

are also seeking to make Marah an even more welcoming and supportive environment for our guests.

The trustees would like to thank Michael, Janet, Mandy and every volunteer for all their efforts, time and enthusiasm!

Thank you!

Jacqueline Natt
(Chair Marah Trustees)



Offering the hand of friendship and hand massage!

Treasurer's Report

Summary

Grants from the Councils have helped to meet the bulk of running costs for Marah. To open on Fridays, designated grants were secured to cover this cost which was budgeted at £17,000. Thankfully there are regular donors and one-off donations throughout the year. This year ended with a surplus as opposed to a deficit the previous year. There were no related party transactions.

Income

Most of our income sources are now approximately equally divided between donations from individuals and grants.

Raising and maintaining a steady income stream is a challenge for a small charity like Marah and the reserves policy considers the need to make clear responsible decisions that safeguard the rights of our staff, as well as doing the best for our guests.

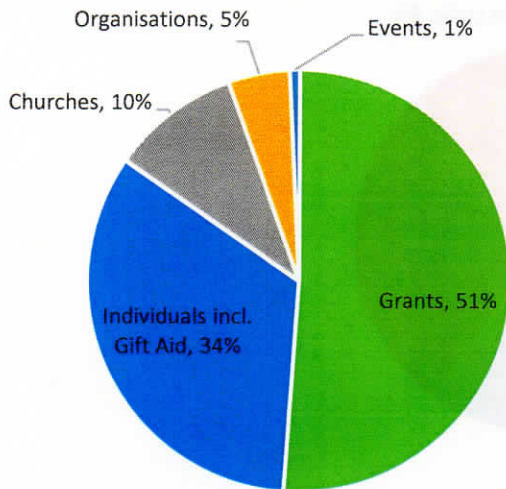
Over the past financial year, we have applied for grants from charitable trust funds and the local councils with great success. This has contributed to almost 51% of our income up from 45%. This strategy continues but as with many small charities the income from grant applications is uncertain and inconsistent.

Although our strategy is to promote the charity locally to sign up monthly givers, this still proves difficult especially in the current economic climate. The number of regular donations continues to fall and now has dropped from 88 to 83 (there were 94) which includes those giving regularly online. On the Marah website, there are links to two websites – localgiving.org and cafonline.org – by which donors can donate directly. There are currently just 13 donors giving through this means whereas we used to have 26 via www.virginmoneygiving.com in 2021. Our regular income is generally £1,400 was £1,200 per month. This includes Gift Aid of about £150 which still leaves a regular shortfall of about £4,000 per month - which has increased from £3,500 per month. Due to critical one-off donations by individuals and grants, the anticipated shortfall has been covered this year but these cannot be relied on year on year. Our policy is to keep up the level of reserves as demand increases.

We would like to thank the following grant-making bodies for their generous support received from April 2023 to end of March 2024:

Stroud Town Council
Stroud Town Council – Warm Spaces
Stroud District Council - Community Wellbeing Grant
Stroud District Council – Homeless Prevention Grant
Stroud District Council - Build Back Better
Sylvanus Lysons Grant
Julia and Hans Rausing Trust
Albert Hunt Trust

INCOME SOURCES for 2023-24



Future Fundraising

We would like to achieve 100 regular donors by the end of 2025. We have spent time on raising Marah's profile via links with a local newspaper, improvements to our website and the introduction of an Instagram account.

Local churches and individual donors continue to support Marah with one-off gifts.

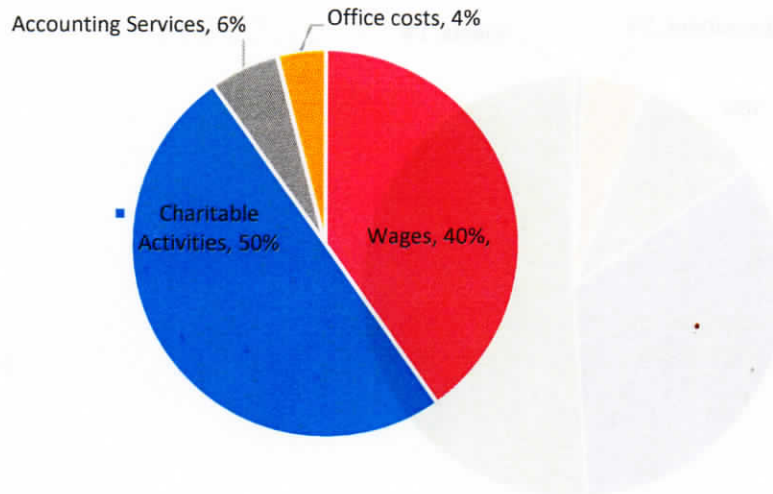
Expenditure

The cost of running Marah is divided between the staff wages and the cost of provisions for the hot meals three times a week and the hot toasties on Saturdays. The remaining costs incurred cover the office in Stroud, the rents for the Scout Hut and St. Albans Church for Saturdays and the accounting services.

During Covid-19, Marah provided take-away meals and this only slightly reduced when we reverted to providing meals in-house. Added to the cost of the take-away meals themselves there is the cost of the plastic take-away containers between 12p and 20p each which for the year is costing £1,200 as we give out 600 take-aways per month averaging between 30 to 50 per session.

The extra cost of £17,000 for opening on Fridays was met with donations from Julia & Hans Rausing trust and Sylvanus Charity. This extra cost is regularly reviewed.

MARAH 2023-24 EXPENDITURE ANALYSIS



Reserves Policy

In consideration of our responsibilities as a Registered Charity and Company Limited by Guarantee, Marah aims to have a considered and purposeful policy for applying the charity's income. This is to ensure that Marah balances the needs of present and future beneficiaries and applies the resources at its disposal as efficiently as possible within the terms of our Constitution. The principle of this policy is that we will ensure that we make sufficient provision to cover our statutory obligations and any contract commitments. This will include:

- statutory redundancy payments
- refurbishment costs
- utility charges

At present our reserves has a balance of £132,988 up from £111,088 which is unrestricted of which £25,000 is reserved for statutory purposes in the event of Marah having to close. Any restricted funds received will focus on Drop-in costs and the remaining surplus will meet on-going regular shortfalls and future expansion of Marah's operation.

In line with being financially prudent, £63,500 which is slightly less than one year of expenditure is held in a CCLA (Churches, Charities and Local Authorities) investment account.

Jim Coubrough
Treasurer

Purpose and Mission

The principal object of the Trust is to express Christian faith in action by assisting those in need and the marginalised, including those suffering because of abuse of alcohol, drugs or otherwise addicted.

Our Vision

Our vision is to be a key provider of support to the most vulnerable in the Stroud District, helping them to improve their physical and mental health and wellbeing. We aim to achieve this by helping our guests access existing statutory and charitable services. Where these services are unsuitable or unavailable, Marah will aim to provide this help direct. We welcome all who come to us as our guests.

Our Mission

- Providing free, nutritious meals four times a week to all our guests.
- Offering a non judgemental warm and welcome place to come and socialise.
- Supporting the homeless and those in need in respect of accommodation.
- Ensuring access to advice and practical support to those in need.
- Promoting the care, welfare and rehabilitation of persons who have been or are abusing alcohol, drugs or other substances or addicted to gambling or otherwise addicted.
- Assisting individuals to become as self-sufficient as possible and to encourage their integration into and participation in society.
- Providing a stable, safe place for our guests where practical needs are met so that developments can be made.

Our Values

- We are non-judgmental
- We are supportive
- We are accessible
- We show compassion
- We are inclusive

"I like and appreciate everything and am grateful for whatever can be managed that helps me. Most important is the welcoming staff. They are the reason I am able to ask for help and keep coming back. Thank you" A guest comment from a 23-24 questionnaire.

How our Activities Deliver Public Benefit

Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

Who Uses and Benefits from our Services?

Primarily the Trust operates in the Stroud District, seeking to assist those in need: the vulnerable and the marginalised. The street level access for the Drop-in means that the service is available to all. Many of our guests lead chaotic lives and they can come in whenever we are open. There are no barriers to entry and all guests are welcomed equally. The Trustees have had due regard to the public benefit guidance published by the Charity Commission.

Marah is committed to ensuring equality of access for all to our services and that no-one is discriminated on any grounds, including gender, disability/health, ethnic origin and sexuality. It must be noted that our policy of welcoming all without any questions at the Drop-in, including those more chaotic guests, who may be under the influence of alcohol and/or drugs, presents a challenge when collecting data on the people who use our services.

The Drop-in

Our Drop-in offers our guests friendship, wholesome food, respect and hope with volunteers available each session to welcome and talk to our guests. Our guests experience a sense of family and community support that is often missing from their lives. For many, it is the only place where they are welcomed warmly, without judgement. A place where if they need help to make any change in their life, they know they will receive it.

We provide a free, hot meal with dessert, cakes and fresh fruit every Monday, Wednesday and Friday. The Saturday Drop-in provides a lighter meal based around toasted sandwiches with extras such as fruit and cake. Post Covid, we have continued to provide take-away meals for those who need them. Many guests prefer to eat their meals at home due to issues with anxiety. Some takeaways are for family and friends. The challenge for Marah in providing this

service has been the cost of takeaway containers and the increase in the number of meals provided.

The Friday Drop-in, introduced in August 2021 continues to be as busy as the other drop-in days and is now a well-established part of our service.

We regularly receive donations from Tesco and Waitrose through the Fare Share scheme. They provide good quality unsold food which is used to prepare meals when possible or passed directly to our guests.

As well as providing food and friendship at the Drop-in, our volunteers also assist with the sourcing and free provision of clothing, shoes, essential toiletries and pet food.

Analysis of yearly figures shows that we served 14,929 meals in 2022-23 with 6,338 guest visits recorded. The average number of guests attending is 30 per session. The trustees took the decision to limit the number of takeaways to two per person which contributed to a slight decrease in meals served over the year in comparison to last year. Full statistics for the year can be seen in Appendix 1.

Marah Emergency Food Packs

For those in most need, Marah provides a lifeline in the form of a selection of basic foods that will last for three days for a single person. Each pack consists of staples such as cereals, baked beans, pasta, milk and juice – and the odd treat like a packet of biscuits. This need arises because some of our guests continue to struggle with little or no income due to having their benefits stopped or reduced by sanction for a variety of reasons. Many of our guests have mental and physical health needs and often struggle to cope in all aspects of their lives. As well as addressing hunger and the need for food, the food pack can make a big difference to their wellbeing and ability to cope with daily life.

Stroud District Foodbank provides the food packs, and we monitor and record how they are issued. A total of 547 packs were given out in the past year – almost the same number as last year.

Marah Hardship Payments

Marah has a very limited fund to assist guests in urgent need. This includes providing bus/train tickets to attend hospital, probation, benefits and other appointments. In extreme circumstances a small one-off top-up payment is provided to help with gas/electricity supply. Those receiving such help are referred to P3 or other advice services if not already receiving such support. The Drop-in Manager manages the hardship payments and cash is never given out.

Advocacy and Guest Support

Marah's Drop-in Manager acts as a vital link between our guests and various agencies in the area. Our guests can access support and practical help in connecting with social services, local

authorities and with our local partner agency P3, which is a national charity funded to provide advice and support in local communities.

Our Drop-in manager engages with our guests and builds relationships of trust and support. He provides advice and guidance when requested and gives them the confidence to seek out the help they may need.

A guest story: David

The following case example reflects how Marah's engagement with people on the margins can positively affect their lives. The name has been changed.

A long-term Marah guest, who attended on and off during the years, began to attend frequently. He is a very private individual and after a couple of weeks he informed the drop-in manager he was homeless. He had been evicted from the private rented room he had been living in for 20 years and was living with a friend. The drop-in manager made a referral to P3 Housing Support to assist him with his homeless application to the local authority. He soon began rough sleeping and Marah assisted with a sleeping bag, toiletries and access to laundry and shower facilities (at the local Salvation Army - we have an arrangement with them). Marah referred him at that stage to the Rough Sleepers Outreach team (also managed by P3) who made contact and were eventually able to place him in a local hostel (arranged via Stroud District Council).

Marah helped support him throughout this process. On a practical level this included help with food parcels, clothing and other items and maintaining contact with the support services on his behalf. On an emotional level, we were a listening ear and a place where he felt supported and understood. David has issues with anxiety, alcohol and is also very distrustful of 'officialdom'.

He now has permanent accommodation with some on-site support provided. He has a 1-bedroom flat and tells us that he feels settled and secure. He has stopped drinking and is attending the local addiction support service. He is very grateful for the help and support provided by Marah .

Partnerships

Marah is committed to effective partnership working and is proud of the relationships we have established.

P3 Housing support: P3 is a national charity providing advice and support on local areas. A P3 advice worker regularly attends our Monday Drop-in every week. Marah also refers guests directly to receive support and we have established a good partnership over the past few years which is of great benefit to our guests. P3 advise on a range of issues including homelessness, rent arrears and welfare benefit issues.

The Rough Sleepers Outreach Team work with street homeless people and has a strong working relationship with Marah. We work closely together to ensure street homeless people are assisted quickly – the aim being to secure appropriate support and access to accommodation. The team often attend our Drop-in. The Outreach Service is currently provided by P3 Charity.

Stroud District Council Housing Advice & Homelessness Prevention Team have an awareness of our work supporting homeless people and assisting those in accommodation to retain it. We support our guests in accessing this service by phone and online and have established a good working relationship with the advice team.

Open House are a local charity providing a range of services to vulnerable people. They manage a hostel for homeless people and we have established a good working relationship offering support to individuals known to both Marah and Open House. Any excess meals left at the end of Marah's Drop-in service are delivered to the Open House hostel.

Stroud food Hubs Network: Marah has joined the recently formed group of Stroud Food Hubs. This network aims to address food poverty on a local level in a sustainable way. By working together, we can avoid duplication of services and share ideas, resources and expertise to help address the food needs of the local community.

Stroud District Foodbank: supply Marah's emergency food packs and some supplies for the Drop-in including tea, coffee and tinned items.

Outreach Vaccination & Health Team, Gloucestershire Health and Care HNS Foundation Trust: The Outreach Clinic staff regularly visit the Drop-in and offer a Community Health Check service. This has been a real success, engaging hard-to-reach people and the local community.

The Cotswolds Dog and Cats Home, Vet Outreach: Following their assistance with donations of free pet food for our guests to access, we now welcome the Home's free outreach vet service on a regular basis. Our guests can bring their pets for free treatment and advice which our guests would otherwise struggle to afford.

FareShare is a national charity that co-ordinates the distribution of excess food from local supermarkets. Marah receives food to use and to give out to our guests from Waitrose and Tesco and this includes fresh fruit, vegetables, tinned and dry goods.

The Salvation Army: We work together to support rough sleepers, who can access free shower and laundry facilities at the Salvation Army Citadel located near the Marah Drop-in.

VIA provide Drug and Alcohol Recovery services in Stroud and Marah signposts people to their services when appropriate and encourages those in addiction to engage with them.

Emmaus: We work closely with the local Emmaus shop team, jointly keeping in touch with and supporting rough sleepers; providing sleeping bags, clothing and other items when needed.

Marah continues to have good working relationships with other local agencies and services, including **Citizens' Advice Bureau**, local **GP services** and the local **Neighbourhood Police Team** and **Community Wardens**.

Support from the Local Community and Business

The local community is very supportive of the work we do and we have welcomed special support and events, which have also helped to raise Marah's profile. The total cost of our Christmas meal was very kindly covered by a local company Nuview Ltd. for the seventh year running. Stroud supermarkets, Waitrose and Tesco supply us weekly with food due to go out of date which is used in the kitchen and distributed to our guests.

Our People

Marah's main resource is its people and the contribution they make. We have a group of around 40 volunteers who assist with Drop-in operations, cooking and kitchen tasks, and administration.

Volunteers gave an amazing total of 5,211 hours of their time this year.

In line with our stated objectives for 2023-24, Trustees have introduced updating sessions into the annual planning round. These sessions have been planned on a 'Closed for Training' basis and take place half an hour at the end of a session. These double as Volunteer Voice and updating/training sessions. Individual volunteers have opted to take part in training and a Training Record is held centrally.

TARGETS FOR 2024 -25

The overarching aim of the Marah Trust for 2024-5 is to

Continue to strive for improvement and to strengthen the sustainability of our existing high quality food provision of a hot, nutritious meal at the Drop In for a wide range of vulnerable people in the Stroud area. This provision incorporates specific support for homelessness, poverty, mental and physical health issues including addiction and incapacity.

Specific objectives are as follows:

- **Fund Raising:** to continue to raise funds through grants, events and individual donations in an ever- changing economic environment.
- **Facility development:** improvements to the current storage provision will be planned to enhance the general condition of the storeroom, limit the potential for damp, allow for the installation of storage to optimise hygiene and the efficiency of our operation which currently makes unnecessary demands on staff and volunteers.
- **Culture and Consistency of Provision:** Our provision spans four days. There should be no distinction in our provision despite the difference in venue and the food offering. We aim to ensure that both are of equal value. Common practices will be embedded across all four days, with interchangeable volunteers where possible.
- **Enrichment opportunities:** we are keen to explore opportunities beyond our core provision of a nutritious meal and will seek opportunities to improve the well -being and self-worth of our guests beyond the provision of food where possible. This will involve seeking outside agency provision where it is available and affordable.

Trustees are aware that

- our provision is always subject to challenge in a changing environment. The last few years have revolved around Covid and post Covid provision which has led to changes to our service which have now been consolidated. The current challenge is the cost-of-living crisis, evident since the post-covid phase and the disproportionate impact on the poor and vulnerable in the community.
- Food inflation has led to an increase of up to 32% in food prices overall. Even when the level stalls, it is unlikely that prices will fall and certainly not to their former level. Proposed Government policy will exacerbate the inequities experienced by our guests and make their lives more challenging.
- Our policy is to maintain wages at the level of the Living Wage so increases in wages, our highest cost, together with inflated food prices requires an uplift of funding simply to maintain our provision.
- The pool of volunteers is volatile and reflects similar challenges to those the employed workforce nationally.
- The level of disposable income is not increasing as rents and mortgages are rising, thus limiting individual donations.
- The increased provision required locally to meet the needs of the poorer and most vulnerable in the community means grants are more widely shared and thus likely more difficult to obtain.

