CARITAS DIOCESE OF SALFORD

England & Wales · Charity number 1125808

Details

Status	Registered
Legal form	Charitable company
Company number	06594417
Registered	2008-09-10
Register	View on the Charity Commission register

Contact

Address	Cathedral Centre 3 Ford Street Salford M3 6DP
Phone	01618172250
Email	info@caritassalford.org.uk
Website	www.caritassalford.org.uk

Activities

Objects: TO FURTHER THE GENERAL CHARITABLE WORKS OF THE ROMAN CATHOLIC CHURCH IN ACCORDANCE WITH ITS TEACHING BOTH IN THE DIOCESE OF SALFORD AND ELSEWHERE IN THE UNITED KINGDOM IN PARTICULAR BUT NOT EXCLUSIVELY BY PROVIDING SERVICES AND FACILITIES FOR THE RELIEF OF POVERTY AND SUFFERING, THE ADVANCEMENT OF EDUCATION, THE PROMOTION OF SOCIAL JUSTICE AND OTHER CHARITABLE ACTS WHICH PROMOTE THE DEVELOPMENT OF INDIVIDUALS AND COMMUNITIES FOR THE PUBLIC BENEFIT, FOR THE BENEFIT OF PEOPLE OF ALL FAITHS AND NONE. TO THIS END, THE CHARITY'S ACTIVITIES WILL BE DIRECTED TO CHILDREN AND YOUNG PEOPLE WITHOUT FAMILIES ABLE TO CARE FOR THEM, CHILDREN AND YOUNG PEOPLE AT RISK, PEOPLE WITH DISABILITIES, THE AGED, THE VULNERABLE AND INDIVIDUALS, FAMILIES, COMMUNITIES AND GROUPS WHO ARE IN NEED.

Activities: Charitable works directed towards children and young people without families able to care for them, children and young people at risk, people with disabilities, the aged, the vulnerable and individuals, families, communities and groups who are in need.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Blackburn With Darwen
- Bolton
- Bury
- Lancashire
- Manchester City
- Oldham
- Salford City
- Stockport
- Trafford
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£4,217,267	£3,769,203	£10,432,436	86
2024-03-31	£3,887,113	£3,764,572	£10,167,238	102
2023-03-31	£3,627,361	£3,655,547	£9,667,913	96
2022-03-31	£4,025,772	£3,031,878	£8,802,573	75
2021-03-31	£2,974,044	£3,019,911	£7,808,679	106

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Trustees

Name	Role	Appointed
Rev John Stanley Kenneth Arnold	Chair	2014-08-08
Brendan McCafferty		2019-04-01
EDWARD NALLY		
Eamonn ONeal OBE		2019-04-01
Elizabeth Therese Lilley		2019-05-30
Mary Hunter		2019-04-01
Peter Fahy		2019-04-01
Rev Christopher Paul Preston Dawson		2019-04-01
Rev Michael Jones		2019-04-01
Rev Peter Hopkinson		2013-02-20
Rev. Canon Michael James Gerard Cooke		2019-04-01

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CARITAS DIOCESE OF SALFORD

England & Wales - Charity number 1125808

Accounts

Caritas
Diocese of Salford

Trustees' Annual Report and Financial Statements **2024-25**

Supporting people experiencing poverty, homelessness, displacement and disadvantage across Greater Manchester and Lancashire.

caritassalford.org.uk

"I didn't think I would be able to have the confidence to cook again for other people, but now I do."

Person accessing our homelessness supported accommodation who now volunteers in the kitchen

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Welcome

I am pleased to introduce the annual report of Caritas Diocese of Salford. While so many people will be greatly saddened by the death of Pope Francis, there is so much to celebrate in his teaching and example and Pope Leo has spoken of similar priorities of care for the poor and marginalised people.

At Pope Francis' invitation, we continue to celebrate a Jubilee Year of Hope. And Hope is so urgently needed in a time when we face so many challenges, locally, nationally and globally. Many areas of change are unfolding before us at Caritas, but in this Jubilee Year we are called to continue to be pilgrims of Hope and that is a special part of the mission of Caritas in our diocese.

There are many people in our communities who continue to face significant and persistent difficulties, and Caritas Salford has been strong in our efforts to respond to their increasing needs.

We may feel overwhelmed by the vast array of global issues with which we are confronted. But the key lies in the small, individual steps each of us can take. If we all reflect on how we can help a neighbour, support a friend, or direct someone in need to Caritas for assistance, together we can make a profound difference.

Caritas Salford's work in engaging with parishes and schools and their encouraging response in speaking out for justice, taking action, and raising funds continues to have an immense impact on the lives of those who need us most. Of course, like many other charities, we continue to face financial pressures. However, we are deeply grateful to all those who think of us and contribute to our mission.

While Caritas's work spans a broad range of services, what underpins everything we do is the belief in the inherent dignity and wellbeing of every person.

Everyone deserves a safe, secure place to call home and the opportunity to live a full, healthy, and happy life.

+John Salford

Rt Rev John Arnold,
Bishop of Salford and chair of Caritas Salford trustees

Pope Francis
1936-2025

We commemorate in this report with deep gratitude the life and ministry of Pope Francis, who died in April 2025.

As the universal shepherd of the Catholic Church, Pope Francis inspired Catholics and people of good will from across the globe with his unwavering commitment to social justice, compassion for those experiencing poverty and marginalisation and care for our common home.

His teaching encyclicals, especially Laudato Si' and Fratelli Tutti, profoundly shaped the mission and work of Caritas agencies worldwide, including Caritas Salford in our work in Greater Manchester and Lancashire. He inspired us to help build a society that stands in solidarity with the most vulnerable.

An introduction

Every day our teams working across Greater Manchester and Lancashire meet and accompany people experiencing the most difficult times of acute crisis.

From poverty to homelessness, displacement to disadvantage, there are lots of ways our charity supports people as they transform their lives with dignity.

It's important to us all that we're part of that journey not just at that vital time of urgent need, but also for the long-term too.

As demand for the outreach and community-based services we provide across Greater Manchester and Lancashire continues to grow, we can't be complacent.

In order to be there for those who need us both now and in the future, we have to be flexible, to adapt, to be resourceful, and – most importantly – to listen.

Our services are developed, shaped and delivered alongside people who access them, co-producing activities and support to make sure it remains fit for purpose and goes above and beyond to help.

That's why I'm so pleased to introduce our Annual Report for 2024-2025. It's just a small snapshot of some of the work our charity has carried out in the last year, but hopefully gives readers the chance to see the huge scope of the work we do and some of our recent achievements too.

We've continued to make great progress against our strategic aims, though it's still a challenging time to operate a charity. The world remains uncertain and unsettled in many ways. There continues to be turmoil in the political, social, health and economic landscapes, and fundraising too is challenging. As costs rise it is especially difficult to secure grant or trust funding and service commissioners are also needing to review their budgets as they too are stretched.

But, we're also incredibly fortunate that generous, thoughtful people from our parishes, schools and local communities think of us and support however they can. Whether by making donations, remembering us in their Will, joining an event or activity in aid of local people, volunteering their time, or taking action in the community to help bring about change, the wider Caritas community is amazing.

This support means we can continue to deliver. That people we work alongside can have a chance for a safe, secure place to call home. That children know they will get three meals a day and a bed to sleep in at night. And that those alone or

excluded have a way to connect with others again.

