

# 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	<a href="http://www.marah.org.uk">www.marah.org.uk</a>	

REGISTERED COMPANY NUMBER  
REGISTERED CHARITY NUMBER

05731514 (England and Wales)  
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 4<sup>th</sup> 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](http://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!”**

## How our Activities Deliver Public Benefit

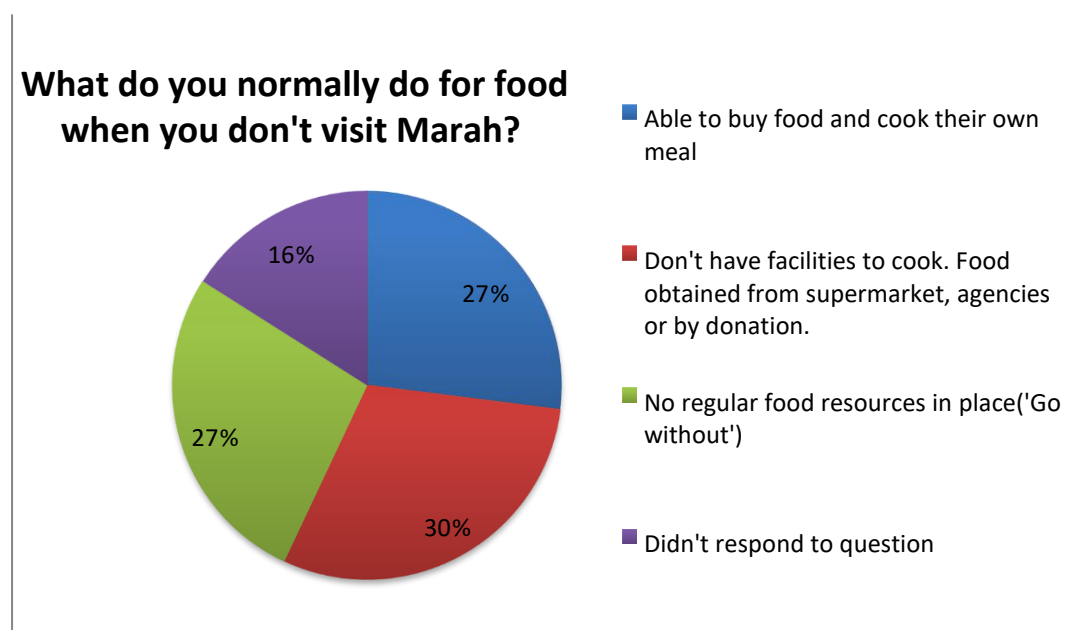
Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

## 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’.**

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.

A photograph of a variety of food products, including jars of jam, cans of soup, boxes of cereal, and bags of crisps, arranged on a metal surface. The products are from various brands like Tesco, Heinz, and Whitworth's.

## 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.

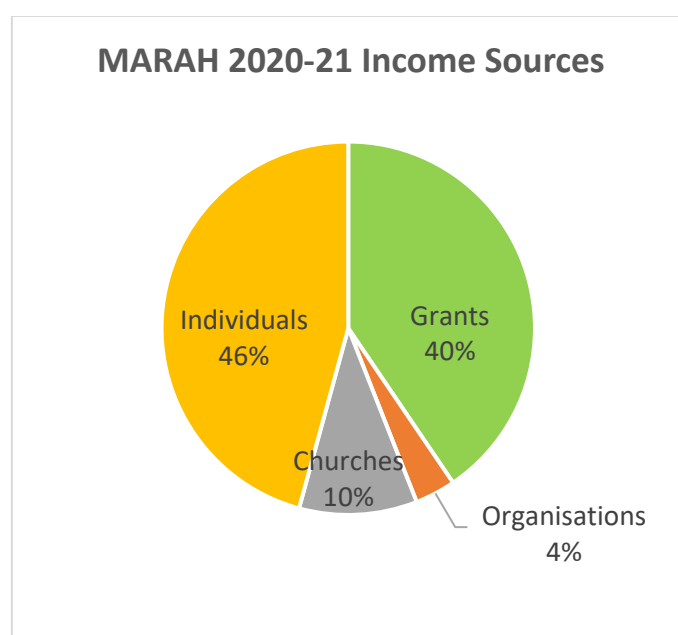
**Stroud Citizens Advice Bureau** provide assistance with our hardship payments via the 'Help Through Crisis' Project funding they have received.

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	

## 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<sup>®</sup>

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

**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
	£	£	£	£	£	£
<b>Income and Endowments from</b>						
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
	<b>64,520</b>	<b>12,796</b>	<b>77,316</b>	<b>72,312</b>	<b>7,000</b>	<b>79,312</b>
<b>Expenditure</b>						
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
	<b>38,681</b>	<b>9,369</b>	<b>48,050</b>	<b>41,463</b>	<b>9,364</b>	<b>50,827</b>
<b>Net Income/Expenditure</b>	<b>25,839</b>	<b>3,427</b>	<b>29,266</b>	<b>30,849</b>	<b>-2,364</b>	<b>28,485</b>
Total Funds Brought Forward	85,368	312	85,680	54,519	2,676	57,195
<b>Total Funds Carried Forward</b>	<b>111,207</b>	<b>3,739</b>	<b>114,946</b>	<b>85,368</b>	<b>312</b>	<b>85,680</b>

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

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

**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 R Natt*

Jacqueline Natt

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

*Jim Coubrough*

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>-</u>	<u>-</u>
	<u>77,298</u>	<u>76,780</u>

## 3. ACTIVITIES FOR GENERATING FUNDS

	2021	2020
	£	£
Fundraising Events	<u>-</u>	<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	<u>-</u>	<u>-</u>

## 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 £
<b>COST</b>	
At 1 April 2020	4,312
Additions	-
At 31 March 2021	4,312
<b>DEPRECIATION</b>	
At 1 April 2020	3,441
Charge for year	<u>174</u>
At 31 March 2021	<u>3,615</u>
<b>NET BOOK VALUE</b>	
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 <sup>st</sup> April 2020 £	Net movement in funds £	At 31 <sup>st</sup> March 2021 £
<b>Unrestricted funds</b>			
General fund	85,368	25,839	111,207
<b>Restricted funds:</b>			
(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>
<b>TOTAL FUNDS</b>	<b><u>85,680</u></b>	<b><u>29,266</u></b>	<b><u>114,946</u></b>

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

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

**Previous Year (2019 to 2020)**

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

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

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