Structure, Governance and Management

Governing Document

The Trust is a private company limited by guarantee, incorporated in England and Wales on 6 March 2006 and registered as a charity on 20 July 2006. The company was established under a Memorandum of Association which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, its members are each required to contribute an amount not exceeding £1.

Organisational Structure

The Trust's Articles provide that its affairs shall be managed by the Trustees who are its Directors under company law and Trustees under charity law. They give their time voluntarily and receive no benefits from the Trust. Expenses reclaimed from the Trust are set out in Note 9 of the Financial Statements.

The Trustees are actively involved in determining strategy, direction, oversight and control. The Trustees meet on average monthly and further meetings may be held to deal with specific matters as the need arises.

Recruitment And Appointment of Trustees

Under the Articles, Trustees are appointed by the Members of the Trust and serve for a three-year term. A retiring Trustee, if willing to stand and duly proposed may stand for re-appointment at the meeting at which (s)he retires. There is no limit on the number of re-appointments permissible. At the first meeting of Trustees after the AGM the Trustees appoint a Chair from their number.

Trustee Induction and Training

Marah is committed to providing suitable induction and training to Trustees. All Trustees before appointment should be made aware of the following:

- the duties, responsibilities and obligations of Trustees
- the governing documents of the Trust and relevant operational procedures
- the Trust's vision, its strategic goals and plans for the immediate future
- matters considered by the Trustees in the preceding 12 months, as covered by the minutes of meetings
- the Trust's current financial position, as set out in the latest financial statements and management accounts.

Related Parties and Networking Relationships

Marah has established good working relationships with local partner agencies, including the CAB, Independence Trust (drugs and alcohol service), local police, mental health services and local authority housing department. The Trust seeks to relate to local churches and Christian agencies having complementary visions and objectives.

Risk Management

The Trustees keep under review the major risks to which the Trust is exposed and seek to keep in place the appropriate procedures and systems to minimise those risks.

A significant external risk is the uncertainty of income, both in timing and quantum. To minimise the impact of fluctuating income, the Trustees seek a level of Free Reserves in hand in accordance with the Reserves Policy stated on page 8. To help minimise the uncertainty of the level of ongoing donations, the lack of which could affect the Trust's ability to carry on providing its range of services, ways and means continue to be explored to see how the Trust's income generating activities can be expanded.

As regards internal risk, with the Trust being a small organisation having only three part-time employees and being almost totally dependent on volunteers, there is a threat that lack of volunteers could endanger the continuance of its operations. There is only limited action the Trust can take but it does promote its needs through all possible means, including direct approach to possible individuals.

In respect of other internal risks, the Trustees aim to minimise these through procedures for authorisation of all transactions and projects for all operational aspects of the Trust. These procedures are reviewed periodically to ensure they continue to meet the needs of the Trust.

Membership of the Trustees

The Trustees (who are also Directors of the Trust for the purposes of company law) serving during the year and up to the date of this Report are set out on page 1.

Responsibilities of the Trustees

The Trustees are responsible for preparing their report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP FRS102) Accounting and Reporting by Charities applicable from January 2019 and subsequent amendments.

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust and of the incoming resources and

the application of resources, including the income and expenditure, of the Trust for the year. In preparing these financial statements, the Trustees are required to:

- o select suitable accounting policies and then apply them consistently.
- o observe the methods and principles in the Charities Statement of Recommended Practice; to make judgements and estimates that are reasonable and prudent.
- o state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- o prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Trust will continue in operation.

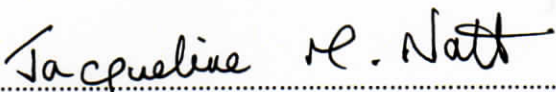
The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

Independent Examiner

The Trustees appointed TSL Accounting Limited to be the Independent Examiner for the purposes of these Financial Statements.

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Trustees on 4th October 2024 and signed on its behalf by



Jacqueline M Natt
Chair of Trustees

Independent Examiners' Report to The Trustees of Marah Trust on The Unaudited Financial Statements

I report on the accounts of the Marah Trust for the year ended 31 March 2024 which are set out below.

Respective responsibilities of the Trustees and Examiner

The Charity's Trustees (who are also the Directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the 2006 Act") and the Charities Act 2011 ("the 2011 Act"). The Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and under Part 16 of the 2006 Act) and that an independent examination is needed.

It is my responsibility to:

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

Independent examiners' statement

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

- The accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the financial statements do not accord with such records; or
- the financial statements do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 and the Charities Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Charities SORP (FRS102).

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 to enable a proper understanding of the financial statements to be reached.



Marah Trust Statement of Financial Activities (including summary income and expenditure account) as at 31 March 2024

MARAH TRUST						
Income & Expenditure						
Details	As at 31 March 2024			As at 31 March 2023		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Income and Endowments from						
Donations and Legacies	69,671	20,083	89,754	47,130	9,000	56,130
Investments	2,260		2,260	910		910
	71,931	20,083	92,014	48,040	9,000	57,040
Expenditure						
Accounts & Book-keeping	2,600		2,600	2,597		2,597
Client Assistance	197		197	239		239
DBS Administration	292		292	126		126
Depreciation	126		126	156		156
Drop-in Accommodation	4,323	3,862	8,185	7,051	714	7,765
Drop-in Consumables	14,093	7,910	22,003	17,488	5,912	23,400
Drop-in Equipment	2,581	48	2,629	1,511	245	1,756
Fundraising	220		220			0
Health & Safety	83		83	50		50
Information Technology	43		43	43		43
Insurance	624		624	564		564
Legal	13		13	13		13
Membership			0	180		180
Office Costs	669		669	630		630
Refurbishment	111		111	60		60
Rent	2,177		2,177	2,221		2,221
Salaries	21,779	8,263	30,042	27,992	2,129	30,121
Staff Expenses	31		31	40		40
Telephone	39		39			0
Volunteer Expenses	30		30	6		6
	50,031	20,083	70,114	60,967	9,000	69,967
Net Income/Expenditure	21,900	0	21,900	-12,927	0	-12,927
Total Funds Brought Forward	111,088	0	111,088	124,015	0	124,015
Total Funds Carried Forward	132,988	0	132,988	111,088	0	111,088

Marah Trust Statement of Financial Activities
Balance Sheet as at 31 March 2024

MARAH TRUST					
Charity No: 1115471					
Company No: 5731514					
Balance Sheet					
Details	As at 31 March 2024				As at 31 March 2023
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
Fixed Assets					
Intangible Assets				0	0
Tangible Assets	500			500	626
Total Fixed Assets	500	0	0	500	626
Current Assets					
Cash at bank & in hand	132,740			132,740	109,776
Deferred Expenditure				0	0
Debtors	735			735	1,834
Total Current Assets	133,475	0	0	133,475	111,610
Creditors					
Amounts falling due in one year	987			987	1,148
Amounts falling due after one year				0	0
Total Current Liabilities	987	0	0	987	1,148
Net Current Assets/(Liabilities)	132,488	0	0	132,488	110,462
Total Net Assets or Liabilities	132,988	0	0	132,988	111,088
Funds of the Charity					
Endowment Funds				0	0
Restricted Income Funds				0	0
Unrestricted Funds	132,988			132,988	111,088
Revaluation Reserves				0	0
Fair Valuation Reserves				0	0
Total Funds	132,988	0	0	132,988	111,088

MARAH TRUST
BALANCE SHEET – CONTINUED
AT 31 MARCH 2024

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small company's regime and in accordance with SORP FRS102

Jacqueline N. Natt
.....

Chair
Jacqueline Natt

Date of approval 16th October 2024

Jim Coubrough
.....

Treasurer
Jim Coubrough

Date of approval 4 October 2024

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP FRS 102) issued on 16 July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to the particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment: 20% on reducing balance.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1. ACCOUNTING POLICIES (Continued)

Going concern

The Trustees assess whether the use of going concern is appropriate, i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. On review, the Trustees have concluded that they are to adopt the going concern basis in preparing these financial statements.

1. VOLUNTARY INCOME

	2024	2023
	£	£
Personal giving donations	27,580	22,832
Gift aid tax reclaimed	3,473	4,355
Membership	-	-
Donations from organisations	3,088	1,642
Grants	46,950	25,453
Corporate giving	-	-
Church giving donations	8,609	1,154
Church giving regular	-	-
	<u>89,700</u>	<u>55,436</u>

2. ACTIVITIES FOR GENERATING FUNDS

	2024	2023
	£	£
Fundraising Events	<u>54</u>	<u>694</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit Account Interest	<u>2,260</u>	<u>910</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2024	2023
	£	£
Foodbank	<u>-</u>	<u>-</u>

5. COSTS OF GENERATING VOLUNTARY INCOME

	2024	2023
	£	£
Rent	2,177	2,221
Insurance	624	564
Computer consumables	82	43
Office expenses	<u>669</u>	<u>630</u>
	<u>3,552</u>	<u>3,458</u>

6. CHARITABLE ACTIVITIES COSTS

	2024	2023
	£	£
Charitable activities	<u>63,209</u>	<u>63,019</u>

7. GOVERNANCE COSTS

	2024	2023
	£	£
Accountancy and bookkeeping	1,900	1,896
Independent Examination of Accounts	700	700
Payroll Costs	614	725
Legal fees	<u>13</u>	<u>13</u>
	<u>3,227</u>	<u>3,334</u>

8. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2024	2023
	£	£
Depreciation – owned assets	<u>126</u>	<u>156</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustee's expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

10. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	29,112	29,067
Employer's Pension Cost	316	329
Employer's National Insurance	-	-
Payroll costs	<u>614</u>	<u>725</u>
	<u>30,042</u>	<u>30,121</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Drop in manager	1	1
Drop in cook	2	2
No employees received emoluments in excess of £60,000.	-	-

11. TANGIBLE FIXED ASSETS

	Computer Equipment £
COST	
At 1 April 2023	4,592
Additions	-
At 31 March 2024	4,592
DEPRECIATION	
At 1 April 2023	3,966
Charge for year	<u>126</u>
At 31 March 2024	<u>4,092</u>
NET BOOK VALUE	
At 31 March 2024	<u>500</u>
At 31 March 2023	<u>626</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	-	-
Accrued Income	-	-
Deferred Expense	-	-
Gift Aid tax repayment	735	1,834
Prepayments	-	-
	<u>735</u>	<u>1,834</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	5	313
Social security and other taxes	160	-
Pensions	122	135
Wages and salaries	-	-
Accrued expenses	<u>700</u>	<u>700</u>
	<u>987</u>	<u>1,148</u>

14. MOVEMENTS IN FUNDS

Current Year (2023 to 2024)

	At 1 st April 2023 £	Net movement in funds £	At 31 st March 2024 £
Unrestricted funds			
General fund	111,088	21,900	132,988

Restricted funds:

(This Year:

Sylvanus Lysons Charity for Drop-in costs: £9,000 – expenditure £9,000

Julia & Hans Rausing for Drop-in costs: £8,000 – expenditure £8,000)

Restricted fund	—	—	—
TOTAL FUNDS	<u>111,088</u>	<u>21,900</u>	<u>132,988</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	75,014	(53,114)	21,900
Restricted funds			
Restricted fund	<u>17,000</u>	<u>(17,000)</u>	—
TOTAL FUNDS	<u>92,014</u>	<u>(70,114)</u>	<u>21,900</u>

Previous Year (2022 to 2023)

	At 1 st April 2021 £	Net movement in funds £	At 31 st March 2022 £
Unrestricted funds			
General fund	124,015	(12,927)	111,088
Restricted funds			
Restricted fund	—	—	—
TOTAL FUNDS	<u>124,015</u>	<u>(12,927)</u>	<u>111,088</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	48,040	(60,967)	(12,927)
Restricted funds			
Restricted fund	<u>9,000</u>	<u>(9,000)</u>	—
TOTAL FUNDS	<u>57,040</u>	<u>(69,967)</u>	<u>(12,927)</u>

15. CASH AT BANK AND IN HAND

	2024 £	2023 £
Lloyds Treasurers' account	65,114	45,306
Lloyd's Debit Card accounts	1,338	445
Lloyds Deposit account	1	1
CCLA Deposit account	66,284	64,024
Cash	<u>3</u>	<u>-</u>
	<u>132,740</u>	<u>109,776</u>

16. RELATED PARTY TRANSACTIONS

There were no Related Party transactions.

APPENDIX 1

SUMMARY APRIL 2023 - MARCH 2024

	Total Volunteer Hours	Other Volunteer Hours	Volunteer Hours	Meals	Guest Meals 2nd	Volunteer Meals	Given to Open House	Total Emergency Food Packs Issued	Total sessions in month	Total Guest Meals	Average Meals per session	Average to Open House
APRIL	439	60	379	487	801	60	88	48	17	1288	76	6.83%
MAY	500	69	431	523	755	68	182	42	18	1278	71	14.24%
JUNE	419	52	367	477	803	46	124	27	17	1280	75	9.69%
JULY	481	51	430	574	859	74	82	47	17	1433	84	5.72%
AUG	449	43	406	545	730	50	71	55	17	1275	75	5.57%
SEPT	501	45	456	635	731	67	61	49	18	1366	76	4.47%
OCT	524	65	459	513	634	51	74	40	17	1147	67	6.45%
NOV	495	51	445	542	631	44	115	45	17	1173	69	9.80%
DEC	567	61	506	497	568	51	75	41	18	1065	59	7.04%
JAN	499	62	437	551	662	49	64	66	18	1213	67	5.28%
FEB	475	61	414	462	633	46	100	37	16	1095	68	9.13%
MARCH	535	53	482	532	784	48	95	50	18	1316	73	7.22%
TOTAL	5884	673	5211	6338	8591	668	1131	547	208	14929	72	7.58%

FEEDBACK FROM COMMENTS ON THE GUEST QUESTIONNAIRE (July 2023)

Individual comments in the guests' own words

:

- Very grateful to have this place and staff are always nice.
- I like and appreciate everything and am grateful for whatever can be managed that helps me. Most important is the welcoming staff. They are the reason I am able to ask for help and keep coming back. Thank you.
- I really appreciate all the help and the great meal
- Everything is fantastic – never a complaint
- Very good, very helpful – without you we'd struggle
- It's a fantastic place – under utilised
- Thank you so much for your loveliness
- Marah OK making friends can be a lifeline for people
- The food at Marah is exceptional. Janet and Mandy are excellent cooks. All the staff are friendly and kind, nothing is too much trouble.
- Brilliant
- Great service, Its brilliant
- Life saver. Top of the range.

MARAH TRUST

England & Wales - Charity number 1115471

Accounts

marah

Directors' Report and Financial Statements

Year Ending 31 March 2023

Serving the disadvantaged of Stroud and the Five Valleys

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

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TRUSTEES

Jacqueline Mae Natt Chair
Tina Cutler Secretary
James Coubrough Treasurer
David Elliott Drew
Cherril Pope (appointed 18 January 2023)
Keith Rudman

COMPANY SECRETARY

Tina Cutler

REGISTERED OFFICE

Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

GENERAL OFFICE

Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

INDEPENDENT EXAMINER

Hazlewoods LLP
Accountants
Windsor House
Bayshill Road
Cheltenham
Glos
GL50 3AT

BANKERS

Lloyds TSB Bank plc
13 Rowcroft
Stroud
GL5 3BD

WEBSITE

www.marah.org.uk

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

Chair's Report

The year ending March 2022 saw us all returning to something like normality again after the pandemic.

We reopened the Drop-in for 'sit down' meals in February 2022. The response was slow with many of our guests feeling wary of eating together. We continued to serve our meals as takeaways for those who didn't want to eat in the Drop-in and the numbers of meals given out continued to rise.

In July 2022 we were given a further grant for three months to continue to open on our fourth day (Friday). We are extremely grateful to the Julia and Hans Rausing Trust for their generosity. Friday has proved to be almost as busy as the other days. The trustees have now made the decision to keep open on Fridays even when the funding runs out.

In May, we held a lovely celebration of Marah's work at St Lawrence Church in Stroud. This was well attended by our guests, supporters and volunteers. It was organised by our Manager Michael Athenieties and Kate Stacey. We thank them both for their help.

In June, Janet and Paul Townsend kindly ran a quiz as a fund raiser. This was a lot of fun and raised much needed funds for Marah.

The AGM was held in October. We were able to give a 10 year long standing award to Alison Hopkins, one of our volunteers. Well done, Alison!

In October we held a memorial service for our guests who had died during the year. This was a short service of remembrance with music, prayers and candles and was beautifully led by Jo Regan, another of our volunteers. Many guests stayed behind to pay tribute to their friends.

In November we had a Marah Christmas Tree at St Lawrence's Christmas Tree Festival in the Church. We also attended their Festival of Wonder where some of our Marah volunteers helped with the food and service. It was lovely to see a good number of guests at this festival.

At Christmas 2022 some of our volunteers went carol singing outside of Tesco's store to raise money and we were finally able to return to our usual Christmas meal. It was a joyous occasion with a superb full Christmas meal cooked by Janet and her team. Nuview, a local company, once again donated the cost of the Christmas meal. The Julia & Hans Rausing Trust gave us a donation which enabled us to give out a food bag as a Christmas gift to our guests. The bag contained several food items and included a few Christmas treats. Nailsworth Rotary bought us hot water bottles which were gratefully received by our guests. Nailsworth Rotary had previously bought us Easter eggs for our guests. Our thanks to all our supporters.

In January of this year, we were joined by a new trustee Cherril Pope. She has been appointed as the trustee with responsibility for our volunteers and is proving a real asset. She has also taken on the role of secretary as Tina Cutler left in March to go on a journey in the USA. It was sad to see Tina leave ...but she may be back!