As always, there's still so much more to do. We're continuing to plan ahead, ensuring efficiency and value for money remain central while never losing sight of what's most important. Keeping the people we work alongside at the heart of every decision we make – in fact to make those decisions together with them where we can.

Thanks again if you've been part of our journey over the last twelve months and beyond. And, if you haven't and are reading about us for the first time, we look forward to you being part of the Caritas Salford community in the future.

With your help children and adults really can transform their lives with dignity for the long-term.

Thank you.

Patrick O'Dowd,
Director of Caritas Salford

Our Caritas vision, mission, values and objectives

We're the principal domestic social action charity of the Catholic Diocese of Salford and we work alongside people of all faiths and none. Our services span Greater Manchester and Lancashire.

Our vision:

Our vision is for a society where there is justice and equality, and where the voices of people experiencing poverty, disadvantage and/or discrimination are heard, valued and acted upon so that all people can live in peace and dignity.

Our mission:

Love in Action: our mission is to help people across the Diocese of Salford experiencing poverty, disadvantage and discrimination to transform their lives with dignity.

We provide a practical response to those in crisis, suffering hardship or who are at risk. We rebuild lives for the long-term, enabling people to live in a safe, healthy and secure environment.

We call for a better, more just world, where the voices of people experiencing poverty are heard and acted upon and we positively influence the systems, decisions and resources that affect people.

Our objectives:

- To reduce poverty, disadvantage and discrimination in our diocese to enable people to 'live life to the full'.
- To become the voice for those who cannot speak for themselves, empowering people and advocating for justice and social change.
- To become a sustainable - and more visible and effective - catalyst for change.
- To increase awareness and understanding of Catholic Social Teaching and animate the diocesan community to take practical action.

Our values:

Our values shape our work and underpin everything we do:

Respect

valuing the worth of people; colleagues, volunteers and the people in our communities we work alongside.

Integrity

honesty, truthfulness, straightforwardness and forthrightness.

Ambition

positive desire to achieve things for the common good.

Collaboration

exploring opportunities for partnership and mutual cooperation while remaining faithful to our core mission.

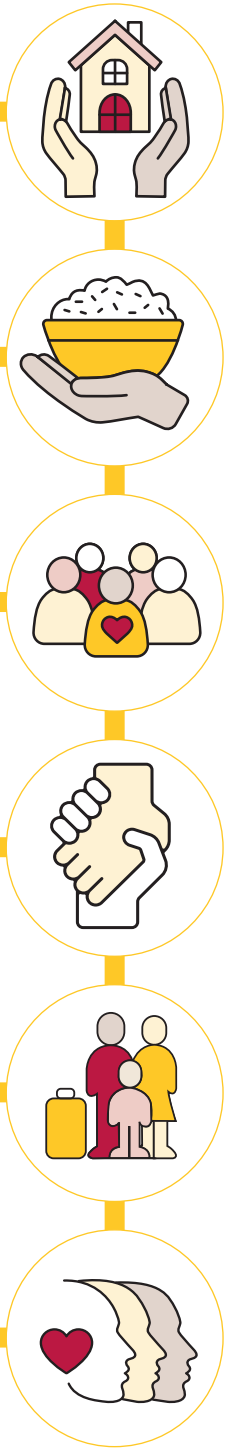
Did you know…?

Our charity was created in 2008 but has since incorporated the work of individual charities created over more than a century?

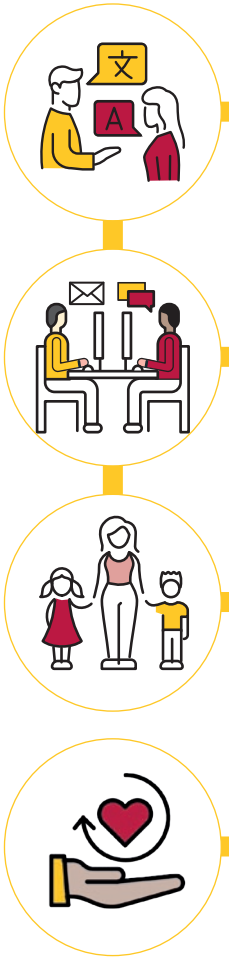
We're proud of our rich heritage and experience and grateful to everyone who has paved the way before us too.

The support we provide includes help for:

- Housing and homelessness
- Food crisis
- Children, young people and families
- Acute crisis support
- Refugees and people seeking asylum
- And those experiencing forms of isolation and discrimination.



We also provide additional help with:



- Accessibility and meeting the needs of local people, whatever community they are from
- Business, education and training
- Formation and animation of local communities
- Advocating and striving to drive tangible change that impacts and improves lives.

Despite our name being Caritas Salford, our work reaches much wider, spanning communities across **Greater Manchester** and **Lancashire.**

86

members of staff deliver our work.

217

incredible volunteers support us. We couldn't do what we do without them.

We support

thousands

of adults, young people and children every year.

"All my hard work paid off and I did well in my GCSEs - even better than I had expected, especially in maths. I don't think I would have been able to do this well if it wasn't for our sessions, so thank you so much for everything you did for me, I really appreciate it."
Young person supported by our services

"My life changed the second I walked through this door. Without this place, I would have done nothing with my life. Thank you."
Person accessing our services

"This food will help so much, my family are going through a really hard time at the moment… so we're really grateful for the help you provide."
Person accessing our services

"My life has changed beyond recognition since coming… without the support I would not have been housed, fed or going to university. Your support gave me hope and confidence in me and I give thanks for all the help and advice to me, my husband and my boys."
Person accessing our services

"Poverty is linked with so many other issues that build significant barriers to learning - children have no headspace for learning because there are often so many other things going on in their lives."

School leader

Our work and impact

Everyone in our charity works towards achieving the same strategic goals. These include:

Delivering excellence:

we will deliver services that are ambitious and strive for excellence in the quality of support we provide, and are recognized as highly credible by our peers and supporters.

Working safely:

we will ensure our work is safe, where the dignity and welfare of people who access our services, our staff, volunteers and anyone engaged in our activities is promoted and protected.

Respecting people and having shared values:

as a Catholic charity upholding and promoting human dignity is central to our values and mission. We will create an environment where every individual is valued, heard and empowered, and through mutual respect and open communication we will build a welcoming, inclusive environment.

Delivering efficiently and effectively:

we will achieve high levels of efficiency and effectiveness across our charity to ensure the best outcomes and impact for people needing our support.

Enhancing skills to ensure excellence:

we will build a skilled workforce of staff and volunteers committed to delivering services of the highest quality.

Building our fundraising:

we will secure the necessary financial support for our mission to deliver excellent quality services.

This report outlines just some of the ways our different service teams have achieved progress against these goals.

Supporting children, young people and families:

We work with families, children and young people across many of our services, assisting them at times of crisis and for the long-term too - providing accommodation, advice, safety and support, and managing opportunities for development as they transform their lives.

In this part of the report are just a few of those core services working alongside children, young people and families in Greater Manchester and Lancashire…

Our school service:

Our school service team, which includes social workers, counsellors and art therapists, has decades of specialist experience providing support across Greater Manchester and Lancashire.

The team aims to remove barriers to learning and participation, nurturing development of children young people and their families and enabling and empowering them with new skills and knowledge.

The support we provide is tailored to the needs of each individual, providing bespoke packages that can address a range of areas including behaviour, supporting bereavement, emotional wellbeing, anxiety, confidence and much more.

This year our school service has continued to reach thousands of children across Greater Manchester and Lancashire, with a combination of specialist group interventions, one to one direct work, group sessions, workshops, home and family support visits and other tools to help at a time of crisis and beyond.

We supported them through a wide range of issues such as anger, anxiety, bereavement and loss, behaviour, relationships with peers, trauma, low self-esteem or confidence, identity, self-harm, and emotional wellbeing.

NSPCC Pants and Transition workshops were delivered to 1,052 children this year. In the last year the team also supported five local schools who required assistance following the death of a member of staff, parent or child.

Our team also continues to safeguard children, young people and families by managing safeguarding concerns in partnership with schools and local authority children's social care effectively and efficiently. This year, 61 safeguard reports were completed, including addressing concerns around abuse and neglect, wellbeing, suicide/ideation or self-harm, and other issues. Where we have received or suspect concerns or allegations about the welfare of a child or vulnerable adult these are always referred to the appropriate statutory agency, in line with our safeguarding policies and procedures.

This year the team also implemented the use of a new recording system, INFORM, which has allowed greater progress against our strategic goals, enabled more efficient reporting, and ensured feedback can be recorded more effectively. Feedback is regularly sought from people who access the service to ensure continued development and evolution of the offering to schools.

Partnerships with Salford University have also led to the placement of social work students within the team and our school service is also on the list of approved providers for counselling services and support for Salford Local Authority.

We're proud to support schools in maintaining their focus on education by providing targeted interventions and additional help where a child is struggling emotionally or behaviourally.

We support children to overcome barriers to fuller participation and learning in school, to give a greater sense of achievement and enjoyment in all aspects of school life.

Some of this year's School Service headlines in numbers:

293
people attended sessions delivered for parents, teachers and other school staff

1,052
workshops delivered for children and young people

51
home visits carried out

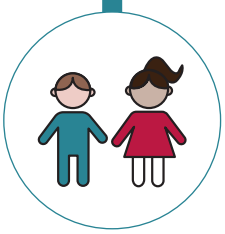
4,296
one to one sessions delivered with children and young people

668
children and young people supported

61
safeguarding reports completed

26
adults supported

1,608
children were supported through the delivery of targeted group interventions for a range of identified needs i.e. anger, anxiety, low self-esteem/confidence etc.



136
family support sessions delivered

Our School Service in action:

A young person was referred to the school service team following low mood and suicidal ideation. This was also impacting their self-esteem and confidence.

The team supported the young person through family and one to one sessions, assessing risk and supporting with mental health first aid.

They also attended a Super Skills for Life group to help reduce anxiety and empower them with the tools they need to manage emotions, set goals and achieve them.

The child engaged well with all of the sessions, receiving good feedback from parents and school too. They were happier and more engaged both at home and at school and were no longer expressing any suicidal ideation.

They also joined groups they had previously disengaged from, including drama.

A team member reported walking past the hall and hearing a child singing in an audition. When they stopped to look the child was on stage singing with a microphone and they smiled and gave a thumbs up to our Caritas staff member. They were happy and engaged in the moment and making the most of opportunities that were coming their way at school.

Our young parent accommodation:

Our young parent accommodation service provides support, safety and security, and a period of stability to young parents and their children at a time when they have experienced crisis or distress in their lives. The services helps to prevent them from experiencing homelessness or going into care.

The service provides support to vulnerable young parents, giving them the skills needed to live independently, and creates a safe and nurturing environment where they can grown in confidence creating a family where their babies can thrive.

The parents served by the team at the young parent accommodation have often been at risk of, or have experienced, multiple vulnerabilities, such as family breakdown, domestic violence, sexual assault, homelessness, financial difficulties and physical or mental ill health.

The accommodation is in Blackburn and in the last year has provided supported accommodation for 20 local families, including 17 children. This year we have refurbished the accommodation including a new skills kitchen where young parents can learn cookery, and a garden makeover with new play equipment

Each resident has a key worker who meets them each week for one to one support where they set goals and work together to enable the person to achieve them. These sessions are designed to help the young people improve their parenting and independent living skills to prepare them for moving into the community with their children – and to help ensure the family flourishes.

Staff facilitate a wide range of activities, including story time every evening to show parents the benefits of reading, encourage bonding and help development. A range of play sessions also help parents better understand ways to use play to help their child develop and reach their developmental milestones.

Other activities at the young parent accommodation include wellbeing sessions, budgeting, and how to cook healthy meals. There's also a garden space which has been developed in the reporting year, creating a safe, relaxing space where parents can play with their children and all can relax.

The service has been operating in Blackburn since 1988/1989 and works closely with – and is part funded by – Blackburn with Darwen children's services. We have a strong multi-agency approach and work collaboratively with a range of statutory and voluntary sector partners to ensure we're delivering a joined-up, comprehensive, safe and effective service for the young people and their families.

Our young parent accommodation service in action:

A young local mum was living a chaotic life without any stability for her and her son. She moved to the young parent accommodation and lived with us for 14 months.

During this time she learned ways to improve her parenting skills and built up her confidence to live independently. She joined all the service's activities and her son particularly enjoyed storytime sessions each evening.

When she was ready to move out, our team supported her with grant applications for furniture and other elements involved in moving into your own tenancy.

She has come back to visit and to share with staff how things are in her new home. The family has settled in and are getting on well with neighbours. They are part of the local community and she is looking forward to settling her son into nursery and looking at doing something for herself while he attends.

"Living here has given me so many opportunities to be the best mum I can be to my son…a wonderful support network and you always make me feel heard and seen."

Mum supported by our young parent accommodation team

Some of this year's young parent accommodation service headlines in numbers:

20
families, including **17** children, supported in the accommodation this year.

28
young parents and children attended group work sessions to improve their skills and wellbeing.

20
young parents prepared for independent living.

7
families supported to move on to independent tenancies.

377
activity sessions run

37
young parents and children with improved health and wellbeing.

Supporting homeless people:

Our homelessness services aim to ensure that people in local communities have the support they need to prevent them from becoming homeless, that people who do become homeless are helped to secure, safe accommodation with the help they need to make a new home, and that no one has to sleep rough.

We also aim to enable people to improve their health and wellbeing, access specialist support services, and take up education, training, volunteering and employment opportunities, as a means of sustaining positive housing outcomes. In the last year, 103 people who use our services have volunteered to help run the services, enabling them to gain skills and confidence and to give something back to others.

Health and wellbeing remains a key priority and our Caritas Ramblers group has included a range of special health walks from all of our Manchester services and in Bury. We have also produced a booklet of walks to promote wellbeing.

Our homeless health hubs have been developed in Manchester, Bury and at Loaves and Fishes in Salford and aim to increase access to health services and address health inequalities for people experiencing homelessness. As part of this work, 612 people have attended 188 health promotion sessions in the last year, with 307 people attending 196 health clinics run by health professionals at our hubs.

We work with people in our community to design, deliver and evaluate our services to ensure they are meeting their needs and to enable people to have a voice in advocating for policy and other change where needed. In the last year we have run 197 service planning sessions with people in our services, attended by 226 different people.

We also work in partnership with other organisations in the statutory, voluntary and faith-based sectors to deliver work, maximise the impact on the community, increase our effectiveness and ensure value for money. We're

involved in a range of meetings and partnerships including Manchester Homeless Partnership and Bury Homeless Partnership. We're also an active member of Homeless Link and through them contribute to the development of national policy and practice.