Looking to the future we are hoping to raise the profile of Marah and to make our provision an even more welcoming and supportive environment for our guests.

The trustees would like to thank Michael, Janet, Mandy and every volunteer for all their effort, time and enthusiasm!

Thank you!

Jacqueline Natt
(Chair Marah Trustees)



Offering the hand of friendship and hand massage!

Treasurer's Report

Summary

During the financial year 2022–23, additional grants were secured which allowed us to provide our services for one more day each week on Fridays. This complements our Monday, Wednesday and Saturday provision. These additional costs were budgeted for at approximately £16,000 per year and contributed to a deficit of £12,927 at year end 31 March 2023. At the end of 2022, there had been a surplus of £9,069. Thankfully we are sustained by our regular donors and several grants, some of which were restricted to the Drop-in itself. There were no related party transactions.

Income

The income sources are now approximately equally divided between donations from individuals and grants.

Raising and maintaining a steady income stream is a challenge for a small charity like Marah. The reserves policy recognises the need to make clear responsible decisions that safeguard the rights of our staff, as well as doing the best for our guests.

Over the past financial year, we have applied for grants from charitable trust funds and the local councils with great success and these have contributed to almost 45% of our income. This strategy continues but as with many small charities the income from grant applications is uncertain and inconsistent.

Our on-going strategy is to promote the charity locally to sign up monthly givers. This still proves difficult especially in the current economic climate. The number of regular donations has fallen from 99 to 94. This figure which includes those giving regularly online.

We have two online organisations through which donors can donate directly from the website. These are localgiving.org and cafonline.org. There are currently just 13 donors giving through this means. In November 2021 we had 26 through www.virginoneygiving.com. When this closed in November 2021, only 11 of the 26 transferred to another online source.

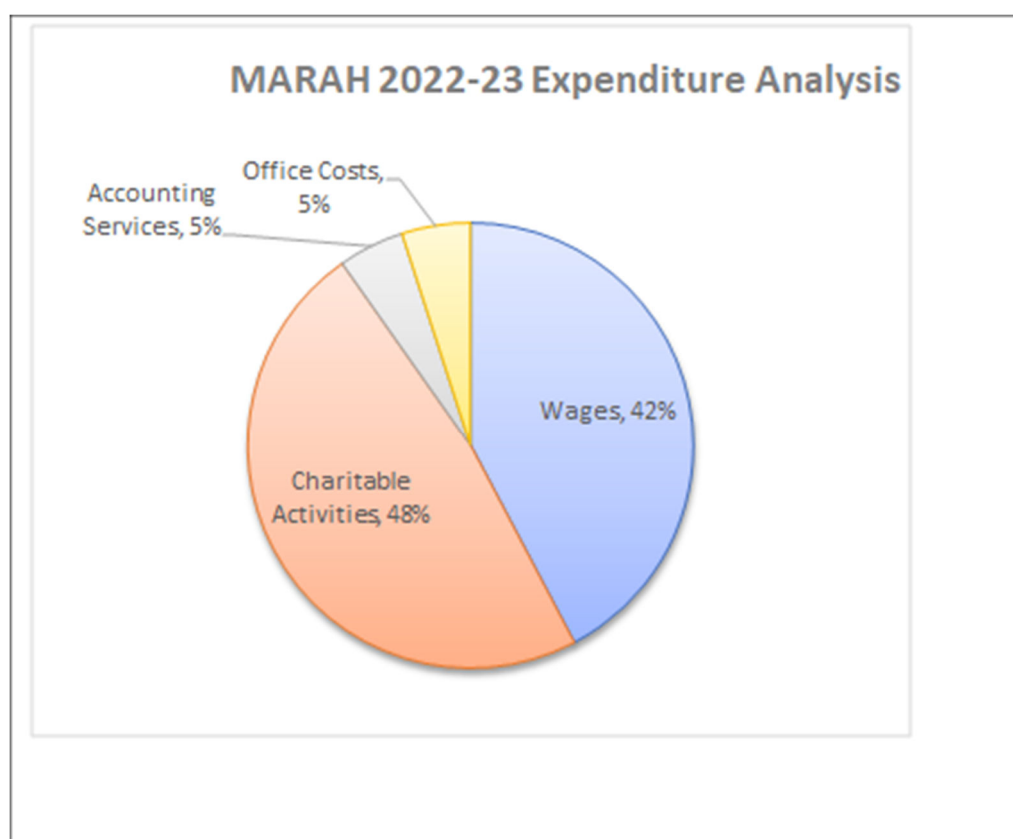
Our regular income is about £1,200, including Gift Aid of about £150.00. This still leaves a regular shortfall of about £4,000 per month. The shortfall has increased from £3,500 per month in 2021-22. This anticipated shortfall has been covered this year by critical one-off donations from individuals and grants. However, we recognise that these cannot be relied upon year on year. Our policy is to keep up the level of reserves as demand increases.

Expenditure

The cost of running Marah is divided approximately between the staff wages and the cost of provisions for the hot meals three times a week and the hot toasties on Saturdays. The remaining costs incurred cover the rental of the office in Stroud and the accounting services.

During Covid-19 Marah provided take-away meals and this only slightly reduced when we reverted to providing meals in-house. Hence, the extra cost of take-away boxes (approximately 20p each) continues.

The extra cost of £16,000 for opening on Fridays was met with donations from Julia & Hans Rausing Trust and Sylvanus Charity. This extra cost is regularly reviewed.



Future Fundraising

We would like to achieve 200 regular donors by the end of 2024. We have spent time on raising Marah's profile via links with a local newspapers, regular talks to organisations and with improvements to our website.

Local churches and individual donors continue to support Marah with one-off gifts.

During Covid-19, we received extra funding to cover the ongoing protection measures that had to be introduced. This enabled Marah to continue its operation. Since 2022, these have now ceased but the policies of strict hygiene introduced during Covid have been maintained.

Reserves Policy

In consideration of our responsibilities as a Registered Charity and Company Limited by Guarantee, Marah aims to have a considered and purposeful policy for applying the charity's income. This is to ensure that Marah balances the needs of present and future beneficiaries and applies the resources at its disposal as efficiently as possible within the terms of our Constitution. The principle of this policy is that we will ensure that we make sufficient provision to cover our statutory obligations and any contract commitments. This will include:

- statutory redundancy payments
- refurbishment costs
- utility charges

At present, March 2023, our reserves fund has a balance of £111,088. This figure is down from £124,015 in March 2022. These reserves are unrestricted though £25,000 is reserved for statutory purposes in the event of Marah having to close. Any restricted funds received will focus on Drop-in costs and the remaining surplus will meet on-going regular shortfalls and future expansion of Marah's operation.

In line with being financially prudent, £63,500 which is slightly less than one year of expenditure is held in a CCLA (Churches, Charities and Local Authorities) investment account.

Jim Coubrough
Treasurer

Purpose and Mission

The principal object of the Trust is to express Christian faith in action by assisting those in need and the marginalised, including those suffering because of abuse of alcohol, drugs or otherwise addicted.

Our Vision

Our vision is to be a key provider of support to the most vulnerable in the Stroud District, helping them to improve their physical and mental health and wellbeing. We aim to achieve this by helping our guests access existing statutory and charitable services. Where these services are unsuitable or unavailable, Marah will aim to provide this help direct. We welcome all who come to us as our guests.

Our Mission

- Providing free, nutritious meals four times a week to all of our guests.
- Offering a non judgemental warm and welcome place to come and socialise.
- Supporting the homeless and those in need in respect of accommodation.
- Ensuring access to advice and practical support to those in need.
- Promoting the care, welfare and rehabilitation of persons who have been or are abusing alcohol, drugs or other substances or addicted to gambling or otherwise addicted.
- Assisting individuals to become as self-sufficient as possible and to encourage their integration into and participation in society.
- Providing a stable, safe place for our guests where practical needs are met so that developments can be made.

Our Values

- We are non-judgmental
- We are supportive
- We are accessible
- We show compassion
- We are inclusive



“I like and appreciate everything and am grateful for whatever can be managed that helps me. Most important is the welcoming staff. They are the reason I am able to ask for help and keep coming back. Thank you” A guest comment.

How our Activities Deliver Public Benefit

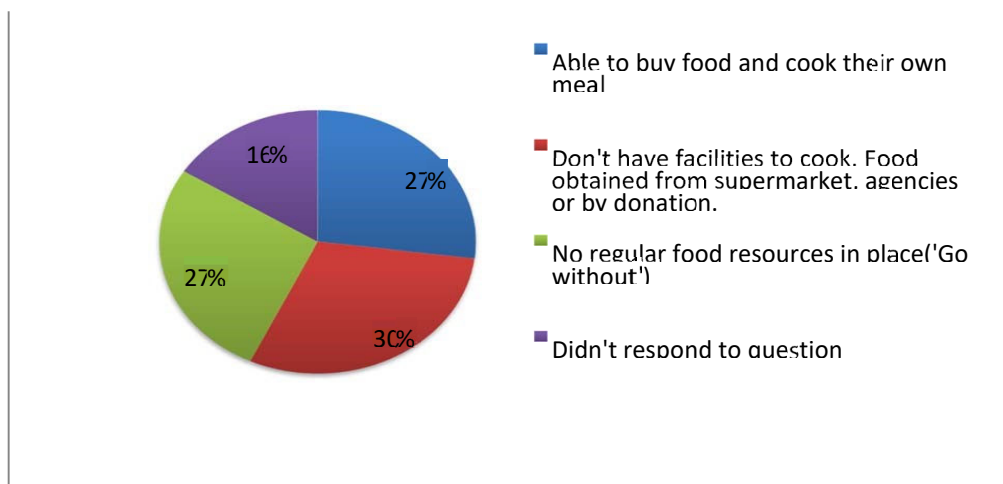
Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

Who Uses and Benefits from our Services?

Primarily the Trust operates in the Stroud District, seeking to assist those in need: the vulnerable and the marginalised. The street level access for the Drop-in means that the service is available to all. Many of our guests lead chaotic lives and they can come in whenever we are open. There are no barriers to entry and all guests are welcomed equally. The Trustees have had due regard to the public benefit guidance published by the Charity Commission.

Marah is committed to ensuring equality of access for all to our services and that no-one is discriminated on any grounds, including gender, disability/health, ethnic origin and sexuality. It must be noted that our policy of welcoming all without any questions at the Drop-in, including those more chaotic guests, who may be under the influence of alcohol and/or drugs, presents a challenge when collecting data on the people who use our services.

WHAT DO YOU NORMALLY DO FOR FOOD WHEN YOU DON'T VISIT MARAH?



Data taken from a 2019 survey of guests

The Drop-in

Our Drop-in offers our guests friendship, wholesome food, respect and hope with volunteers available each session to talk with guests who wish to engage. Our guests experience the sense of family and community support that is often missing from their lives. For many, it is the only place where they are welcomed warmly, without judgement. A place where if they need help to make any change in their life, they know they will receive it.

We provide a free, hot meal with dessert, cakes and fresh fruit every Monday, Wednesday and Friday. The Saturday Drop-in provides a lighter meal based around toasted sandwiches with extras such as fruit and cake. Post Covid, we have continued to provide take-away meals for those who need them. Many guests prefer to eat their meals at home due to issues with anxiety. Some takeaways are for family and friends. The challenge for Marah in providing this service has been the cost of takeaway containers and the increase in the number of meals provided.

The Friday Drop-in introduced in August 2021 continues to be as busy as the other drop-in days and is now a well-established part of our service.



We regularly receive donations from Tesco and Waitrose through the Fare Share scheme. They provide good quality unsold food which is used to prepare meals or passed directly to our guests.

As well as providing food and friendship at the Drop-in, our volunteers also assist with the sourcing and free provision of clothing, shoes, essential toiletries and pet food.

Analysis of yearly figures show that we have had a 4% increase on the figures for 2021-22 on the number of meals served to our guests. We served 15,845 meals in 2022-23, compared to 15,177 in 2021-22. The major increase in demand during the pandemic has continued and we do not expect this to fall in the future. The average number of guests attending has remained steady at 36 per session. Full statistics for the year can be seen in Appendix 1.

“very good, very helpful – without you we would struggle”

“Life saver – top of the range

Quote from a guest

Marah Emergency Food Packs

For those in most need, Marah provides a lifeline in the form of a selection of basic foods that will last for three days for a single person. Each pack consists of staples such as cereals, baked beans, pasta, milk and juice – even the odd treat like a packet of biscuits. This need arises because some of our guests continue to struggle with little or no income due to having their benefits stopped or reduced by sanction for a variety of reasons. Many of our guests have mental and physical health needs and often struggle to cope in all aspects of their lives. As well as addressing hunger and the need for food, the food pack can make a big difference to their wellbeing and ability to cope with daily life.



Stroud District Foodbank provides the food packs and we monitor and record how they are issued. A total of 548 packs were given out in the past year.



Marah Hardship Payments

Marah has a very limited fund to assist guests in urgent need. This includes providing bus/train tickets to attend hospital, probation, benefits and other appointments. In extreme circumstances a small one-off top-up payment is provided to help with gas/electricity supply. Those receiving such help are referred to P3 or other advice services if not already receiving such support. The Drop-in Manager manages the hardship payments and cash is never given out. Stroud Citizens Advice Bureau have helped in the past to cover the cost of many of these payments for us via the 'Help Through Crisis' Project funding they have received.

Advocacy and Guest Support

Marah's Drop-in Manager acts as a vital link between our guests and various agencies in the area. Our guests can access support and practical help in connecting with social services, local authorities and with our local partner agency P3, which a national charity funded to provide advice and support in local communities.

Our Drop-in manager engages with our guests and builds relationships of trust and support. He provides advice and guidance when requested and gives them the confidence to seek out the help they may need.

A guest story: Don

The following case example reflects how Marah's engagement with people on the margins can positively affect their lives. The name has been changed.

Don had been working full-time and renting a room in a house for many years, was made redundant and several months later had to leave his accommodation as the landlord wanted the room back. He spent a period sofa-surfing and then sleeping rough. In the meantime, his alcohol use had increased due to the stress of his lifestyle. He told the Drop-in Manager he was sleeping rough and he was referred to the Rough Sleepers Outreach Team for support. Marah provided him with a cheap mobile phone so that he could be contacted by services. Marah also provided a sleeping bag, toiletries and clothing. He regularly attended the Drop-in to eat and Marah supported him to engage with services, including the Job Centre regarding his benefits and Stroud District Council's Homeless Prevention Team. He was placed locally in emergency accommodation and is now in a longer-term supported hostel where he feels settled and has now started to engage with addiction services regarding his alcohol use.

Partnerships

Marah is committed to effective partnership working and is proud of the relationships we have established.

FareShare is a national charity that co-ordinates the distribution of excess food from local supermarkets. Marah receives food to use and to give out to our guests from Waitrose and Tesco and this includes fresh fruit, vegetables, tinned and dry goods.

P3 Housing support: Pre-pandemic, P3 workers regularly attended our weekday Drop-in. During the pandemic Marah has worked hard to ensure that guests can access P3 advice and support service.

The Rough Sleepers Outreach Team work with street homeless people and has a strong working relationship with Marah. We work closely together to ensure street homeless people are assisted quickly – the aim being to secure appropriate support and access to

accommodation. The team often attend our Drop-in. The Outreach Service is currently provided by P3 Charity.

Stroud District Council Housing Advice & Homelessness Prevention Team have an awareness of our work supporting homeless people and assisting those in accommodation to retain it. We support our guests in accessing this service by phone and online and have established a good working relationship with the advice team.

Stroud food Hubs Network: Marah has joined the recently formed group of Stroud Food Hubs. This network aims to address food poverty on a local level in a sustainable way. By working together, we can avoid duplication of services and share ideas, resources and expertise to help address the food needs of the local community.

Stroud District Foodbank (SDF) supply Marah's emergency food packs and some supplies for the Drop-in including tea, coffee and tinned items.

Outreach Vaccination Team, Gloucestershire Health and Care HNS Foundation Trust: The Outreach Clinic staff continue to visit the Drop-in to offer Covid vaccinations and general healthcare advice. This has been a real success in engaging hard-to-reach people and the local community.

The Cotswolds Dog and Cats Home, Vet Outreach: Following their assistance with donations of free pet food for our guests to access we now welcome the Home's free outreach vet service on a regular basis. Our guests can bring their pets for free treatment and advice which our guests would otherwise struggle to afford.

The Salvation Army: We work together to support rough sleepers, who can access free shower and laundry facilities at the Salvation Army Citadel located near the Marah Drop-in.

CGL provide Drug and Alcohol Recovery services in Stroud and Marah signposts people to CGL services when appropriate and encourages those in addiction to engage with them.

Emmaus: We work closely with the local Emmaus shop team, who are keeping in touch with and supporting rough sleepers; providing sleeping bags, clothing and other items when needed.

Marah continues to have good working relationships with other local agencies and services, including Citizens' Advice Bureau, 2gether Trust (local NHS Mental Health Services), local GP services and the local Neighbourhood Police Team and Community Wardens.



Support from the Local Community and Business

The local community is very supportive of the work we do and we have welcomed special support and events, which have also helped to raise Marah's profile. The total cost of our Christmas meal was very kindly covered by a local company Nuviv Ltd. for the sixth year running. Waitrose covered additional costs related to meals provided over the Christmas holiday period. Stroud supermarkets, Waitrose and Tesco supply us weekly with food due to go out of date which is used in the kitchen and distributed to our guests.

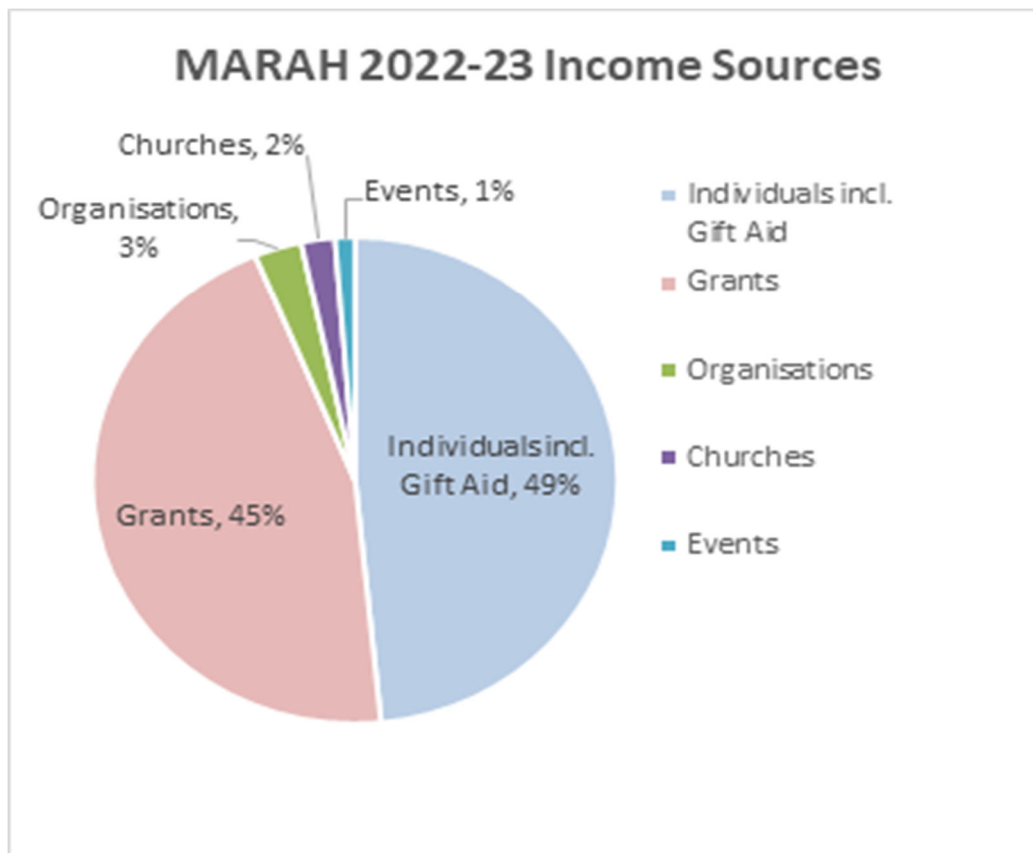
REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

Fundraising



We would like to thank the following grant-making bodies for their generous support received from April 2022 to end of March 2023:

Stroud Town Council

Stroud Town Council – Warm Spaces

Stroud District Council - Community Wellbeing Grant

Sylvanus Lysons Grant

Julia and Hans Rausing Trust

Ethical Giving

Our People

Marah’s main resource is its people and the contribution they make. We have a group of around 40 volunteers who assist with Drop-in operations, cooking and kitchen tasks, and administration.

Volunteers gave an amazing total of 4,848 hours of their time this year (See Appendix 1).



COMMITMENTS FOR 2023 -24

The overarching aim for the Marah Trust 2023-24 is to

- strengthen the **sustainability** of our existing high-quality provision of a hot, nutritious meal at the Drop-in for a wide range of vulnerable people in the Stroud area, recognizing that we continue to manage the transition to a fully post-Covid operation.

In order to achieve these aims we plan to

- Extend our profile through **increased social media activity and local media coverage.**
- **Increase the number of volunteers** recruited to prepare for the turnover which is inevitable with an aging profile and new employment patterns.
- **Raise additional funding** through grants, events and individual donations.
- **Explore opportunities** to extend the range of services available for supporting guests.

Trustees are aware of the level of challenge required to achieve our **sustainability aim.**

- Food inflation is having a significant impact on our annual food costs.
- The pool of volunteers is shrinking given the post-Covid changes in lifestyles and opportunities for flexible working in employment.
- The reduction in disposable income for companies and individuals, as a result of the cost-of-living crisis, is making it more difficult to access grants, gain sponsorship and encourage individual donations.

Structure, Governance and Management

Governing Document

The Trust is a private company limited by guarantee, incorporated in England and Wales on 6 March 2006 and registered as a charity on 20 July 2006. The company was established under a Memorandum of Association which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, its members are each required to contribute an amount not exceeding £1.

Organisational Structure

The Trust's Articles provide that its affairs shall be managed by the Trustees who are its Directors under company law and Trustees under charity law. They give their time voluntarily and receive no benefits from the Trust. Expenses reclaimed from the Trust are set out in Note 9 of the Financial Statements.

The Trustees are actively involved in determining strategy, direction, oversight and control. The Trustees meet on average monthly and further meetings may be held to deal with specific matters as the need arises.

Recruitment And Appointment of Trustees

Under the Articles, Trustees are appointed by the Members of the Trust and serve for a three-year term. A retiring Trustee, if willing to stand and duly proposed may stand for re-appointment at the meeting at which (s)he retires. There is no limit on the number of re-appointments permissible. At the first meeting of Trustees after the AGM the Trustees appoint a Chair from their number.

Trustee Induction and Training

Marah is committed to providing suitable induction and training to Trustees. All Trustees before appointment should be made aware of the following:

- the duties, responsibilities and obligations of Trustees
- the governing documents of the Trust and relevant operational procedures
- the Trust's vision, its strategic goals and plans for the immediate future
- matters considered by the Trustees in the preceding 12 months, as covered by the minutes of meetings
- the Trust's current financial position, as set out in the latest financial statements and management accounts.

Related Parties and Networking Relationships

Marah has established good working relationships with local partner agencies, including the CAB, Independence Trust (drugs and alcohol service), local police, mental health services and local authority housing department. The Trust seeks to relate to local churches and Christian agencies having complementary visions and objectives.

Risk Management

The Trustees keep under review the major risks to which the Trust is exposed and seek to keep in place the appropriate procedures and systems to minimise those risks.

A significant external risk is the uncertainty of income, both in timing and quantum. To minimise the impact of fluctuating income, the Trustees seek a level of Free Reserves in hand in accordance with the Reserves Policy stated on page 8. To help minimise the uncertainty of the level of ongoing donations, the lack of which could affect the Trust's ability to carry on providing its range of services, ways and means continue to be explored to see how the Trust's income generating activities can be expanded.

As regards internal risk, with the Trust being a small organisation having only three part-time employees and being almost totally dependent on volunteers, there is a threat that lack of volunteers could endanger the continuance of its operations. There is only limited action the Trust can take but it does promote its needs through all possible means, including direct approach to possible individuals.

In respect of other internal risks, the Trustees aim to minimise these through procedures for authorisation of all transactions and projects for all operational aspects of the Trust. These procedures are reviewed periodically to ensure they continue to meet the needs of the Trust.

Membership of the Trustees

The Trustees (who are also Directors of the Trust for the purposes of company law) serving during the year and up to the date of this Report are set out on page 1.

Responsibilities of the Trustees

The Trustees are responsible for preparing their report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005.

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust and of the incoming resources and the application of resources, including the income and expenditure, of the Trust for the year. In preparing these financial statements, the Trustees are required to:

REGISTERED COMPANY NUMBER	05731514 (England and Wales)
REGISTERED CHARITY NUMBER	1115471

- o select suitable accounting policies and then apply them consistently.
- o observe the methods and principles in the Charities Statement of Recommended Practice; to make judgements and estimates that are reasonable and prudent;
- o state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- o prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust 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 Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Trustees appointed Hazlewoods Accountants to be the Independent Examiner for the purposes of these Financial Statements.

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Trustees on 11th October 2023 and signed on its behalf by

.....
Jacqueline M Natt
Chair of Trustees

**Independent Examiners’ Report To The Trustees Of Marah Trust
On The Unaudited Financial Statements**

I report on the accounts of the Marah Trust for the year ended 31 March 2023, which are set out below.

Respective responsibilities of the Trustees and Examiner

The Charity’s Trustees (who are also the Directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (“the 2006 Act”) and the Charities Act 2011 (“the 2011 Act”). The Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and under Part 16 of the 2006 Act) and that an independent examination is needed.

It is my responsibility to:

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

Independent examiners’ statement

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

- The accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the financial statements do not accord with such records; or
- the financial statements do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the financial statements give a ‘true and fair’ view which is not a matter considered as part of an independent examination: or
- the financial statements have not been prepared in accordance with the methods and principles of the Charities SORP (FRS102).

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 financial statements to be reached.



Date 11 October 2023

.....
Martin Howard FCA

HAZLEWOODS LLP, Windsor House, Bayshill Road, CHELTENHAM GL50 3AT

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

Marah Trust Statement of Financial Activities (including summary income and expenditure account) as at 31 March 2023

MARAH TRUST						
Income & Expenditure						
Details	As at 31 March 2023			As at 31 March 2022		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Income and Endowments from						
Charitable Activities			0			0
Donations and Legacies	47,130	9,000	56,130	49,869	21,840	71,709
Investments	910		910	9		9
	48,040	9,000	57,040	49,878	21,840	71,718
Expenditure						
Accounts & Book-keeping	2,597		2,597	2,272		2,272
Client Assistance	239		239	37		37
DBS Administration	126		126	135		135
Depreciation	156		156	195		195
Drop-in Accommodation	7,051	714	7,765	5,481	1,512	6,993
Drop-in Consumables	17,488	5,912	23,400	3,351	16,891	20,242
Drop-in Equipment	1,511	245	1,756	242	2,328	2,570
Health & Safety	50		50			0
Information Technology	43		43	229		229
Insurance	564		564	532		532
Legal	13		13	13		13
Membership	180		180	96		96
Office Costs	630		630	278		278
Refurbishment	60		60			
Rent	2,221		2,221	2,221		2,221
Salaries	27,992	2,129	30,121	21,843	4,805	26,648
Staff Expenses	40		40	48	43	91
Telephone			0	87		87
Volunteer Expenses	6		6	10		10
	60,967	9,000	69,967	37,070	25,579	62,649
Net Income/Expenditure	-12,927	0	-12,927	12,808	-3,739	9,069
Total Funds Brought Forward	124,015	0	124,015	111,207	3,739	114,946
Total Funds Carried Forward	111,088	0	111,088	124,015	0	124,015

Marah Trust Statement of Financial Activities
Balance Sheet as at 31 March 2023

Details	As at 31 March 2023				As at 31 March 2022	
	Unrestricted	Restricted	Endowment	Total		Total
	Funds	Funds	Funds	Funds		Funds
	£	£	£	£		£
Fixed Assets						
Intangible Assets				0		0
Tangible Assets	626			626		782
Total Fixed Assets	626	0	0	626		782
Current Assets						
Cash at bank & in hand	109,776			109,776		122,343
Deferred Expenditure				0		0
Debtors	1,834			1,834		1,890
Total Current Assets	111,610	0	0	111,610		124,233
Creditors						
Amounts falling due in one year	1,148			1,148		1,000
Amounts falling due after one year				0		0
Total Current Liabilities	1,148	0	0	1,148		1,000
Net Current Assets/(Liabilities)	110,462	0	0	110,462		123,233
Total Net Assets or Liabilities	111,088	0	0	111,088		124,015
Funds of the Charity						
Endowment Funds				0		0
Restricted Income Funds				0		0
Unrestricted Funds	111,088			111,088		124,015
Revaluation Reserves				0		0
Fair Valuation Reserves				0		0
Total Funds	111,088	0	0	111,088		124,015


**MARAH TRUST
BALANCE SHEET – CONTINUED
AT 31 MARCH 2023**


The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

Jacqueline Natt
Chair
Date of approval 10/10/2023


Jim Coubrough
Trustee
Date of approval..... 10/10/2023


MARAH TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1. ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to the particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment: 20% on reducing balance.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1. ACCOUNTING POLICIES (Continued)

Going concern

The Trustees assess whether the use of going concern is appropriate, i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. On review, the Trustees have concluded that they are to adopt the going concern basis in preparing these financial statements.

2. VOLUNTARY INCOME

	2023	2022
	£	£
Personal giving donations	22,832	25,030
Gift aid tax reclaimed	4,355	4,503
Membership	-	-
Donations from organisations	1,642	3,075
Grants	25,453	37,340
Corporate giving	-	-
Church giving donations	1,154	1,761
Church giving regular	-	-
	<u>55,436</u>	<u>71,709</u>

3. ACTIVITIES FOR GENERATING FUNDS

	2023	2022
	£	£
Fundraising Events	<u>694</u>	<u>-</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit Account Interest	<u>910</u>	<u>9</u>

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2023	2022
	£	£
Foodbank	<u>-</u>	<u>-</u>

6. COSTS OF GENERATING VOLUNTARY INCOME

	2023	2022	
		£	£
Rent	2,221	2,221	
Insurance	564	532	
Computer consumables	43	229	
Office expenses	<u>630</u>	<u>298</u>	
	<u>3,458</u>	<u>3,280</u>	

7. CHARITABLE ACTIVITIES COSTS

	2023 £	2022 £
Charitable activities	<u>63,019</u>	<u>56,567</u>

8. GOVERNANCE COSTS

	2023 £	2022 £
Accountancy and bookkeeping	1,896	1,572
Independent Examination of Accounts	700	700
Payroll Costs	725	322
Legal fees	<u>13</u>	<u>13</u>
	<u>3,334</u>	<u>2,607</u>

No other amounts were paid to the Independent Examiner in respect of other services.

9. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2023 £	2022 £
Depreciation – owned assets	<u>156</u>	<u>195</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustee's expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

11. STAFF COSTS

	2023 £	2022 £
Wages and salaries	29,067	26,020
Employers' pension costs	329	306
Payroll costs	<u>725</u>	<u>322</u>
	<u>30,121</u>	<u>26,648</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Drop-in manager	1	1
Drop-in cook	2	2

No employees received emoluments in excess of £60,000.

12. TANGIBLE FIXED ASSETS

	Computer Equipment £
COST	
At 1 April 2022	4,592
Additions	<u>-</u>
At 31 March 2023	<u>4,592</u>
DEPRECIATION	
At 1 April 2022	3,810
Charge for year	<u>156</u>
At 31 March 2023	<u>3,966</u>
NET BOOK VALUE	
At 31 March 2023	<u>626</u>
At 31 March 2022	<u>782</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	-	-
Accrued Income	-	-
Deferred Expense	-	-
Gift Aid tax repayment	1,834	1,890
Prepayments	<u>-</u>	<u>-</u>
	<u>1,834</u>	<u>1,890</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	313	233
Social security and other taxes	-	-
Pensions	135	67
Wages and salaries	-	-
Accrued expenses	<u>700</u>	<u>700</u>
	<u>1,148</u>	<u>1,000</u>

15. MOVEMENTS IN FUNDS

Current Year (2022 to 2023)

	At 1 April 2022 £	Net movement in funds £	At 31 March 2023 £
Unrestricted funds			
General fund	124,015	(12,927)	111,088
Restricted funds:			
(This Year:			
Sylvanus Lysons Charity for Drop-in costs: £1,500 – expenditure £1,500			
Julia & Hans Rausing for Drop-in costs: £7,500 – expenditure £7,500)			
Restricted fund	—	—	—
TOTAL FUNDS	<u>124,015</u>	<u>(12,927)</u>	<u>111,088</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	48,040	(60,967)	(12,927)
Restricted funds			
Restricted fund	<u>9,000</u>	<u>(9,000)</u>	—
TOTAL FUNDS	<u>57,040</u>	<u>(69,967)</u>	<u>(12,927)</u>

Previous Year (2021 to 2022)

	At 1 st April March 2021 £	Net movement in funds £	At 31 st 2022 £
Unrestricted funds			
General fund	111,207	12,808	124,015
Restricted funds			
Restricted fund	<u>3,739</u>	<u>(3,739)</u>	<u>-</u>
TOTAL FUNDS	<u>114,946</u>	<u>9,069</u>	<u>124,015</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	49,878	(37,070)	12,808
Restricted funds			
Restricted fund	<u>21,840</u>	<u>(25,579)</u>	<u>(3,739)</u>
TOTAL FUNDS	<u>71,718</u>	<u>(62,649)</u>	<u>9,069</u>

16. CASH AT BANK AND IN HAND

	2023 £	2022 £
Lloyds Treasurers' account	45,306	59,339
Lloyd's Debit Card accounts	445	90
Lloyds Deposit account	1	48,002
CCLA Deposit account	64,024	14,912
Cash	<u>-</u>	<u>-</u>
	<u>109,776</u>	<u>122,343</u>

17. RELATED PARTY TRANSACTIONS

There were no Related Party transactions.

Appendix 1: 2022 – 2023 Year End Statistics

			MEALS							
	Total Volunteer Hours	Other Volunteer Hours	Volunteer Hours	Guests Attended	Guest Meals 2nd	Volunteer Meals	Total Emergency Food Packs Issued	Guest Contacts	Total sessions in month	Total Guest Meals
APRIL	439	47	392	552	720	53	45	46	18	1272
MAY	422	57	365	536	672	42	59	57	16	1208
JUNE	443	35	408	578	782	56	60	60	17	1360
JULY	466	40	426	520	759	70	42	45	18	1279
AUG	461	27	434	577	731	48	40	51	18	1308
SEPT	376	32	344	507	782	44	42	53	17	1289
OCT	462	37	426	535	794	52	37	62	17	1329
NOV	473	60	413	537	822	61	43	38	17	1359
DEC	498	57	441	498	712	65	44	47	18	1210
JAN	460	77	383	519	823	58	50	38	17	1342
FEB	414	55	359	549	809	68	36	46	16	1358
MARCH	531	72	459	616	915	72	50	27	18	1531
TOTAL	5443	595	4848	6524	9321	689	548	570	207	15845

MARAH TRUST

England & Wales - Charity number 1115471

Accounts

marah

Directors' Report and Financial Statements

Year Ending 31 March 2022

Serving the disadvantaged of Stroud and the Five Valleys

Marah Trust
(a company limited by guarantee)

TRUSTEES	Jacqueline Mae Natt	Chair
	Tina Cutler	Secretary
	James Coubrough	Treasurer
	Keith Rudman	
	David Elliott Drew	

COMPANY SECRETARY Tina Cutler

REGISTERED OFFICE
Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

GENERAL OFFICE
Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

INDEPENDENT EXAMINER
Hazlewoods LLP
Accountants
Windsor House
Bayshill Road
Cheltenham
Glos
GL50 3AT

BANKERS
Lloyds TSB Bank Plc
13 Rowcroft
Stroud
GL5 3BD

WEBSITE www.marah.org.uk

REGISTERED COMPANY NUMBER 05731514 (England and Wales)

REGISTERED CHARITY NUMBER 1115471

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Chair's Report

March 2021 – March 2022 was another disturbing year while the country emerged from the January lockdown and started to try to get back to our normal life patterns again. We were all affected in different ways and Marah was no exception.