This year our teams have aimed to embed person-centred, trauma-informed and strengths-based practice into all of our services, helping to create psychologically informed environments which are high quality and where – most importantly – people feel safe and can build trusted relationships with staff.

In the reporting year we have also continued to improve the quality of our buildings, such as opening a brand new accessible accommodation project Caritas House; creating emergency rooms at our Morning Star hostel to enable us to accommodate additional people at times of very cold weather; creating a new activity and education space at our Cornerstone day centre to enable us to run classes and creative activities to help people improve their skills.

Whilst improving the physical spaces of our services we have also responded to the climate crisis in small ways, including promoting cycling at Cornerstone day centre and installing a bike rack there, installing an electric charging point at our Denmark Road site for our electric van, replacing the boiler at our young parent accommodation, and setting up compost bins in our allotment gardens at Red Door and Cornerstone.

Some of this year's homelessness services headlines in numbers:

1,676
people supported through our homelessness services.

174
people provided with high-quality, supported accommodation.

615
specialist health and advice drop-ins hosted, including GPs, nurses, chiropodists, opticians, drug/alcohol/mental health workers, immigration advisors, welfare rights and housing advisors

206
housing outcomes achieved (including helping people move off the streets, helping people in temporary accommodation find permanent homes, and preventing people losing their homes)

253
people were involved in meetings to help us plan our services and **79** volunteered to help us deliver the services

865
different people attending the specialist health and advice drop-ins

1,079
activity sessions run to improve people's confidence, skills and wellbeing.

196
service planning sessions attended by **222** people aimed at planning and evaluating our services together

541
different individuals attended activities

Cornerstone:

At Cornerstone, our Manchester day centre, we provide a whole range of services for people who are homeless or at risk of homelessness.

The people who come to Cornerstone are like all of us. They aspire to have a safe place to live and a decent quality of life which includes good health and wellbeing, positive friendships, secure finances and a purpose in life.

More than 1,000 people have accessed and received direct support from the service this year, coming from many different communities.

These people have also helped shape our service and the activities and support we provide, as part of our work dedicated to increasing levels of coproduction. 121 of these planning sessions took place over the year and were attended by 120 different people who access Cornerstone.

Our work with people experiencing homelessness includes a range of health, wellbeing and other activities. 89 people who access the service have registered as volunteers with us, enabling them to gain skills, increase their confidence and give something back.

We have continued to develop the volunteering programme, including the provision of Caritas aprons and kitchen uniforms, food hygiene training courses, and providing bus passes to enable the volunteers to travel to our centre.

We've also created the Physical Health Action Group as part of the Manchester Homelessness Partnership, including the organisation of a homelessness health information fair for people who access the services, as well as professionals working with people experiencing or at risk of homelessness.

Our homeless health hub includes an on-site health link worker and a wide range of drop-ins with health and wellbeing professionals, experts and advisors. 405 people have attended 62 health promotion sessions this year, and 266 people have attended one of 721 health clinics hosted at Cornerstone.

The Cornerstone team regularly hosts visits and gives talks to other organisations, community and faith groups, businesses and schools.

We have also maintained and expanded our partnerships with a whole range of services that deliver regular support sessions at Cornerstone. We are grateful to Boaz, Change Grow Live, Cornbrook Medical Practice, the Department of Work and Pensions, Greater Manchester Immigration Aid Unit, Greater Manchester Mental Health Trust, Shelter, Urban Village Medical Practice and Vision Care for Homeless People who provide regular on-site drop-ins and also to Fareshare GM, Home Manchester, Manchester Homeless Partnership, Reach out to the Community, the Poetry Library, Streetwise Opera, The Whitworth and many other organisations who support our work.

Our Cornerstone centre in action:

An individual came to Cornerstone because he was rough sleeping. He was employed and sleeping on the streets near his work. Our team supported him for a referral to an accommodation where he lived for eight months. He has now moved into his own house.

He said: "You saved my life. The day you referred me to the accommodation, they rang that afternoon and took me in…that's down to your work. I don't know what would have happened if I hadn't come here, it was the lowest time of my life. But you saved me and I can't thank you enough.

He also enquired about how to support Cornerstone and is hoping that, with his experience and skills in the field of customer service, he will be able to join our volunteering team soon.

Our Cornerstone centre in action:

An individual came to Caritas through our energy advice service drop-ins at Cornerstone. She has issues with chronic pain and is disabled and as a result can find it difficult to cook, with tasks such as dressing taking a while. She was therefore on benefits and struggling with money. The issues were having a negative effect on her mental health and she felt that there was no-one who could help her.

The team provided her with financial support including energy vouchers and also conducted a home visit to show her how to use her boiler more efficiently, giving her low-energy light bulbs and draught excluders. She also received health support from staff with a referral to a food bank and she accessed many other support services such as help from the Department for Work and Pensions who helped her with her benefit claim.

She is still struggling with many of the health problems but has said that her mental health state has significantly improved with the knowledge there is a place she can get support. She was initially nervous about having lunch at Cornerstone, but now attends on occasion and appreciates it gives her a break from cooking – something that can be a real struggle for her health.

She said: "I feel really listened to here, you are all such good people."

Some of this year's Cornerstone Centre headlines in numbers:

1,068
people supported

298
different people attended activity sessions

302
activity sessions held to improve people's skills, confidence and wellbeing

67
people accessing the service became community volunteers to help run Cornerstone

297
specialist health and advice drop-ins held attended by **511** different individuals

121
planning sessions held with people accessing the service to evaluate and plan what the service should look like. These were attended by **120** different individuals

56
housing outcomes achieved including supporting people who are rough sleeping to move off the streets and helping people in temporary accommodation find permanent homes, or preventing people from losing their homes.

Morning Star:

Morning Star, adjacent to our Cornerstone centre in Hulme, Manchester, provides high quality, safe, supported accommodation for local men. This is a positive alternative to people who are homeless being placed in private bed and breakfast accommodation which is unsupported and can be unsafe.

People are referred to Morning Star by Manchester City Council where they have been assessed to be in 'priority need' due to their physical or mental health or complex trauma. 93 per cent of people living at Morning Star have mental health problems.

We provide them with a period of stability where they can work on an individual plan with a key worker to address the reasons they became homeless and to build on their independent living skills.

The team at Morning Star works alongside them to help build self-esteem, confidence and the skills to move to new homes, and helps them establish or re-establish relationships with family members where possible. Support plans are established with each resident and a balance of encouragement, supporting, challenging and focusing on skills helps each resident to achieve their goals.

The health and wellbeing of people at Morning Star is also a priority and we aim to help individuals access specialist support services, and take up education, training, volunteering opportunities and employment as means of sustaining positive housing outcomes. Referrals are also made, where relevant, to addiction services or other services that people may require.

Morning Star is one of our Caritas health hubs, and residents are also supported to access the on-site GP, optician, mental health nurse, drug and alcohol workers.

Two new emergency rooms at Morning Star created this year have also allowed us to accommodate additional people who are experiencing homelessness at times of very cold weather.

We work closely with Manchester City Council who commission the service.

Our Morning Star accommodation in action:

A man came to us after being homeless for seven years, sofa surfing. He had lost his job as a general manager and became depressed.

His last known address was living in a friend's garage and sleeping in a car, which he did for three months. He previously took crack cocaine daily because of his anxiety and depression and had never fully dealt with his past family trauma. He has since been diagnosed with PTSD.