We continued to serve our meals as takeaways for several months. The numbers of meals given out continued to rise and the need for another day to open became apparent.

In August we were given a grant for 3 months to open an extra day. We are extremely grateful to the Julia and Hans Rausing Trust for their generosity. We opened our doors on Friday for the first time in August and very soon this day was as busy as the others. We were delighted to take on one of our volunteers as the cook for this session.

Also in August, the Saturday team moved to St Albans church hall as Stroud Baptist church was no longer available.

In October, we made the decision to reopen for sit down meals again. The response was slow and many of our guests were wary of eating together. Then Covid intervened again and just before Christmas we were forced to return to take aways as the infection rate rose.

Sadly, our Christmas meal of 2021 was, once again, served as a takeaway. We are grateful to our many supporters. Nuvview once again, gave us the cost of the Christmas meal and the Julia & Hans Rausing Trust gave us a donation which enabled us to give out a food bag as a Christmas gift to our guests. The bag contained several food items and included a few Christmas treats which were gratefully received. Our thanks to all our supporters.

In February, we reopened for sit down meals indoors. Gradually our guests started to return to eat their meal with us and the Marah community spirit returned! The numbers of meals served are now more than they were pre Covid.

At Christmas, Andrew Gillett, who has helped Michael with administration in the office for several years left for a new career. We wish him well.

In March the MBE which had been presented to Marjorie Phelps (one of our founders) in recognition of her work with Marah was given to us by her nephew, Christopher. As Marjorie had no children, Chris felt that Marah was the best place for the MBE. It is now in our safe keeping.

Looking to the future we are hoping to keep the extra day as a permanent fixture, and we hope that 2022 - 2023 will be a brighter and more optimistic year.

The trustees would like to thank Michael, Janet, Mandy and every volunteer for helping to keep Marah running throughout this difficult time.

Jacqueline Natt
Chair of Trustees

Treasurer's Report

Summary

Additional grants were secured which allowed us to provide our services on one more day, Friday. These additional costs, budgeted at approximately £14,000 per year, contributed to the reduction of the surplus at year end 31, March 2022, down to £9,069 from the previous year of £29,266. Thankfully we are sustained by our regular donors and several grants, some of which were restricted to the Drop-in itself. There were no related party transactions.

Income

The majority of our income sources are now approximately equally divided between grants and donations from individuals.

Raising and maintaining a steady income stream is a challenge for a small charity like Marah and the reserves policy considers the need to make clear responsible decisions that safeguard the rights of our staff, as well as doing the best for our guests.

Over the past financial year, we have applied for grants from charitable trust funds with great success which has contributed to almost 52% of our income. This strategy continues but as with many small charities the income from grant applications is uncertain and inconsistent.

Although our strategy is to promote the charity locally to sign up monthly givers, this still proves difficult especially in the current economic climate. The number of regular donations has dropped slightly from 120 to 99 which includes those giving regularly online. In November 2021, sadly the website www.virginmoneygiving.com closed down. 26 donors were giving via www.virginmoneygiving.com but only 11 transferred to the online giving websites CAF and Localgiving.org with which Marah registered. Our regular income is about £1,400 per month which includes Gift Aid of about £200 which still leaves a regular shortfall of about £3,500 per month. Due to critical one-off donations by individuals and grants, this anticipated shortfall has been covered this year but as these cannot be relied on year on year our policy is to keep up the level of reserves as demand increases.

Expenditure

During Covid-19 Marah provided take-away meals and this only slightly reduced when we reverted to providing meals in-house. Hence, the extra cost of take-away boxes continues. In August, due to Stroud Baptist Church offering its hall for a sale, the venue for Saturdays was moved to St Albans church hall. with a slight reduction in cost. Fortunately, the extra cost of opening on Fridays was met with a donation from Julia & Hans Rausing trust for the first 3 months. This extra cost is regularly reviewed and so far we have been able to maintain opening on Fridays.

Future Fundraising

We would like to achieve 200 regular donors by the end of 2023. Unfortunately, due to Covid-19 restrictions, the usual income from local community groups, events, street collections and talks by our trustees has not happened. We have spent time on raising Marah's profile via links with a local newspaper and with improvements to our website.

Local churches and individual donors continue to support Marah with one-off gifts.

At the end of the financial year in March 2020, Marah responded to the impact of Covid-19 on its operation. The finances were reviewed, and some extra funding was achieved. These covered the extra costs of the ongoing protection measures that had to be introduced and enabled Marah to continue its operation. During 2021-22, these protection measures have reduced but the policies of strict hygiene are maintained.

Reserves Policy

In consideration of our responsibilities as a Registered Charity and Company Limited by Guarantee, Marah aims to have a considered and purposeful policy for applying the charity's income. This is to ensure that Marah balances the needs of present and future beneficiaries and applies the resources at its disposal as efficiently as possible within the terms of our Constitution. The principle of this policy is that we will ensure that we make sufficient provision to cover our statutory obligations and any contract commitments. This will include:

- statutory redundancy payments
- refurbishment costs
- utility charges

At present our reserves has a balance of £124,015 which is unrestricted of which £25,000 is reserved for statutory purposes in the event of Marah having to close. Any restricted funds received will focus on Drop-in costs and the remaining surplus will meet on-going regular shortfalls and future expansion of Marah's operation.

In line with being financially prudent, £62,905 is held in deposit bank accounts which approximately equates to one year of expenditure.

Jim Coubrough

Treasurer

Purpose and Mission

The principal object of the Trust is to express Christian faith in action by assisting those in need and the marginalised, including those suffering because of abuse of alcohol, drugs or otherwise addicted.

Our Vision

Our vision is to be a key provider of support to the most vulnerable in the Stroud District, helping them to improve their physical and mental health and wellbeing. We aim to achieve this by helping our guests access existing statutory and charitable services. Where these services are unsuitable or unavailable, Marah will aim to provide this help direct. We welcome all who come to us as our guests.

Our Mission

- Providing free, nutritious meals four times a week to all of our guests.
- Offering a non judgemental warm and welcome place to come and socialise.
- Supporting the homeless and those in need in respect of accommodation.
- Ensuring access to advice and practical support to those in need.
- Promoting the care, welfare and rehabilitation of persons who have been or are abusing alcohol, drugs or other substances or addicted to gambling or otherwise addicted.
- Assisting individuals to become as self-sufficient as possible and to encourage their integration into and participation in society.
- Providing a stable, safe place for our guests where practical needs are met so that personal developments can be made.

Our Values

- We are non-judgmental
- We are supportive
- We are accessible
- We show compassion
- We are inclusive



'It's a friendly welcoming place. Everyone is treated well no matter who they are. Volunteers and staff always concerned about how you are and what's happening in your life. It's good having an extra day to come and enjoy Marah. I like the socializing and friends I've made here.' (Paul)

How our Activities Deliver Public Benefit

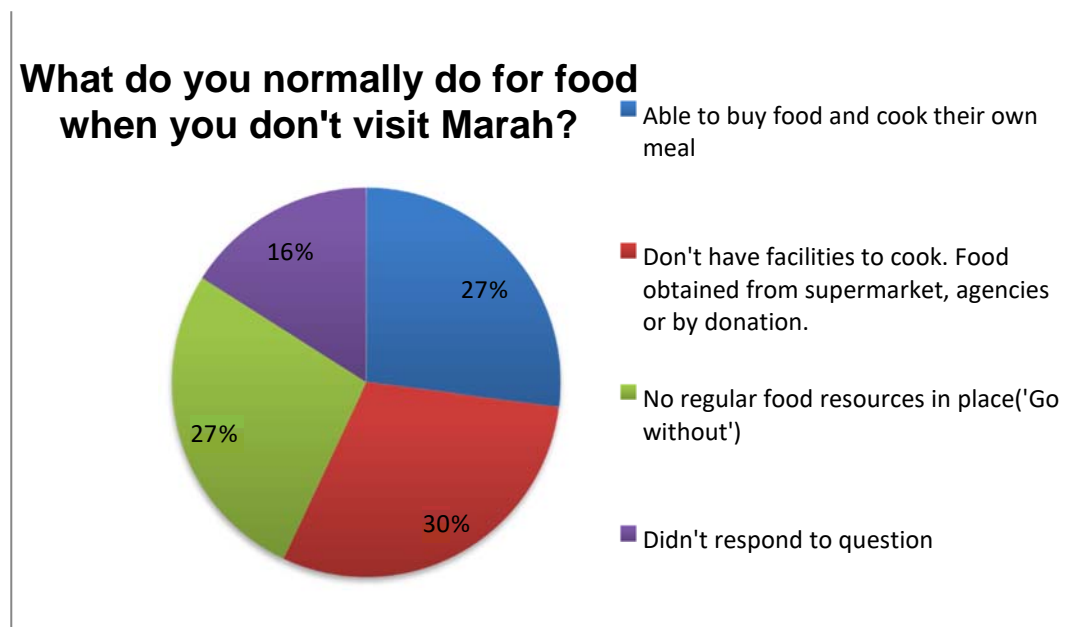
Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

Who Uses and Benefits from our Services?

Primarily the Trust operates in the Stroud District, seeking to assist those in need: the vulnerable and the marginalised. The street level access for the Drop-in means that the service is available to all and as many of our guests lead chaotic lives they can come in whenever we are open. There are no barriers to entry and all guests are welcomed equally. The Trustees have had due regard to the public benefit guidance published by the Charity Commission.

Marah is committed to ensuring equality of access for all to our services and that no-one is discriminated on any grounds, including gender, disability/health, ethnic origin and sexuality. It must be noted that our policy of welcoming all without any questions at the Drop-in, including those more chaotic guests, who may be under the influence of alcohol and/or drugs, presents a challenge when collecting data on the people who use our services.

A 2019 survey revealed:



The Drop In

Our Drop-in offers our guests friendship, wholesome food, respect and hope with volunteers available each session to talk with guests who wish to engage. Our guests experience the sense of family and community support that is often missing from their lives. For many, it is the only place where they are welcomed warmly, without judgement. A place where if they need help to make any change in their life, they know they will receive it.

By the end of the financial year we returned to our pre-pandemic service, with meals being served inside, forming a social space for our guests. In addition, we retained the take-away service so that all guests' needs can be accommodated. We provide a full hot meal with dessert for free on Monday and Wednesday, Saturdays are a lighter meal based around toasted sandwiches with extras such as fruit and cake. During the pandemic, we changed to a takeaway system so that guests could collect meals for themselves and others who need a meal in a safe and reliable manner.

Our great achievement this year was the extension of the service to include a Friday lunchtime offering. We recruited a new team of volunteers and with the help of one of our cooks, we invited guests to join us for lunch with a hot meal, dessert, cakes and beverages. The service has been very well received and by the end of year the numbers attending were similar to those on Monday and Wednesday.



We regularly receive donations from Tesco through the Fare Share scheme and also from our local Waitrose. They provide good quality unsold food which is used to prepare meals or passed directly to our guests.

As well as providing food and friendship at the Drop-in, our volunteers also assist with the sourcing and free provision of clothing, shoes, essential toiletries and pet food.

As lockdowns and upheaval continued, but with guests becoming more familiar with the situation we served a significantly higher number of meals in 2021 – 2022 than in previous years. A total of 15,177 meals were served in 2021- 2022, compared with 10,296 and 9,319 in the previous two years. The average number of guests attending has fallen from 45 per session pre pandemic to around 35, this has enable us to provide each guest with more meals to take away to family, friends and neighbours. Full statistics for the year can be seen in Appendix 1.

“The meals are lovely, the company is beautiful. They make you all feel welcome. They are very kind and they all work hard and they make you feel safe and welcome. Nobody can beat this place with kindness.” (Sue)

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

Marah Emergency Food Packs

For those in most need, we provide a lifeline in the form of a selection of basic foods that will last for three days for a single person. Each pack consists of staples such as cereals, baked beans, pasta, milk and juice. Even the odd treat like a packet of biscuits. This need arises because some of our guests continue to struggle with little or no income due to having their benefits stopped or reduced by sanction for a variety of reasons. Many of our guests have mental and physical health needs and often struggle to cope in all aspects of their lives. As well as addressing hunger and the need for food, the food pack can make a big difference to their wellbeing and ability to cope with daily life.

Stroud District Foodbank provides the food packs and we monitor and record how they are issued. A total of 627 packs were given out in the past year.

“I like the welcome and respect of the volunteers who treat me as a normal citizen, the company of fellow visitors. An oasis of love.”



Marah Hardship Payments

Marah has a very limited fund to assist guests in urgent need. This includes providing bus/train tickets to attend hospital, probation, benefits and other appointments. In extreme circumstances a small one-off top-up payment is provided to help with gas/electricity supply. Those receiving such help are referred to P3 or other advice services if not already receiving such support. The Drop-in Manager manages the hardship payments and cash is never given out. Stroud Citizens Advice Bureau have helped in the past to cover the cost of many of these payments for us via the 'Help Through Crisis' Project funding they have received.

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

Advocacy and Guest Support

Marah's Drop-in manager acts as a vital link between our guests and various agencies in the area. Our guests can access support and practical help in connecting with social services, local authorities and with our local partner agency P3, who are a national charity funded to provide advice and support in local communities.

Our Drop-in manager engages with our guests and builds relationships of trust and support. He provides advice and guidance when requested and gives them the confidence to seek out the help they may need.

This may mean liaising with GP, Hospital, Court and Probation services and assisting guests in making and attending appointments.

The Drop-in manager has strong links with P3 and will put guests in touch with P3 workers so that they can quickly pick up referrals and be made available to assist guests. P3 provide practical advice and structured support in a range of areas. This includes benefits advice and appeals, housing advice and homelessness prevention, assistance with job searches, help completing forms, referrals to supported accommodation and debt advice.

The trust that has been built up by Marah's Drop-in manager with many of our guests over time encourages them to ask for help when needed and helps prevent many from reaching a crisis point in their lives.

A guest story: Paul

The following case example reflects how Marah's engagement with people on the margins can positively affect their lives. The name of the client has been changed.

This homeless man was sleeping rough and had been directed to Marah by other guests who had met him in town. He had been caring for his elderly mother who was very ill, in her home. She had gone into hospital for long-term care and he was told by the landlord that he had to leave the accommodation. Marah's Drop-in Manager connected him up with the Rough Sleepers Outreach Team. To help him engage with services, Marah bought him a basic mobile phone, as his had broken. We also helped with clothing, toiletries and a sleeping bag. He now has his own permanent home and feels settled.

Partnerships

Marah is committed to effective partnership working and is proud of the relationships we have established.

FareShare is a national charity that co-ordinates the distribution of excess food from local supermarkets. Marah receives food to use and to give out to our guests from Waitrose and Tesco and this includes fresh fruit, vegetables, tinned and dry goods.

P3 Housing support: Pre-pandemic, P3 workers regularly attended our weekday Drop-in. During the pandemic Marah has worked hard to ensure that guests can access P3 advice and support service.

The Rough Sleepers Outreach Team work with street homeless people and has a strong working relationship with Marah. We work closely together to ensure street homeless people are assisted quickly – the aim being to secure appropriate support and access to accommodation. The team often attend our Drop-in. The Outreach Service is currently provided by P3 Charity.

CGL provide Drug and Alcohol Recovery services in Stroud and Marah signposts people to CGL services when appropriate and encourages those in addiction to engage with them.

ARA (Addiction Recovery Agency) role is to work with hard-to-reach guests and help them in accessing substance misuse support and engaging with those services. They regularly attend the Drop in and engage with our guests who reach out for support.

The GEM (Going the Extra Mile) Project aims to assist people into employment by providing guidance and close support. The GEM worker continues to assist guests and volunteers who want to move to employment.

Stroud District Council Housing Advice & Homelessness Prevention Team attend the Drop-in to provide advice direct to Marah guests, who often find it difficult to engage with their service.

Emmaus: We work closely with the local Emmaus shop team, who are keeping in touch with and supporting rough sleepers; providing sleeping bags, clothing and other items when needed.

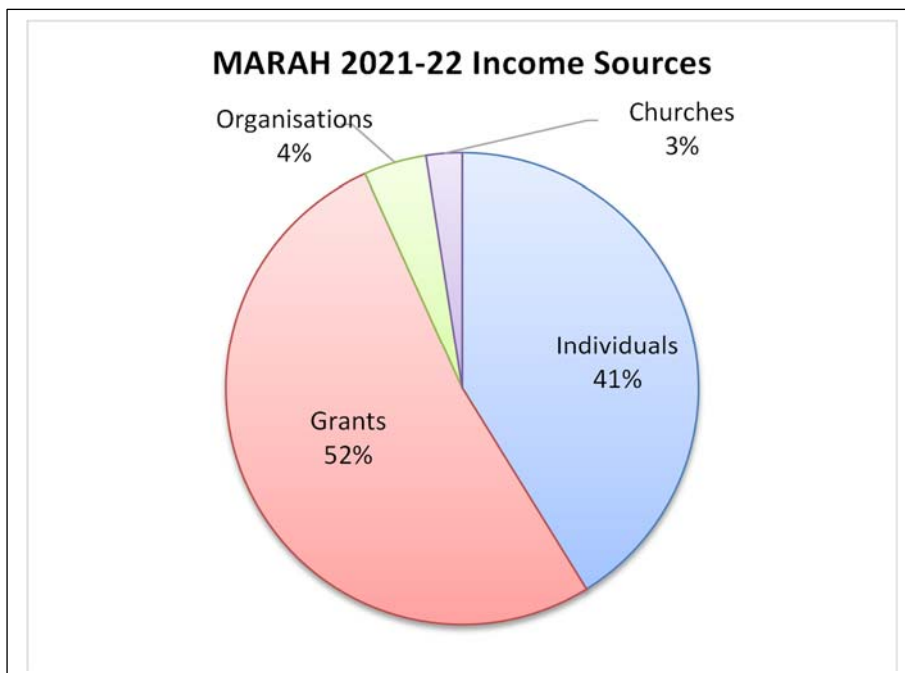
Stroud District Foodbank (SDF) supply Marah's emergency food packs and some supplies for the Drop-in including tea, coffee and tinned items.