On arrival at Morning Star he was very nervous and was happy to know all the support he could access. He made appointments to see all of the support agencies on offer to help with his mental health, drug use, general health and problems with his eyes, and attended all appointments.

Support was given to him to register for Manchester Move and he is now in Band 2 and can bid for available properties. He has now moved onto a private rented shared house but will continue to bid for his own property where he will be able to have his family to visit.

He said: "Being at Morning Star with all the support available to me really help me to build up my confidence and focus on the future."

"I want to get my own accommodation and be able to support my son who is ten years old and living with his grandmother. I want to get a job as I'm a qualified joiner. I want to change for the better."

Person accessing our Morning Star service

Some of this year's Morning Star headlines in numbers:

91
people supported

71
different people attending **130** activity sessions to improve their skills, confidence and wellbeing

20
high quality rooms and **2** emergency rooms, with support on site 24/7

21
people got involved in meetings to help improve the service

Caritas House:

Caritas House, which opened in February 2025, provides high quality, supported accommodation for 19 single homeless men in Manchester. The accommodation is accessible and so can accommodate people with mobility and other access needs.

Residents are helped to develop their independent living skills and improve their health and wellbeing before being supported to move into independent tenancies and make new homes in the community.

As with our other homelessness services, the team aims to ensure that people in our community have the support they need to prevent them from becoming homeless, that people who do become homeless are helped to secure safe accommodation with the support they need to make a new home, and that no one has to sleep rough.

They also aim to enable people to improve their health and wellbeing, access specialist support services, and take up education, training, volunteering opportunities , and employment, as a means of sustaining positive housing outcomes.

The team also works with people in our community to design, deliver, and evaluate our services to ensure they are meeting their needs and enable people to have a voice in advocating for policy change where this is needed.

Support plans are established with each resident and a balance of encouragement, supporting, challenging and focusing on skills helps each resident to achieve their individual goals. Referrals are also made, where relevant, to addiction services or other services that people may require.

This year we have transformed Caritas House from an office building into a high-quality supported accommodation. This included making adaptations to ensure it is accessible to people with mobility access needs, including two fully accessible bathrooms, a low-level kitchen and evacuation chairs.

We have also developed a welcoming and psychologically informed building, including creating a new reception area and creating a relaxing garden courtyard for residents.

Our Caritas House accommodation in action:

A man came to the UK following a traumatic event in Iran where he experienced a severe leg injury meaning he needed to use crutches to aid mobility. He was placed in various temporary accommodations which were unsuitable for his physical needs, before being referred to Caritas House.

Our team provided him with a ground floor accessible room with shower facilities. He made positive friendships with other residents and was involved in the various activities.

The team supported him to register with a new GP in the area and make appointments, and also helped him through a period following surgery in hospital.

He has now reunited with his family and they have been placed in a temporary family house together. He maintains contact with our team, including phone calls to staff for advice and support, and is looking forward to his children starting school and his wife beginning English lessons.

He said: "Thank you so much for looking after me and helping with connecting with my family too. I am so happy and appreciate it so much. You are amazing."

"This place is really nice and tidy too. I can wash my clothes with ease now. I'm not used to this quiet environment because I've always lived in a very noisy neighbourhood, but now I can focus and relax well. I like it here thank you."

Person accessing our
Caritas House accommodation

Caritas House service - a few headlines from the first month of operation in this reporting period:

19
fully furnished bedrooms

5
activities a week including gardening, cookery, an internet cafe and a health walk

20
support sessions per week

12
people have been involved in planning the new service

Red Door centre:

Red Door is our day centre for people who are homeless or at risk of becoming homeless in Bury.

The team aims to provide a warm welcome to anyone aged 18 or over, providing holistic person-centred support. The range of services offered at the centre include helping with housing, finance, benefits, and health and wellbeing support. The team also delivers a wide range of activities, including creative sessions, access to education, volunteering, employment opportunities, health promotion support and much more.

People can also access free nutritious meals and a warm place where they can socialise.

In addition to supporting people sleeping rough or sofa surfing, the team at Red Door also support people struggling with finances, in need of help to maintain their tenancy, those living in social isolation, people experience mental or physical health difficulties, those with drug and alcohol dependency and people with no recourse to public funds.

In the last year the team has seen an increase of 65 per cent in the number of people accessing Red Door for support. This increase has been largely due to an increase in people being adversely affected by the cost of living crisis, and an increase in people seeking asylum or refugee status who were rough sleeping, following receiving their settled status. There has also been a significant growth in the number of people new to poverty or hardship who have never claimed welfare benefits or support before and are unsure how to navigate these services.

Red Door has adapted through the year to meet current trends and demands locally. This has seen the team reach many in need of support who had not previously been aware of the service, and also attracted a number of externally support agencies who we have now partnered with and who attend various drop-in sessions. We are grateful to Achieve, BIG in Mental Health, the British Red Cross, Bury Adult Learning, Bury Adult Services, Bury Council Rough Sleepers Team

Bury Council Rough Sleepers Team Clinical Psychologist, Bury Council Private Rented Team, Bury Council Immigration Team, Bury GP Federation, Bury Live Well Team, Bury Samaritans, Bury Works, Calico, Citizens Advice Bureau, Dentist on the Rock, the Department for Work and Pensions, First Vision Eye Care, Greater Manchester Police, Hepititus C Trust, Horizon Primary Care, Ingeous, Next Steps Community Substance Misuse Recovery, NHS Quell, NHS Rapid Diagnostic Team, One Step, Project Free, Ribblesdale Medical Practice, Rock Healthcare, and Supporting Sisters.

The team regularly holds sessions with people accessing the service to help jointly shape how Red Door develops and continues to meet their needs. We have also developed the presbytery with our visitors to make the spaces we occupy

more user friendly and trauma informed. We have created a large outside yard with outdoor seating, tables, pergola and plants.

Several members of the local community who access the service have also become community volunteers – people who help run the service as a way of giving something back and learning new skills.

In the last year, the team has also carried out a range of health and wellbeing activities and has been redesigned to accommodate the new health and homelessness hub. This includes a successful Caritas Ramblers walking group. The group gives people the opportunity not only to be out in the fresh air and take some exercise, but also enables them to meet new people and reduce isolation. A special booklet of walks has also been produced and shared via a range of organisations locally to help reach an even greater number of people from a wider variety of local communities.

A brand new allotment garden was also created this year, and as well as supporting people's physical and mental wellbeing, enables the growing of organic produce as well as an area to compost suitable waste food and garden waste.

Our Red Door team is also part of the Bury Homeless Partnership and steering group, helping influence and drive change for people experiencing homelessness locally. As with all of our services, working in partnership with with others helps the team ensure that the needs of individuals and families locally are met and accommodated.

Some of this year's Red Door headlines in numbers:

454
people supported

139
different people attended activity sessions

65
per cent increase in the number of people accessing the service compared with the previous year

270
specialist health and advice drop-ins held attended by **283** different individuals

241
activity sessions held attended by 139 people improving people's skills, confidence and wellbeing

53
people involved in planning and evaluating the service

285
health outcomes achieved for **101** people through our Health Hub.

Our Red Door centre in action:

A man came to Red Door seeking support with rising debt from council tax, utilities and rent arrears. He had also been issued a warning from his landlord that he was at risk of eviction.

The team at Red Door supported him with phone calls to Bury council and his energy provider and affordable repayment plans were put in place. He was also assisted in applying for a discount to council tax that he was unaware he was entitled to. Staff liaised with his landlord and explained the situation and a repayment plan for arrears was also set up, removing risk of eviction.

He was able to reduce his debts and as a result his immediate risk of homelessness was removed. The team also supported him to create a budget to ensure his monthly repayment plan was met comfortably each month.

He said: "Thanks for helping me…I've been burying my head in the sand with all this debt but you've helped to show me that I can get myself out of it with a bit of support."

"I came in because I needed to speak to the rough sleepers team, I never intended on staying and doing gardening! It really helped quiet the noise in my head and if you ever need a hand doing more, I'll definitely be up for it."

"Thank you so much for getting me a doctor. I think I would have carried on like this without getting looked at. I didn't think doctors would see homeless people."

Our Red Door centre in action:

An individual came to Red Door because he was rough sleeping and struggling with alcoholism – he explained to the team that he was: "…sat around all day with nowhere to go and nothing to do." which made his drinking worse.

The Red Door team introduced him to Bury Council's Rough Sleepers Team who were on site that day. They were able to complete the necessary referrals and arrange for a homelessness assessment. This resulted in him being found to be in priority need and he was accommodated that same day. He was also encouraged to attend the Red Door recovery activities programme, to give him something purposeful to be part of, and a referral was also made to Achieve.

He attended one of the Red Door health and wellbeing walks to Manchester Natural History Museum and, having thoroughly enjoyed the session, became a regular attendee of many of the activities at the centre. These activities have also helped with his time and routine, and his alcohol intake has reduced as a result. He engages regularly with his support workers and has been dry for three months.

He said: "I would be sat somewhere now with a can in my hand but coming out on this trip, I haven't even thought about having a drink and I've learnt so much. I will definitely be coming again next week and I might even try the arts and crafts too."

In the last year, the number of people accessing Red Door has increased by

65%

"I just wanted to say thank you. It's been really nice to come in and have a brew and something to eat - to feel like a human being again if you know what I mean."

Supporting our wider communities through social action services:

The Lalley Centre, Community Pantry and Allotment

The Lalley is a vibrant community centre, food pantry and allotment where people can get help to transform their lives. The team supports people with practical needs in areas such as housing, health, employment, poverty and isolation.

Our community allotment provides a space for local people to learn about growing organic produce and to experience the wellbeing benefits of being outside and around nature. Fruit and vegetables grown on the allotment are shared with people visiting the food pantry, which also provides long-life and supermarket surplus items for people who need them.

One to one work is at the heart of much of the Lalley centre's work. This includes support for people to prevent homelessness or improve their housing situation, ensuring people are getting all the income they possibly can, ensuring someone's debts are not overwhelming them, and supporting families and individuals to thrive. The team also assists with people's right to personal safety and safeguarding, as well as supporting those who have no recourse to public funds, those who have overstayed visas, those who need access to health care and a range of other services.

There are also drop-ins at the centre for a range of areas, including for energy advice, accessibility support and English language lessons with our Aspire team.

The community food pantry aims to provide more dignity and choice to people accessing the service. The pantry stocks a wide range of foods to suit different diets. Display fridges and shelving have helped to create a shopping-style provision service and people typically contribute a small amount of money for each visit. This helps to keep the pantry running for everyone, including those who aren't able to pay due to no income or benefits.

It has been accessed 1,888 times this year, illustrating the high need for food support amongst people in our community. This year the pantry has maintained its five star food hygiene standards rating and people accessing the service have influenced it positively again this year. This includes the suggestion to start using shopping trolleys. Purchasing an additional freezer has increased the frozen food storage capacity meaning that the team can safely store more valuable meat items and do not run out. Any food waste from the pantry is composted on our allotment, increasing circularity in our operation as food grown there is subsequently supplied to the pantry.

Our community allotment is a friendly and welcome space for all. The allotment supports people living across Manchester, particularly in the local area, to access and engage with quality greenspace. This boosts physical and mental wellbeing and also provides nutritious food for the pantry, providing an example of addressing social and environmental issues together.

This year the team has increased wellbeing visits to the site by 15 per cent, welcoming more than 150 new people to the allotment. They have also reduced requirements for buying compost by 90 per cent. The allotment manager has given talks at the RHS Urban Show, drafted an article for publication on the Royal Horticultural Society website about the team's prison growing scheme, and completed features for a range of other platforms too, including MCRActive and Hubbub online.

The allotment has also hosted visits from local charity Back on Track, each ending with reflections and suggestions. This included ideas put into

practice such as painting of fences on the plot. A new polytunnel and water collection system (developed in partnership with Sow the City) has promoted accessibility and sustainable growing practices, reducing distances needed to travel for watering and including a raised bed which makes gardening easier for many.

A new pond has also been built to increase biodiversity, particularly insects and birds, and is an attractive feature of the garden. The team has also created a 'Library of Gardening and Nature' with text, pictures and identification guides that can be used by anyone in the allotment. These have been helpful for identifying species on site and also on local nature walks which start at our site.

The Lalley has a significant impact on the people who access the service and the team is always working to find new ways to deliver activities and support. A new regular timetable was introduced in the reporting year and the centre has become a much busier local hub as a result.

The team works in partnership with many agencies, other charities, local schools, businesses and a wide variety of specialists to deliver its support for local people. We are grateful to Thrive, FareShareGM, Costco, local primary schools St Patricks, St Malachy's and St Edmunds, Health Navigators, St Patricks, St Dunstan's, Hidden Gem and St Malachy's churches, Greater Manchester Police PCSOs, Age UK, Mood Swings, Causeway, Housing Solutions Manchester City Council, Manchester Move, FareShareGo, Morrisons Picadilly, Sow the City, HMG Paints and the Department for Work and Pensions.

The Lalley team also hosts events and corporate days were businesses can come in and volunteer across all three areas on the site.

This year the team has also grown the number of volunteers supporting their work, generously giving their time and commitment to help operate the services across the Lalley, something we are hugely grateful for.

Some of the headlines from the Lalley Centre, Community Pantry and Allotment in numbers:

433
adults accessed the Lalley centre service this year

1,888
The community food pantry was accessed 1,888 times

146
allotment portions were given out in the community food pantry

6
cooking sessions were run with **46** individuals attending

110kg
of food were grown on the allotment

950
children visited the allotment

23
people at risk of becoming homeless were supported with applications to housing providers and **37** more were supported via internal and external agencies

1,732
children were supported by the Lalley centre service

36
friendship group sessions were held and attended by **242** people

9.7
tonnes of compost was produced on site with **8.7** tonnes of food waste recycled

11
wellbeing sessions were delivered and attended by **61** individuals

1,358
attendances at the centre's tea and toast sessions

683
adults visited the Lalley allotment

57
people were assisted in claiming appropriate benefits with **24** more receiving help with budgeting or debt agency referrals

Our Lalley centre, community pantry and allotment in action:

A female, married with four children came to us for support. Her dad died very suddenly and, though he lived quite far away, had two young children from his second marriage. When she was informed the children were about to go into care, she travelled and brought them to live with her.

She had no financial support in place and could not claim benefits for them. They had little in the way of belongings an she used her savings to urgently provide clothing, footwear and school uniforms.

The Lalley centre team supported her to apply to access our Bishop's Fund to buy beds and other essentials to support the family with their financial crisis.

Her and her husband have feedback that they were extremely grateful for the support of our charity at a time when they needed it the most.