Marah continues to have good working relationships with other local agencies and services, including Citizens Advice Bureau, the Salvation Army, 2gether Trust (local NHS mental health services) and the local Neighbourhood Police Team and Community Wardens.

Support from the Local Community and Business

The local community is very supportive of the work we do and we have welcomed special support and events, which have also helped to raise Marah’s profile. The total cost of our Christmas meal was very kindly covered by a local company Nuview Ltd. for the fifth year running. Waitrose covered additional costs related to meals provided over the Christmas holiday period. Stroud supermarkets, Waitrose and Tesco supply us weekly with food due to go out of date which is used in the kitchen and distributed to our guests.

Fundraising



We would like to thank the following grant-making bodies for their generous support received from April 2021 to end of March 2022:

- Stroud Town Council
- Stroud District Council - Community Resilience Grant
- Stroud District Council - Homeless Prevention Grant
- Thriving Communities Grant from Gloucestershire County Council
- Julia and Hans Rausing Trust
- Waitrose Ltd.

Our People

Marah's main resource is its people and the contribution they make. We have a group of around 40 volunteers who assist with Drop-in operations, cooking and kitchen tasks, and administration.

Volunteers gave an amazing total of 2,878 hours of their time this year (See Appendix 1).



We have a very small number of staff. Our part-time Drop-in manager is responsible for the day to day running of the Drop-in and our food is prepared by two part-time cooks.

"I can't cook. I have epilepsy. I like Marah for the social company, the nice meals and it gives me motivation".

Our trustees are:

Jackie Natt (Chair)

Jim Coubrough (Treasurer)

Tina Cutler (Secretary)

David Drew

Keith Rudman

None of our activities could have been achieved without the hard work and dedication of all our volunteers.

The Trustees would like to express their heart-felt appreciation to all our volunteers.

Commitments for 2022 – 2023

The priorities for the coming year for The Marah Trust are:

1. Assessing the success of the new Friday service with a view to making it a permanent addition to the service, taking into account available resources of volunteers and funds.
2. Ensuring adequate succession planning within the volunteers and trustees to secure Marah's future
3. Engaging, training and communicating with our volunteers and employees to offer rewarding and satisfying roles by providing welcoming and rewarding work and by recognising the contribution our people make to Marah's success.
4. Continue fundraising and developing more regular income streams and ensuring a more continuous flow of grants and regular giving.

Structure, Governance and Management

Governing Document

The Trust is a company limited by guarantee, incorporated on 6 March 2006 and registered as a charity on 20 July 2006. The company was established under a Memorandum of Association which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, its Members are each required to contribute an amount not exceeding £1.

Organisational Structure

The Trust's Articles provide that its affairs shall be managed by the Trustees who are its Directors under company law and Trustees under charity law. They give their time voluntarily and receive no benefits from the Trust. Expenses reclaimed from the Trust are set out in Note 9 of the Financial Statements.

The Trustees are actively involved in determining strategy, direction, oversight and control. The Trustees meet on average monthly and further meetings may be held to deal with specific matters as the need arises.

Recruitment And Appointment Of Trustees

Under the Articles, Trustees are appointed by the Members of the Trust and serve for a three-year term. A retiring Trustee, if willing to stand and duly proposed may stand for re-appointment at the meeting at which (s)he retires. There is no limit on the number of re-appointments permissible. At the first meeting of Trustees after the AGM the Trustees appoint a Chair from their number.

Trustee Induction And Training

Marah is committed to providing suitable induction and training to Trustees. All Trustees before appointment should be made aware of the following:

- the duties, responsibilities and obligations of Trustees
- the governing documents of the Trust and relevant operational procedures
- the Trust's vision, its strategic goals and plans for the immediate future
- matters considered by the Trustees in the preceding 12 months, as covered by the minutes of meetings
- the Trust's current financial position, as set out in the latest financial statements and management accounts.

Related Parties And Networking Relationships

Marah has established good working relationships with local partner agencies, including the CAB, Independence Trust (drugs and alcohol service), local police, mental health services and local authority housing department. The Trust seeks to relate to local churches and Christian agencies having complementary visions and objectives.

Risk Management

The Trustees keep under review the major risks to which the Trust is exposed and seek to keep in place the appropriate procedures and systems to minimise those risks.

A significant external risk is the uncertainty of income, both in timing and quantum. To minimise the impact of fluctuating income, the Trustees seek a level of Free Reserves in hand in accordance with the Reserves Policy stated on page 8. To help minimise the uncertainty of the level of ongoing donations, the lack of which could affect the Trust's ability to carry on providing its range of services, ways and means continue to be explored to see how the Trust's income generating activities can be expanded.

As regards internal risk, with the Trust being a small organisation having only three part-time employees and being almost totally dependent on volunteers, there is a threat that lack of volunteers could endanger the

continuance of its operations. There is only limited action the Trust can take but it does promote its needs through all possible means, including direct approach to possible individuals. In respect of other internal risks, the Trustees aim to minimise these through procedures for authorisation of all transactions and projects for all operational aspects of the Trust. These procedures are reviewed periodically to ensure they continue to meet the needs of the Trust.

Membership of the Trustees

The Trustees (who are also Directors of the Trust for the purposes of company law) serving during the year and up to the date of this Report are set out on page 1.

Responsibilities of the Trustees

The Trustees are responsible for preparing their report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005.

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust and of the incoming resources and the application of resources, including the income and expenditure, of the Trust for the year. In preparing these financial statements, the Trustees are required to:

- o select suitable accounting policies and then apply them consistently
- o observe the methods and principles in the Charities Statement of Recommended Practice;
- o make judgements and estimates that are reasonable and prudent;
- o state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- o prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust 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 Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Trustees appointed Hazlewoods Accountants to be the Independent Examiner for the purposes of these Financial Statements.

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Trustees on1/9/2022..... and signed on its behalf by


Jacqueline Mae Natt, Chair of Trustees

Independent Examiners' Report To The Trustees Of Marah Trust On The Unaudited Financial Statements

I report on the accounts of the Marah Trust for the year ended 31 March 2022, which are set out below.

Respective responsibilities of the Trustees and Examiner

The Charity's Trustees (who are also the Directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the 2006 Act") and the Charities Act 2011 ("the 2011 Act"). The Trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act) and under Part 16 of the 2006 Act) and that an independent examination is needed.

It is my responsibility to:

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

Independent examiners' statement

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

- The accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the financial statements do not accord with such records; or
- the financial statements do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Charities SORP (FRS102).

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 financial statements to be reached.



.....
 Martin Howard FCA
 HAZLEWOODS LLP
 Windsor House
 Bayshill Road
 Cheltenham
 GL50 3AT

6 September 2022

 Date

Marah Trust Statement of Financial Activities (including summary income and expenditure account) as at 31 March 2022

Details	Income & Expenditure As at 31 March 2022			As at 31 March 2021		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Income and Endowments from						
Charitable Activities			0			0
Donations and Legacies	49,869	21,840	71,709	64,502	12,796	77,298
Investments	9		9	18		18
	49,878	21,840	71,718	64,520	12,796	77,316
Expenditure						
Accounts & Book-keeping	2,272		2,272	2,032		2,032
Client Assistance	37		37	76		76
Covid Expenses			0	1,316	551	1,867
DBS Administration	135		135	27		27
Depreciation	195		195	174		174
Drop-in Accommodation	5,481	1,512	6,993	4,648	903	5,551
Drop-in Consumables	3,351	16,891	20,242	4,141	7,842	11,983
Drop-in Equipment	242	2,328	2,570	14	43	57
Health & Safety Information			0	227		227
Technology	229		229	443	30	473
Insurance	532		532	431		431
Legal	13		13	13		13
Membership	96		96			
Office Costs	345		345	224		224
Rent	2,221		2,221	2,221		2,221
Salaries	21,843	4,805	26,648	22,480		22,480
Staff Expenses	48	43	91	77		77
Telephone	20		20	131		131
Volunteer Expenses	10		10	6		6
	37,070	25,579	62,649	38,681	9,369	48,050
Net Income/Expenditure	12,808	-3,739	9,069	25,839	3,427	29,266
Total Funds Brought Forward	111,207	3,739	114,946	85,368	312	85,680
Total Funds Carried Forward	124,015	0	124,015	111,207	3,739	114,946

**Marah Trust Statement of Financial Activities
Balance Sheet as at 31 March 2022**

Details	As at 31 March 2022				As at 31 March 2021
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
Fixed Assets					
Intangible Assets				0	0
Tangible Assets	782			782	697
Total Fixed Assets	782	0	0	782	697
Current Assets					
Cash at bank & in hand	122,343			122,343	114,454
Deferred Expenditure				0	0
Debtors	1,890			1,890	579
Total Current Assets	124,233	0	0	124,233	115,033
Creditors					
Amounts falling due in one year	1,000			1,000	784
Amounts falling due after one year				0	0
Total Current Liabilities	1,000	0	0	1,000	784
Net Current Assets/(Liabilities)	123,233	0	0	123,233	114,249
Total Net Assets or Liabilities	124,015	0	0	124,015	114,946
Funds of the Charity					
Endowment Funds				0	0
Restricted Income Funds		0		0	3,739
Unrestricted Funds	124,015			124,015	111,207
Revaluation Reserves Fair Valuation Reserves				0	0
Total Funds	124,015	0	0	124,015	114,946

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

**MARAH TRUST
BALANCE SHEET – CONTINUED
AT 31 MARCH 2022**

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

Jacqueline H. Natt
.....
Jacqueline Natt
Chair

1/9/2022
.....
Date

J.M. Coubrough
.....
Jim Coubrough
Trustee

1/9/2022
.....
Date

MARAH TRUST

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. GENERAL INFORMATION

The company is a private company limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the company in the event of liquidation.

The address of its registered office is:

Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

2. ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Companies Act 2006, and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Going concern

Given the high level of reserves currently held by the charity, the Trustees assess that there are no material uncertainties about the charity's ability to continue as a going concern.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to the particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment: 20% on reducing balance.

Taxation

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACCOUNTING POLICIES (Continued)

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

3. VOLUNTARY INCOME

	2022	2021
	£	£
Personal giving donations	25,030	29,845
Gift aid tax reclaimed	4,503	5,510
Membership	-	-
Donations from organisations	3,075	2,719
Grants	37,340	31,315
Corporate giving	-	-
Church giving donations	1,761	7,900
Church giving regular	-	-
	<u>71,709</u>	<u>77,298</u>

4. ACTIVITIES FOR GENERATING FUNDS

	2022	2021
	£	£
Fundraising Events	<u>-</u>	<u>-</u>

5. INVESTMENT INCOME

	2022	2021
	£	£
Deposit Account Interest	<u>9</u>	<u>18</u>

6. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2022	2021
	£	£
Foodbank	<u>-</u>	<u>-</u>

7. COSTS OF GENERATING VOLUNTARY INCOME

	2022	2021
	£	£
Rent	2,221	2,221
Insurance	532	431
Computer consumables	229	473
Office expenses	298	224
	<u>3,280</u>	<u>3,349</u>

8. CHARITABLE ACTIVITIES COSTS

	2022	2021
	£	£
Charitable activities	<u>56,567</u>	<u>42,137</u>

9. GOVERNANCE COSTS

	2022	2021
	£	£
Accountancy and bookkeeping	1,572	1,432
Independent Examination of Accounts	700	600
Payroll Costs	322	345
Legal fees	<u>13</u>	<u>13</u>
	<u>2,607</u>	<u>2,390</u>

10. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2022	2021
	£	£
Depreciation – owned assets	<u>195</u>	<u>174</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustee's expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

12. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	26,020	21,885
Employers pension costs	306	250
Payroll costs	<u>322</u>	<u>345</u>
	<u>26,648</u>	<u>22,480</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Drop in manager	1	1
Drop in cook	2	2
No employees received emoluments in excess of £60,000.	-	-

13. TANGIBLE FIXED ASSETS

	Computer Equipment £
COST	
At 1 April 2021	4,312
Additions	280
At 31 March 2022	4,592
DEPRECIATION	
At 1 April 2021	3,615
Charge for year	<u>195</u>
At 31 March 2022	<u>3,810</u>
NET BOOK VALUE	
At 31 March 2022	<u>782</u>
At 31 March 2021	<u>697</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	-	-
Accrued Income	-	-
Deferred Expense	-	-
Gift Aid tax repayment	1,890	579
Prepayments	<u>-</u>	<u>-</u>
	<u>1,890</u>	<u>579</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	233	137
Social security and other taxes	-	-
Pensions	67	51
Wages and salaries	-	-
Accrued expenses	<u>700</u>	<u>658</u>
	<u>1,000</u>	<u>846</u>

16. MOVEMENTS IN FUNDS

Current Year (2021 to 2022)

	At 1 st April 2021 £	Net movement in funds £	At 31 st March 2022 £
Unrestricted funds			
General fund	111,207	12,808	124,015

Restricted funds:

(Carried forward from previous year, remaining amount from Gloucestershire County Council grant for Drop-in costs: £3,739

This Year:

Sylvanus Lysons Charity for Drop-in costs: £3,000 – expenditure £3,000

Julia & Hans Rausing for Drop-in costs: £8,547 – expenditure £8,547

Nuview Ltd for Christmas Meal: £353 – expenditure £353

Gloucestershire County Council for Drop-in costs: £9,940 – expenditure £13,679 using funds brought forward from previous year)

Restricted fund	<u>3,739</u>	<u>(3,739)</u>	<u>-</u>
TOTAL FUNDS	<u>114,946</u>	<u>9,069</u>	<u>124,015</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	49,878	(37,070)	12,808
Restricted funds			
Restricted fund	<u>21,840</u>	<u>(25,579)</u>	<u>(3,739)</u>
TOTAL FUNDS	<u>71,718</u>	<u>(62,649)</u>	<u>9,069</u>

Previous Year (2020 to 2021)

	At 1 st April 2020 £	Net movement in funds £	At 31 st March 2021 £
Unrestricted funds			
General fund	85,368	25,839	111,207
Restricted funds			
Restricted fund	<u>312</u>	<u>3,427</u>	<u>3,739</u>
TOTAL FUNDS	<u>85,680</u>	<u>29,266</u>	<u>114,946</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,520	(38,681)	25,839
Restricted funds			
Restricted fund	<u>12,796</u>	<u>(9,369)</u>	<u>3,427</u>
TOTAL FUNDS	<u>77,316</u>	<u>(48,050)</u>	<u>29,266</u>

17. CASH AT BANK AND IN HAND

	2022 £	2021 £
Lloyds Treasurers' account	59,339	96,233
Lloyd's Debit Card accounts	90	306
Lloyds Deposit account	48,002	3,009
CCLA Deposit account	14,912	14,906
Cash	-	-
	<u>122,343</u>	<u>114,454</u>

18. RELATED PARTY TRANSACTIONS

There were no Related Party transactions.

Appendix 1: 2021 – 2022 Year End Statistics

			MEALS							
	Total Volunteer Hours	Other Volunteer Hours	Total Volunteer Hours	Guests Visits	Guest Meals 2nd	Total Guest Meals	Average Client visits per month	Average Meals per session	Total Emergency Food Packs Issued	Total sessions in month
APRIL	247	47	200	411	635	1046	34	87	54	12
MAY	280	44	236	458	733	1191	33	85	50	14
JUNE	266	48	218	456	693	1149	35	88	51	13
JULY	277	40	237	409	667	1076	31	83	52	13
AUG	405	56	349	495	833	1328	33	89	55	15
SEPT	373	43	330	533	890	1423	38	102	46	14
OCT	437	48	390	603	914	1517	34	84	57	18
NOV	414	28	386	661	882	1543	39	91	70	17
DEC	424	40	384	544	788	1332	34	83	42	16
JAN	409	48	361	433	753	1186	27	74	61	16
FEB	408	37	371	483	763	1246	30	78	42	16
MARCH	480	37	443	504	636	1140	30	67	47	17
TOTAL	4420	516	3904	5990	9187	15177	33	84	627	181

MARAH TRUST

England & Wales - Charity number 1115471

Accounts

marah

Directors' Report and Financial Statements

Year Ending 31 March 2021

Serving the disadvantaged of Stroud and the Five Valleys

Marah Trust
(a company limited by guarantee)

TRUSTEES	Jacqueline Mae Natt	Chair
	Tina Cutler	Secretary
	James Coubrough	Treasurer
	Keith Rudman	
	David Elliott Drew	
	Simon Topping	Resigned 30 June 2020
COMPANY SECRETARY	Tina Cutler	
REGISTERED OFFICE	Open House Painswick Inn Gloucester Street Stroud GL5 1QG	
GENERAL OFFICE	Open House Painswick Inn Gloucester Street Stroud GL5 1QG	
INDEPENDENT EXAMINER	Hazlewoods Accountants Windsor House Bayshill Road Cheltenham Glos GL50 3AT	
BANKERS	Lloyds TSB Bank Plc 13 Rowcroft Stroud GL5 3BD	
WEBSITE	www.marah.org.uk	

REGISTERED COMPANY NUMBER	05731514 (England and Wales)
REGISTERED CHARITY NUMBER	1115471

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Chair's Report

March 2020 – 2021 was quite a year! As the country entered various lockdowns and restrictions, we were all affected in different ways and Marah was no exception.