"The food selection today has been amazing. Thank you so much for what you do. When I get a job soon I'm going to try to donate to the Lalley to give back for how you helped my family."

"Fantastic. It was so nice to see the kids getting involved too. They will be the next generation of recyclers and make the world much better than we have."

A person came to the UK as a refugee fleeing war in Ukraine. Having heard about the Lalley centre after her arrival, she accessed a range of different types of support, including the food pantry.

As a single mother, she was struggling financially to support her family. After visiting the pantry for a number of months she expressed an interest in volunteering and has since begun the application process for this.

She said: "You have given me huge, critical support in that every week this place can save my family from their hungry strugglings."

A female came to the Lalley allotment who was not confident doing gardening activities and struggled with her mental health due to addiction.

She attended gardening sessions with a group from charity Back on Track, two hours each week. As part of these sessions, she learned to grow plants from seed, looking after them and harvesting them.

She is more confident when approaching gardening activities and finds that coming to the community allotment helps reduce her anxiety levels. She is considering joining the allotment more regularly outside of the Back on Track sessions.

She said: "It's kept me off my addiction and I've got more confidence…it's my favourite day of the week, I feel like real calm and my anxiety goes. I don't have all that tension and I've noticed each time it seems to be more and more lush here…I'm more confident with gardening. At first I thought I was going to do a lousy job but now it's like I know what I'm doing!"

St Joseph's Mission to Deaf People:

St Joseph's Mission to Deaf People recognizes the rights and needs of Deaf people. We believe and acknowledge that Deaf people are a cultural and linguistic (sign language users) minority group.

There are still many people who have very little understanding about what it is like to be Deaf; essential communication is often taken for granted and we take every opportunity to try and educate the public and reduce the isolation of people in our local communities.

The team is committed to providing for the spiritual and pastoral needs of Deaf people, particularly those who are profoundly Deaf. People of all faiths and none are welcome and we ensure that access to services and pastoral support is available and delivered in a language that is suitable. We also recognize the temporal challenges which more forcefully impact on Deaf people and widen our brief across our services to embrace the social welfare concerns of our community.

One of the obstacles Deaf people face is often the lack of awareness of their rights and needs. Lack of communication can lead to isolation, misunderstanding, and marginalisation.

It is often difficult to quantify our work with Deaf people. Sometimes it is straightforward such as translating letters or filling in forms, other times it's a chat or the opportunity to receive more information or clarification and reassurance. Advocacy is tailored to individual needs, as with every person we support in our services, so time spent with people could range from a few minutes or hours to several days.

This year events and services have been opened up to the wider public to gain more involvement and interactions with the wider community. This would include hearing people or deaf/oral people who are involved in other ways. A range of presentations, walks, visual faith and information sessions have also been delivered.

Pastoral support has continued to be a priority, including visiting of people in hospitals or at home as needed. The service, which is volunteer led, is reactive and responsive, empowering people to take the appropriate actions for themselves as we support them.

We are grateful to the Catholic Deaf Association, the Diocese of Salford Chaplain to the Deaf Canon Paul Daly and St Joseph's Club.

Our St Joseph's Mission to Deaf People service in action:

A person was introduced to our team and at the time were only involved in one group and one activity as they felt they were unable to communicate with people outside of this. They did not understand what they had to offer or how they could help.

With some discussions they realised some staff at Caritas could sign British Sign Language, while others adjusted communication to include written or gestural communication.

As a result they began to volunteer, including at our Lalley centre, food pantry and community allotment. They are now on the path to becoming a fully registered volunteer with our charity.

"I've never been to a place where such strong efforts are made to ensure that communication across language and culture is respected and held as the highest priority. It's not easy but it's so important and great to see."

Some of this year's St Joseph's Mission to Deaf People headlines in numbers:

105
adults accessed the service

12
signed Masses held in Burnley

148
appointments with people to support language translation

7
individuals completed the visual faith course

52
signed Masses held each Sunday

28
people attended walking tours of history and the Deaf history of Manchester

Aspire – supporting refugees and people seeking asylum and safety:

Aspire, which comprises our specific services supporting the welcoming, protecting, promoting and integration of refugees into life in the UK since its foundation in 2016, has assisted many people fleeing war, famine and poverty.

Many wish to learn English as a means of continuing the work and employment they had before being forced to leave their country.

Legal processes in the UK are long and complex and can be challenging to navigate. Most people seek legal help but their lives are put on hold for months or sometimes years. In that time our services support people to live as best they can.

We also support parishes and wider local communities in joining practical action, aiming to improve the lives of families and help them resettle and thrive.

Our services and activities are informed, person-centred and able to respond to the individual needs of people who come to us.

The Aspire Education team supports people who are learning English as a second language, in all levels from pre-entry to IELTS level. Learners are supported in a holistic way including assisting them to grow in confidence, wider skills and language.

Digital skills sessions are also accessed by those learning English helping them to positively integrate in the UK. The ESOL learners engage in a range of events and activities at key times of year to celebrate their progress and share experiences which each other and other projects. The purpose is to ensure that learners are ready for integration into UK life and are prepared for further education, employment and positively integrated experiences.

Our learners provide us with feedback for the year as well as their hopes for the future. We collect this information through conversations but also through written feedback forms which are usable in English, Farsi, Arabic, Polish and Cantonese to ensure learner views are truly included.

Integral to our services is the offering of a welcoming and inspirational community in which refugees can pursue their aspirations integrate into their new communities, and rebuild their lives.

Volunteers support the services and are integral to their effective delivery. We're extremely grateful to them for their time and support.

Through our community sponsorship scheme, volunteers are supported to safely resettle, welcome and support a family of refugees in their community over the first two years. As the lead sponsor, we provide capacity and professional supervision, acting as guarantor of the scheme and providing the framework for safeguarding, training and mentoring. We also evaluate the programme.

The scheme enables families to pursue their aspirations and allows parishioners to live faith through action.

We are grateful to RESET, Homes for Ukraine and St John of God matching services.

"I would like to thank my teacher for the useful lessons. They provide them in an excellent, clear and easy way of conveying information to the recipient."

Our Aspire services in action:

93.9
per cent of students feel that they have gained confidence in using English

93.1
per cent of students feel that they have gained new skills from classes or volunteering

70.1
per cent feel more ready and prepared to answer and complete forms for medical or employment purposes

Some of this year's Aspire headlines in numbers:

157
students have been through an assessment to start learning English at an appropriate level

1,300
hours of teaching delivered in the academic year

15
students successfully completed level 1 and level 2 ESOL examinations, including more than one with 100% pass rate

3
families from Ukraine supported to challenge decisions facing eviction or supported hosts to establish formal tenancies and ensure support needed is delivered

12
adults and 15 children supported to settle in the UK by community sponsorship volunteers

Energy advice service:

The energy advice service aims to increase energy awareness and help alleviate fuel poverty, including amongst groups often not able to access mainstream energy advice services such as people who use other languages including British Sign Language, Arabic and Farsi.

The team provides free energy awareness drop-ins at many of our service locations and also in third party organisations, schools, workplaces, and community hubs such as libraries.

Appointments can also be made for one-to-one advice sessions or home visits to discuss mitigating energy related debt, and also consider providing energy vouchers and other small intervention measures to reduce the effects of fuel poverty.