In April 2020, the trustees made the decision to serve our delicious hot meals as takeaways from the scout hut. Janet, Mandy and the team of volunteers have been wonderful at adapting good food into easily transportable meals. Michael successfully organised and managed the volunteers to adapt to the new system and to keep everyone safe.

The trustees are very grateful to everyone who has helped keep Marah open throughout the pandemic. No new trustees were appointed in the year ending 31 March 2021.

In October, we heard the sad news that Marjorie Phelps had died. Marjorie was one of the founders of Marah over 20 years ago. Tributes were paid to her at her funeral.

Christmas 2020 was very different. We were unable to have our usual celebration meal but gave out Christmas dinners as takeaways. The cost of providing the Christmas meal was met by Nuview Ltd for the 4th year running. Julia & Hans Rausing Trust gave us a donation which enabled us to give out a food bag as a Christmas gift to our guests. The bag contained several food items and included a few Christmas treats which were gratefully received. Our thanks once again go to Nuview Ltd, the Julia & Hans Rausing Trust and all those who have donated to Marah this year.

The January 2021 lockdown was harder than the others and many of our guests struggled with mental health issues. Throughout the lockdown months, Marah was there serving takeaways and offering support whenever possible.

We are hoping to open for a fourth day (Friday) in the summer. This decision has been made directly from demand and feedback from our guests. We now have the funding.

We are looking to open for sit down meals later in the autumn.

Let's hope 2021 -2022 will see a brighter and more optimistic future.

The trustees would like to thank Michael, Janet, Mandy and every volunteer for helping to keep Marah running throughout this difficult time.

Jacqueline Natt
Chair of Trustees

Treasurer's Report

Summary

In the year ended 31 March 2021, we ended with a significant surplus of £29,266 although our income had dropped by 2% to £77,316 as had our expenses by 5% to £48,050. In the year ending 31 March 2020, we incurred the cost of supervising the football. This project was not repeated in the year ending 31 March 2021; hence we did not incur these expenses leading to a corresponding reduction. Thankfully we are sustained by our regular donors and several grants, some of which were restricted to the Drop-in itself. There were no related party transactions.

Income

The majority of our income sources are now approximately equally divided between grants and donations from individuals.

Raising and maintaining a steady income stream is a challenge for a small charity like Marah and the reserves policy considers the need to make clear responsible decisions that safeguard the rights of our staff, as well as doing the best for our guests.

Over the past financial year, we have applied for grants from charitable trust funds with great success which has contributed to almost 50% of our income. This strategy continues but as with many small charities the income from grant applications is uncertain and inconsistent.

Although our strategy is to promote the charity locally to sign up monthly givers, over the last months this has proved very difficult. The number of regular donations has stayed roughly the same at 120 which includes those giving regularly via www.virginmoneygiving.com. Our regular income is about £1,500 per month which includes Gift Aid of about £200 which still leaves a regular shortfall of about £2,100 per month. Due to critical one-off donations by individuals and grants, this anticipated shortfall has been covered this year but as these cannot be relied on year on year our policy is to keep up the level of reserves as demand increases.

Expenditure

Covid-19 incurred extra costs in providing take-away boxes for the meals and the venue for Saturdays has moved to the Scout Hut fortunately with a slight reduction in cost. Particular grants were towards the operation of the Drop-in.

Future Fundraising

We would like to achieve 200 regular donors by the end of 2022. Unfortunately, due to Covid-19 restrictions, the usual income from local community groups, events, street collections and talks by our trustees has not happened. We have spent time on raising Marah's profile via links with a local newspaper and with improvements to our website.

Local churches and individual donors continue to support Marah with one-off gifts.

At the end of the financial year in March 2020, Marah responded to the impact of Covid-19 on its operation. The finances were reviewed, and some extra funding was sought. These covered the extra costs of the ongoing protection measures that had to be introduced and enabled Marah to continue its operation.

Currently, we are trialling opening on Fridays in order to meet a need identified in our surveys. We anticipate that our donors and others will help towards meeting this extra cost of approximately £1,100 per month.

Reserves Policy

In consideration of our responsibilities as a Registered Charity and Company Limited by Guarantee, Marah aims to have a considered and purposeful policy for applying the charity's income. This is to ensure that Marah balances the needs of present and future beneficiaries and applies the resources at its disposal as efficiently as possible within the terms of our Constitution. The principle of this policy is that we will ensure that we make sufficient provision to cover our statutory obligations and any contract commitments. This will include:

- statutory redundancy payments
- refurbishment costs
- utility charges

At present our reserves has a balance of £114,946 of which £111,207 is unrestricted and £3,739 is restricted. £25,000 is to be used for statutory purposes in the event of Marah having to close. The restricted is focused on Drop-in costs and the remaining surplus will meet on-going regular shortfalls and to expand our operation.

Jim Coubrough

Treasurer

Purpose and Mission

The principal object of the Trust is to express Christian faith in action by assisting those in need and the marginalised, including those suffering because of abuse of alcohol, drugs or otherwise addicted.

Our Vision

Our vision is to be a key provider of support to the most vulnerable in the Stroud District, helping them to improve their physical and mental health and wellbeing. We aim to achieve this by helping our guests access existing statutory and charitable services. Where these services are unsuitable or unavailable, Marah will aim to provide this help direct. We welcome all who come to us as our guests.

Our Mission

- Providing free, nutritious meals four times a week to all of our guests.
- Offering a non judgemental warm and welcome place to come and socialise.
- Supporting the homeless and those in need in respect of accommodation.
- Ensuring access to advice and practical support to those in need.
- Promoting the care, welfare and rehabilitation of persons who have been or are abusing alcohol, drugs or other substances or addicted to gambling or otherwise addicted.
- Assisting individuals to become as self-sufficient as possible and to encourage their integration into and participation in society.
- Providing a stable, safe place for our guests where practical needs are met so that personal developments can be made.



Early days of the pandemic

Our Values

- We are non-judgmental
- We are supportive
- We are accessible
- We show compassion
- We are inclusive

“Marah, where would we be without you? I tell you where, in a shop stealing food, as I’ve not eaten in 2 days. But once again Marah saves the day with a hot meal and 5 minutes to listen to my problems. They’re the people that choose to see us instead of turning the other way!”

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

How our Activities Deliver Public Benefit

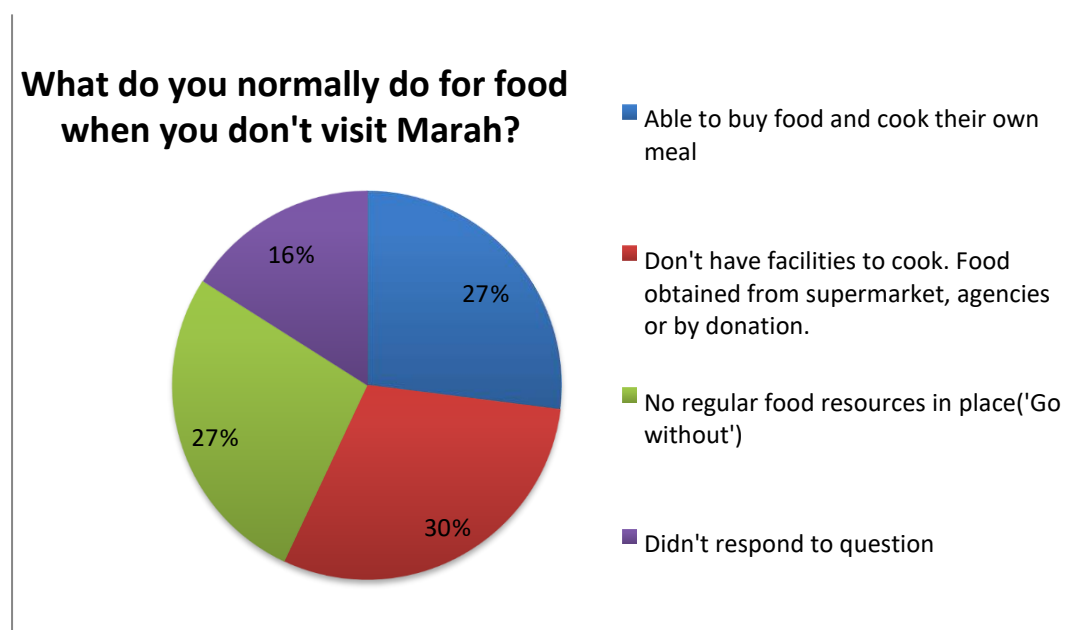
Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

Who Uses and Benefits from our Services?

Primarily the Trust operates in the Stroud District, seeking to assist those in need: the vulnerable and the marginalised. The street level access for the Drop-in means that the service is available to all and as many of our guests lead chaotic lives they can come in whenever we are open. There are no barriers to entry and all guests are welcomed equally. The Trustees have had due regard to the public benefit guidance published by the Charity Commission.

Marah is committed to ensuring equality of access for all to our services and that no-one is discriminated on any grounds, including gender, disability/health, ethnic origin and sexuality. It must be noted that our policy of welcoming all without any questions at the Drop-in, including those more chaotic guests, who may be under the influence of alcohol and/or drugs, presents a challenge when collecting data on the people who use our services.

A 2019 survey revealed:



The Drop In

Our Drop-in offers our guests friendship, wholesome food, respect and hope with volunteers available each session to talk with guests who wish to engage.

Our guests experience the sense of family and community support that is often missing from their lives. For many, it is the only place where they are welcomed warmly, without judgement. A place where if they need help to make any change in their life, they know they will receive it.

Pre-pandemic we served all our meals inside, forming a social space for our guests. We provide a full hot meal with dessert for free on Monday and Wednesday, and now Fridays with Saturdays being a lighter meal based around toasted sandwiches with extras such as fruit and cake. During the pandemic, we changed to a takeaway system so that guests can collect meals for themselves and others who need a meal in a safe and reliable manner. Where possible, we have opened up our garden for people to eat and also had a brief period of seated service inside.



We regularly receive donations from Tesco through the Fare Share scheme and also from our local Waitrose. They provide good quality unsold food which is used to prepare meals or passed directly to our guests.

As well as providing food and friendship at the Drop-in, our volunteers also assist with the sourcing and free provision of clothing, shoes, essential toiletries and pet food.

Despite the lockdowns and upheaval caused by the Covid 19 outbreak the meals served at the Drop-in remained high and consistent. The average number of guests attending has fallen as people respond to the pandemic but the number of meals we provide per session has increased by 10 per cent. An average of 35 guests visited per session compared with 45 per session prior to the pandemic. We served fewer guests at 5,534 compared to the previous year high of 6,550 but provided more meals as we gave guests the opportunity to take meals home to family, friends and neighbours. As a result, we increased the number of meals served from a total of 9,319 meals in 2019 – 2020 to 10,296 meals in 2020- 2021. Full statistics for the year can be seen in Appendix 1.

“It’s like a lifeline to us because we live alone...I wouldn’t be going anywhere if it wasn’t for Marah’.

Marah Emergency Food Packs

For those in most need, we provide a lifeline in the form of a selection of basic foods that will last for three days for a single person. Each pack consists of staples such as cereals, baked beans, pasta, milk and juice. Even the odd treat like a packet of biscuits. This need arises because some of our guests continue to struggle with little or no income due to having their benefits stopped or reduced by sanction for a variety of reasons. Many of our guests have mental and physical health needs and often struggle to cope in all aspects of their lives. As well as addressing hunger and the need for food, the food pack can make a big difference to their wellbeing and ability to cope with daily life.

Stroud District Foodbank provides the food packs and we monitor and record how they are issued. A total of 863 packs were given out in the past year. This figure shows a significant increase in demand from 687 in the previous year. Full statistics for the year can be seen in Appendix 1.

“I like the welcome and respect of the volunteers who treat me as a normal citizen, the company of fellow visitors. An oasis of love.”



Marah Hardship Payments

Marah has a very limited fund to assist guests in urgent need. This includes providing bus/train tickets to attend hospital, probation, benefits and other appointments. In extreme circumstances a small one-off top-up payment is provided to help with gas/electricity supply. Those receiving such help are referred to P3 or other advice services if not already receiving such support. The Drop-in Manager manages the hardship payments and cash is never given out. Stroud Citizens Advice Bureau have helped cover the cost of many of these payments for us via the 'Help Through Crisis' Project funding they have received.

Advocacy and Guest Support

Marah's Drop-in manager acts as a vital link between our guests and various agencies in the area. Our guests can access support and practical help in connecting with social services, local authorities and with our local partner agency P3, who are a national charity funded to provide advice and support in local communities.

Our Drop-in manager engages with our guests and builds relationships of trust and support. He provides advice and guidance when requested and gives them the confidence to seek out the help they may need.

This may mean liaising with GP, Hospital, Court and Probation services and assisting guests in making and attending appointments.

The Drop-in manager has strong links with P3 and will put guests in touch with P3 workers so that they can quickly pick up referrals and be made available to assist guests. P3 provide practical advice and structured support in a range of areas. This includes benefits advice and appeals, housing advice and homelessness prevention, assistance with job searches, help completing forms, referrals to supported accommodation and debt advice.

The trust that has been built up by Marah's Drop-in manager with many of our guests over time encourages them to ask for help when needed and helps prevent many from reaching a crisis point in their lives.

A guest story: John

The following case example reflects how Marah's engagement with people on the margins can positively affect their lives. The name of the client has been changed.

John has attended Marah for a few years and after losing his long-term private rented accommodation (his landlord wanted to sell the property) he ended up in living in one room in a local B&B. Conditions there are very poor and John has long-term physical health problems. The standard of living there and lack of access to a kitchen has seriously affected John's health. He is on the waiting list for social housing and Marah referred him to the Stroud District Council Housing Advice team member who attends Marah on a monthly basis. Marah helped get a letter of support from his GP and SDC Housing Advice have helped in his successful application to be accepted as a priority for housing in self-contained accommodation. During this period Marah has also helped John with fares to hospital appointments.

Partnerships

Marah is committed to effective partnership working and is proud of the relationships we have established.

P3 Housing support: Pre-pandemic, P3 workers regularly attended our weekday Drop-in. During the pandemic Marah has worked hard to ensure that guests can access P3 advice and support service. P3 are a key partner, with an average of 20 advice contacts with Marah guests per month and 2 guests per month referred for on-going casework support.

The Rough Sleepers Outreach Team work with street homeless people and has a strong working relationship with Marah. We work closely together to ensure street homeless people are assisted quickly – the aim being to secure appropriate support and access to accommodation. The team often attend our Drop-in. The Outreach Service is currently provided by P3 Charity.

CGL provide Drug and Alcohol Recovery services in Stroud and Marah signposts people to CGL services when appropriate and encourages those in addiction to engage with them.

ARA (Addiction Recovery Agency) role is to work with hard-to-reach guests and help them in accessing substance misuse support and engaging with those services. They regularly attend the Drop in and engage with our guests who reach out for support.

The GEM (Going the Extra Mile) Project aims to assist people into employment. Seven Marah guests have engaged with this service in the past year and the GEM worker continues to assist guests and volunteers who want to move to employment.

Stroud District Council Housing Advice & Homelessness Prevention Team attend the Drop-in to provide advice direct to Marah guests, who often find it difficult to engage with their service.

Emmaus: We work closely with the local Emmaus shop team, who are keeping in touch with and supporting rough sleepers; providing sleeping bags, clothing and other items when needed.

Stroud District Foodbank (SDF) supply Marah's emergency food packs and some supplies for the Drop-in including tea, coffee and tinned items.

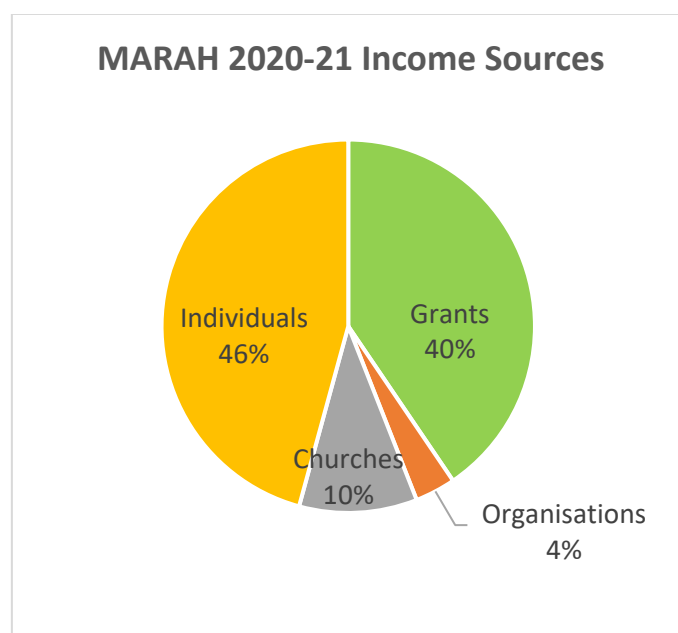
Stroud Citizens Advice Bureau provide assistance with our hardship payments via the 'Help Through Crisis' Project funding they have received.

Marah continues to have good working relationships with other local agencies and services, including Fareshare (food collection), the Salvation Army, 2gether Trust (local NHS mental health services) and the local Neighbourhood Police Team and Community Wardens.

Support from the Local Community and Business

The local community is very supportive of the work we do and we have welcomed special support and events, which have also helped to raise Marah’s profile. The total cost of our Christmas meal was very kindly covered by a local company Nuview Ltd. for the fourth year running. Waitrose covered additional costs related to meals provided over the Christmas holiday period. Stroud supermarkets, Waitrose and Tesco supply us weekly with food due to go out of date which is used in the kitchen and distributed to our guests.

Fundraising



We would like to thank the following grant-making bodies for their generous support received from April 2020 to end of March 2021:

- | | |
|--|-------------------------|
| Stroud Town Council | The Gilbert Lane Trust |
| Stroud District Council - Community Investment Grant | Sylvanus Lysons Charity |
| Stroud District Council - Homeless Prevention Fund | Barnwood Trust |
| Thriving Communities Grant from Gloucestershire County Council | Sisters Cox Trust |
| Julia and Hans Rausing Trust | Ethical Giving |
| National Benevolent Trust | Grace Trust |
| Waitrose Foundation, Stroud - YPTIA Community Fund | |

REGISTERED COMPANY NUMBER

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Our People

Marah's main resource is its people and the contribution they make. We have a group of around 40 volunteers who assist with Drop-in operations, cooking and kitchen tasks, and administration.



Volunteers gave an amazing total of 2,878 hours of their time this year (See Appendix 1).

We have a very small number of staff. Our part-time Drop-in manager is responsible for the day to day running of the Drop-in and our food is prepared by two part-time cooks.

“Nice people, great staff. Thanks for all your hard work.”

Our trustees are:

Jackie Natt (Chair)

Jim Coubrough (Treasurer)

Tina Cutler (Secretary)

David Drew

Keith Rudman

None of our activities could have been achieved without the hard work and dedication of all our volunteers. The Trustees would like to express their heart-felt appreciation to all our volunteers.

Commitments for 2021 – 2022

The priorities for the coming year for The Marah Trust are:

1. Reviewing and adapting the way we provide our services to reflect the current situation with the pandemic. Offering the most benefit to our guests in the safest possible environment.
2. Extending our service provision to ensure that it meets our guests needs as far as possible.
3. Engaging and communicating with our volunteers and employees to offer rewarding and satisfying roles by providing welcoming and rewarding work and by recognising the contribution our people make to Marah's success.
4. Continue fundraising and developing more regular income streams and ensuring a more continuous flow of grants.

Structure, Governance and Management

Governing Document

The Trust is a company limited by guarantee, incorporated on 6 March 2006 and registered as a charity on 20 July 2006. The company was established under a Memorandum of Association which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, its Members are each required to contribute an amount not exceeding £1.

Organisational Structure

The Trust's Articles provide that its affairs shall be managed by the Trustees who are its Directors under company law and Trustees under charity law. They give their time voluntarily and receive no benefits from the Trust. Expenses reclaimed from the Trust are set out in Note 9 of the Financial Statements.

The Trustees are actively involved in determining strategy, direction, oversight and control. The Trustees meet on average monthly and further meetings may be held to deal with specific matters as the need arises.

Recruitment And Appointment Of Trustees

Under the Articles, Trustees are appointed by the Members of the Trust and serve for a three-year term. A retiring Trustee, if willing to stand and duly proposed may stand for re-appointment at the meeting at which (s)he retires. There is no limit on the number of re-appointments permissible. At the first meeting of Trustees after the AGM the Trustees appoint a Chair from their number.

Trustee Induction And Training

Marah is committed to providing suitable induction and training to Trustees. All Trustees before appointment should be made aware of the following:

- the duties, responsibilities and obligations of Trustees
- the governing documents of the Trust and relevant operational procedures
- the Trust's vision, its strategic goals and plans for the immediate future
- matters considered by the Trustees in the preceding 12 months, as covered by the minutes of meetings
- the Trust's current financial position, as set out in the latest financial statements and management accounts.

Related Parties And Networking Relationships

Marah has established good working relationships with local partner agencies, including the CAB, Independence Trust (drugs and alcohol service), local police, mental health services and local authority housing department. The Trust seeks to relate to local churches and Christian agencies having complementary visions and objectives.

Risk Management

The Trustees keep under review the major risks to which the Trust is exposed and seek to keep in place the appropriate procedures and systems to minimise those risks.

A significant external risk is the uncertainty of income, both in timing and quantum. To minimise the impact of fluctuating income, the Trustees seek a level of Free Reserves in hand in accordance with the Reserves Policy stated on page 8. To help minimise the uncertainty of the level of ongoing donations, the lack of which could affect the Trust's ability to carry on providing its range of services, ways and means continue to be explored to see how the Trust's income generating activities can be expanded.

As regards internal risk, with the Trust being a small organisation having only three part-time employees and being almost totally dependent on volunteers, there is a threat that lack of volunteers could endanger the continuance of its operations. There is only limited action the Trust can take but it does promote its needs through all possible means, including direct approach to possible individuals. In respect of other internal risks, the Trustees aim to minimise these through procedures for authorisation of all transactions and projects for all operational aspects of the Trust. These procedures are reviewed periodically to ensure they continue to meet the needs of the Trust.

Membership of the Trustees

The Trustees (who are also Directors of the Trust for the purposes of company law) serving during the year and up to the date of this Report are set out on page 1.

Responsibilities of the Trustees

The Trustees are responsible for preparing their report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005.

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust and of the incoming resources and the application of resources, including the income and expenditure, of the Trust for the year. In preparing these financial statements, the Trustees are required to:

- o select suitable accounting policies and then apply them consistently
- o observe the methods and principles in the Charities Statement of Recommended Practice;
- o make judgements and estimates that are reasonable and prudent;
- o state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- o prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust 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 Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Trustees appointed Hazlewoods Accountants to be the Independent Examiner for the purposes of these Financial Statements^o

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Trustees on

4/10/21

And signed on its behalf by :

Jacqueline M. Natt

Jacqueline Mae Natt, Chair of Trustees

Independent Examiners' Report To The Directors Of The Trustee Company Of Marah Trust

I report on the accounts of the Marah Trust for the year ended 31 March 2021, which are set out below.

Respective responsibilities of directors of the Trustee Company and examiner

The Directors of the Trustee Company are responsible for the preparation of the accounts. The Directors of the Trustee Company consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act)) and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the applicable directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

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

Independent examiners' statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that, in any material respect:

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

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



 Martin Howard FCA
 HAZLEWOODS LLP
 Windsor House
 Bayshill Road
 Cheltenham
 GL50 3AT

.....
 Date 4 October 2021

REGISTERED COMPANY NUMBER

05731514 (England and Wales)

REGISTERED CHARITY NUMBER

1115471

**Marah Trust
Statement of Financial
Activities as at 31 March 2021**

Details	As at 31 March 2021			As at 31 March 2020		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Income and Endowments from						
Charitable Activities			0	2,440		2,440
Donations and Legacies	64,502	12,796	77,298	69,780	7,000	76,780
Investments	18		18	92		92
	64,520	12,796	77,316	72,312	7,000	79,312
Expenditure						
Accounts & Book-keeping	2,032		2,032	2,048		2,048
Client Assistance	76		76	325		325
Covid Expenses	1,316	551	1,867	0		0
DBS Administration	27		27	153		153
Depreciation	174		174	168		168
Drop-in Accommodation	4,648	903	5,551	4,095	3,000	7,095
Drop-in Consumables	4,141	7,842	11,983	7,233	3,000	10,233
Drop-in Equipment	14	43	57	775	1,000	1,775
Events/Projects			0		1,181	1,181
Fundraising Costs			0	420		420
Health & Safety	227		227	49		49
Information Technology	443	30	473	120		120
Insurance	431		431	562		562
Legal	13		13	13		13
Office Costs	224		224	380		380
Rent	2,221		2,221	2,100		2,100
Salaries	22,480		22,480	22,892	1,183	24,075
Staff Expenses	77		77	57		57
Telephone	131		131	40		40
Volunteer Expenses	6		6	33		33
	38,681	9,369	48,050	41,463	9,364	50,827
Net Income/Expenditure	25,839	3,427	29,266	30,849	-2,364	28,485
Total Funds Brought Forward	85,368	312	85,680	54,519	2,676	57,195
Total Funds Carried Forward	111,207	3,739	114,946	85,368	312	85,680

Marah Trust Statement of Financial Activities as at 31 March 2021
Balance Sheet as at 31 March 2021

Details	Unrestricted	Restricted	Endowment	Total	As at 31
	Funds	Funds	Funds	Funds	March
	£	£	£	£	2020
					Total
					Funds
					£
Fixed Assets					
Intangible Assets				0	0
Tangible Assets	697			697	871
Total Fixed Assets	697	0	0	697	871
Current Assets					
Cash at bank & in hand	110,715	3,739		114,454	85,784
Deferred Expenditure				0	0
Debtors	579			579	257
Total Current Assets	111,294	3,739	0	115,033	86,041
Creditors					
Amounts falling due in one year	784			784	1,232
Amounts falling due after one year				0	0
Total Current Liabilities	784	0	0	784	1,232
Net Current Assets/(Liabilities)	110,510	3,739	0	114,249	84,809
Total Net Assets or Liabilities	111,207	3,739	0	114,946	85,680
Funds of the Charity					
Endowment Funds				0	0
Restricted Income Funds		3,739		3,739	312
Unrestricted Funds	111,207			111,207	85,368
Total Funds	111,207	3,739	0	114,946	85,680

MARAH TRUST NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

MARAH TRUST BALANCE SHEET AT 31 MARCH 2021 – CONTINUED

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.


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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP



Jacqueline Natt

Date of approval 04/10/2021.....



Jim Coubrough – Trustee

Date of approval..... 04/10/2021.....

MARAH TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1. ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to the particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment: 20% on reducing balance.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. VOLUNTARY INCOME

	2021	2020
	£	£
Personal giving donations	29,854	25,498
Gift aid tax reclaimed	5,510	4,866
Membership	-	4
Donations from organisations	2,719	5,133
Grants	31,315	36,500
Corporate giving	-	-
Church giving donations	7,900	4,779
Church giving regular	-	-
	<u>77,298</u>	<u>76,780</u>

3. ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Fundraising Events	-	<u>2,440</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit Account Interest	<u>18</u>	<u>92</u>

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	2021	2020
	£	£
Foodbank	-	-

6. COSTS OF GENERATING VOLUNTARY INCOME

	2021	2020
	£	£
Rent	2,221	2,100
Insurance	431	562
Computer consumables	473	120
Office expenses	<u>224</u>	<u>420</u>
	<u>3,349</u>	<u>3,202</u>

7. CHARITABLE ACTIVITIES COSTS

	2021	2020
	£	£
Charitable activities	<u>42,137</u>	<u>44,785</u>

8. GOVERNANCE COSTS

	2021	2020
	£	£
Accountancy and bookkeeping	1,432	1,448
Independent Examination of Accounts	600	600
Payroll Costs	345	611
Legal fees	<u>13</u>	<u>13</u>
	<u>2,390</u>	<u>2,672</u>

9. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2021	2020
	£	£
Depreciation – owned assets	<u>174</u>	<u>168</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustee's expenses

There were no trustees' expenses paid for the year ended 31 March 2020 nor for the year ended 31 March 2019.

11. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	22,135	23,464
Payroll costs	<u>345</u>	<u>611</u>
	<u>22,480</u>	<u>24,075</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Drop in manager	1	1
Drop in cook	2	1
No employees received emoluments in excess of £60,000.	-	-

12. TANGIBLE FIXED ASSETS

	Computer Equipment £
COST	
At 1 April 2020	4,312
Additions	-
At 31 March 2021	4,312
DEPRECIATION	
At 1 April 2020	3,441
Charge for year	<u>174</u>
At 31 March 2021	<u>3,615</u>
NET BOOK VALUE	
At 31 March 2021	<u>697</u>
At 31 March 2020	<u>871</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	-	-
Accrued Income	-	-
Deferred Expense	-	-
Gift Aid tax repayment	579	257
Prepayments	<u>-</u>	<u>-</u>
	<u>579</u>	<u>257</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	137	156
Social security and other taxes	-	105
Pensions	51	54
Wages and salaries	-	-
Accrued expenses	<u>658</u>	<u>917</u>
	<u>846</u>	<u>1,232</u>

15. MOVEMENTS IN FUNDS

Current Year (2020 to 2021)

	At 1 st April 2020 £	Net movement in funds £	At 31 st March 2021 £
Unrestricted funds			
General fund	85,368	25,839	111,207
Restricted funds:			
(Carried forward from previous year, remaining amount from Gloucestershire County Council grant for Drop-in costs: £312)			
This year:			
2 individual donations for Drop-in costs: £40 – expenditure £40			
Creative Ministries for Website Domain costs: £30 – expenditure £30			
Nuview Ltd for Christmas Meal: £311 – expenditure £311			
Sylvanus Lysons Charity for Drop-in costs: £3,000 – expenditure £3,000			
Gloucestershire County Council for Drop-in costs: £7,415 – expenditure £3,988			
Julia & Hans Rausing for Drop-in costs: £2,000 – expenditure £2,000)			
Restricted fund	<u>312</u>	<u>3,427</u>	<u>3,739</u>
TOTAL FUNDS	<u>85,680</u>	<u>29,266</u>	<u>114,946</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,520	(38,681)	25,389
Restricted funds			
Restricted fund	<u>12,796</u>	<u>(9,369)</u>	<u>3,427</u>
TOTAL FUNDS	<u>77,316</u>	<u>(48,050)</u>	<u>29,266</u>

Previous Year (2019 to 2020)

	At 1 st April 2019 £	Net movement in funds £	At 31 st March 2020 £
Unrestricted funds			
General fund	54,519	30,849	85,368
Restricted funds			
Restricted fund	<u>2,676</u>	<u>(2,364)</u>	<u>312</u>
TOTAL FUNDS	<u>57,195</u>	<u>28,485</u>	<u>85,680</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	72,312	(41,463)	30,849
Restricted funds			
Restricted fund	<u>7,000</u>	<u>(9,364)</u>	<u>(2,364)</u>
TOTAL FUNDS	<u>79,312</u>	<u>(50,827)</u>	<u>28,485</u>

16. CASH AT BANK AND IN HAND

	2021 £	2020 £
Lloyds Treasurers' account	96,233	67,498
Lloyd's Debit Card accounts	306	316
Lloyds Deposit account	3,009	3,008
CCLA Deposit account	14,906	14,889
Cash	<u>-</u>	<u>73</u>
	<u>114,454</u>	<u>85,784</u>

17. RELATED PARTY TRANSACTIONS

There were no Related Party transactions.

Appendix 1: 2020 – 2021 Year End Statistics

MEALS										
	Volunteer Hours for Drop in	Other Volunteer Hours	Total Volunteer Hours	Client Visits	Clients Meals 2nd	Total Clients Meals	Total sessions in month	Average Client visits per month	Average Meals per session	Total Emergency Food Packs Issued
APRIL	122.25	55.00	177.25	490	35	525	13	38	40	78
MAY	125	49.00	174.00	395	0	395	13	30	30	65
JUNE	140.5	59.00	199.50	543	156	699	13	42	54	78
JULY	166.50	47.00	213.50	447	362	809	14	32	58	65
AUG	159.75	49.00	208.75	428	400	828	14	31	59	71
SEPT	215.00	63.00	278.00	483	535	1018	13	37	78	58
OCT	220.00	60.00	280.00	431	459	890	13	33	68	75
NOV	219.50	55.00	274.50	421	546	967	13	32	74	79
DEC	224.25	55.00	279.25	543	480	1023	13	42	79	78
JAN	206.75	50.00	256.75	432	607	1039	13	33	80	75
FEB	184.95	50.00	234.95	419	490	909	12	35	76	63
MARCH	246.75	55.00	301.75	502	692	1194	14	30	75	78
TOTAL	2231	647	2878	5534	4762	10296	158	35	65	863

Appendix 2

The following case examples show how access to advice and support at Marah, helps improve the wellbeing of those who come to us for a food and assistance. We now provide advocacy in partnership with the P3 Housing Support service who attend our weekday Drop-ins. This advice and support often prevents people from falling into crisis.

Guest A: A long-term Marah guest, man in his 40s and drug user and mental health diagnosis. Marah assisted him to access rehab a year ago and although relapsed he is now engaging with addiction support service (CGL) and has been drug-free for months. Marah helped him with a small one-off payment towards his electricity costs after he had to pay a large unexpected bill. A very capable and independent man but he tells us that he wouldn't be where he is in his life without the support Marah has given him over the years, including food and a place to go. He is now exercising regularly, despite physical health problems and is scheduled to go to rehab again. He has put on weight and has more of an appetite due to his change in lifestyle.

Guest B: Man in his 20s, had been sofa-surfing and rough sleeping for a several months following the loss of accommodation. Has mental health diagnosis and alcohol addiction which means he has periods where his behaviour can be very chaotic. Attended Marah Drop-in after long-period of absence and told the Drop-in Manager that he was desperate for help. He was very hungry and poorly clothed. P3 advice team at the Drop-in contacted the Street Homeless Outreach team who arranged to meet him at the place he usually slept rough at and also begged. Marah gave him clean clothes from our store, toiletries and a new sleeping bag. The Outreach team met with him as arranged and he was referred into supported housing.

Guest C: Long-term guest, woman in her 40s, alcohol addiction and mental health diagnosis. Council tenant who has a long-standing problem with repairs issues in her home. Told us that she felt not listened to due to her mental health. She met with the Council's housing advice worker at their monthly advice session at the Marah Drop-in. The advice worker and Marah Drop-in Manager arranged to meet her at home to see how the issue could be resolved. The issue is on-going but the guest is grateful for the input and support even if not resolved as she hopes. Told us she feels listened to and cared for.

Guest D: Man in his 50s living in a B&B. Has mental health diagnosis and physical disability. Was street homeless when initially came to Marah and was helped to access B&B accommodation by Marah and P3 Street Homeless Outreach services. He was on waiting list for social housing and was helped to bid for properties by P3 advice. There were some problems regarding his priority which the Council advice worker helped resolve after she met him at the Marah Drop-in. He is now settled into his new home and Marah support and reassurance helped him cope with his anxiety during the whole process.

Guest E: Homeless man in 20s. He was sleeping rough in various locations. Marah linked him up with Rough Sleepers Outreach Team via the Drop-in. We bought him some new shoes on the day we met him as his own had fallen apart (cost shared with partner agency and a specific donation from a Marah supporter). Marah paid for his clothes to be washed at the launderette. We ordered a fast-track birth certificate for him as he had secured a job in a local kitchen but needed some ID to start work. He is now working locally in a hotel and working with Outreach to secure accommodation.