The service team also delivers education and support on many issues including:

- Proper utilisation of heating and hot water systems
- Identification of damp and mould and developing strategies to treat it
- Guidance on energy consumption and how to minimise costs
- Helping consumers choose the most suitable methods for settling their bills
- Guidance on recording gas and electricity consumption and calculating associated costs, empowering individuals to track their usage patterns and manage expenses effectively
- Identification of causes of condensation dampness, strategies to prevent it, and remedies to address existing issues, ensuring a healthy indoor environment and protecting properties from moisture-related damage
- Ensuring the efficiency and proper utilization of heating and hot water systems along with understanding control functions, which are crucial for minimizing energy wastage and optimizing comfort levels in homes
- Locating and providing information on Government and other third-sector initiatives

The team also supports people moving into accommodation for the first time, such as those who have recently experienced homelessness or are moving out of Home Office accommodation. This group generally benefits from early intervention, to help with understanding as well as providing practical support such as contacting energy suppliers.

Energy advice service volunteers also support local people and five volunteers have been recruited this year. This has enabled two sessions per week being aided by volunteers. We are really grateful to them for their support.

We are also grateful to:

The Energy Saving Trust
Torus Group
Afro-Caribbean Care Group
Chorlton Good Neighbours
Oasis Denton Community Centre
Stretford Public Hall
Yaran Longsight
Salford Deaf Centre
Feed My City
Irwell Valley Housing Association

Our energy advice service in action:

A man first came into contact with our charity through his family's use of the Lalley community food pantry. He lived with his wife and four children and worked as well as receiving some universal credit. Their situation was challenging as they received deductions from their benefits for the part-time work and support only being received for three of their children. This had put them in a budget deficit of more than £300, which was limiting their ability to pay for necessities such as electricity and water.

He was not confident in interacting with utility companies and had been left in difficult circumstances with many of his household bills. He had an outstanding debt of £1,110 for his prepaid gas meter and a further £1,800 for his water bill.

Our team contacted the gas supplier regarding the debt and quickly discovered that he had been incorrectly paying debt for a period of time before he was liable. This led to £1,110 of false debt being cleared as well as a cheque for £1,269.

The family have found that as they are no longer paying incorrect debt payments the top-ups necessary to keep their home warm have reduced. They are also more confident in their ability to deal with the energy companies,

They are hoping to use what they have learned from our team to switch supplier and our team will also be assisting them on managing their outstanding water bill debt.

"The voucher you gave me lasted two months on my meter and I don't have to worry about going cold this month thanks to you."

"Thank you so much for helping us. This cheque has been a great Christmas present."

Some of this year's energy advice service headlines in numbers:

1,481
face to face sessions with individuals

85
energy home visits carried out

65
energy workshops or events held

396
energy phone appointments achieved

901
individuals attended workshops and events

131
energy vouchers provided to those in crisis

Accessibility service:

The accessibility service works across different Caritas services and projects, as well as within parishes across Greater Manchester and Lancashire, creating a positive atmosphere for dialogue about accessibility, disability and inclusion.

Accessibility is a basic requirement to honour human dignity. No person should be unable to participate because of an unmet access need.

Our teams strive to ensure that all people are recognised as equal and worthy of respect. We encourage people to share and develop ideas so that everyone is empowered to take aprt in a way, and to an extent, that suits them best.

This includes people who access our services, employees and volunteers. We seek to welcome, integrate and support the participation of all people by making our projects accessible. If people do face barriers because of a physical, mental, emotional, learning, sensory and/or communication need we endeavour to work alongside them to find inclusive ways of working.

Our accessibility coordinator leads this work, a role which is part-funded by the Catholic Fellowship.

Universal design has been promoted into the ethos of our charity, increasing the awareness of accessibility needs and promoting a culture of asking what is needed, recording and (with permission) sharing appropriate knowledge. There is clear evidence that policy and procedure has been influenced and change is occurring.

Dialogue around accessibility has continued to increase this year, with people gaining confidence in discussing the topic and sharing ideas, opinions and needs.

We continue to consider accessibility from the planning stages of project and service delivery. Increasingly, projects, advertising, events and funding applications are being designed with specific accessibility needs of people known to the project in mind, but also considering other potential needs.

This year the service team worked with the Lalley community allotment team to provide a walking and wheeling project that included nature and routes around the area.

A range of resources such as a parish guide to accessibility have been prepared and are proving popular with local church communities.

The team also delivers a range of events and training sessions to help upskill people in parish communities, Caritas staff and volunteers and more. 539 adults and 166 children attended these events in the last year.

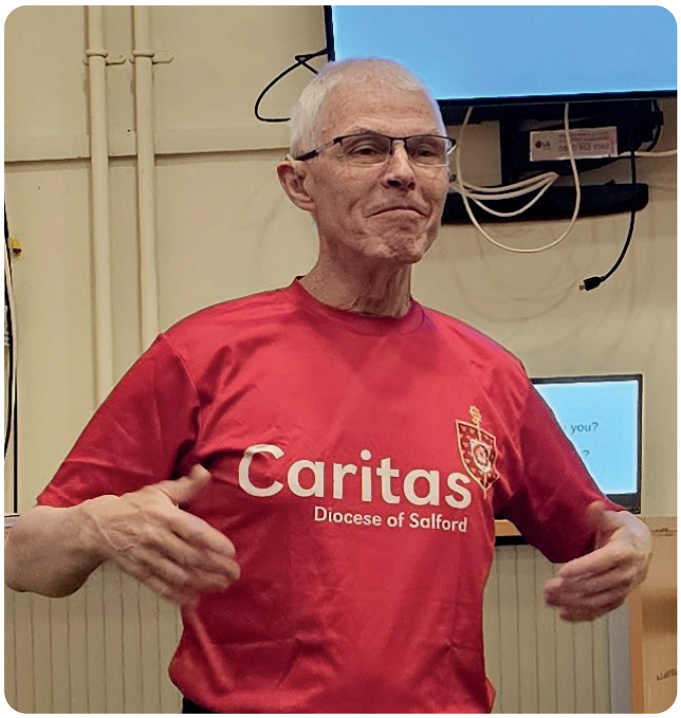
When required, efforts are made to provide written communications confirming to clear print standards, with further adjustments such as BSL/English interpretation, specific lighting, text style, font size and paper colour considered. Options also include face-to-face, audio telephone calls, email and whatsapp/SMS messages with further information presented in posters, leaflets, on our website and visual boards. Employee contact information at times adds ‘text only’ after a mobile contact number, demonstrating the access needs

> *“As an autistic person, this session was excellent to share knowledge and understanding and spread awareness. It was done excellently and was not complicated. I had a wonderful experience being around other people that have difficulties and I found it very interesting with the sign language and the person interpreting was very interactive. Thank you for the time and effort.”*

of the employee but reinforcing that Caritas is always ready to connect with people in a direct way.

We have also introduced volunteer accessibility advocates who support people in their parishes and work under the supervision of the Caritas accessibility coordinator. The team has also begun working even more closely with local schools to increase accessibility and empower Caritas student ambassadors to support others in their community.

We are grateful to Bridge College, Caritas Social Action Network, Catholic Disability Fellowship, Laudato Si Centre, Seeability, Oldham Mencap and Sacred Heart Choir.



Our accessibility service in action:

A person came to us having just finished university. They did not feel ready for the world of work, in most part because of difficulties faced through having autism, but also a physical disability.

Our team met with him on a number of occasions and discussed options for volunteering. He also spoke in detail with our Lalley allotment manager and a plan was agreed to ensure that his volunteering was meaningful and successful, especially around his communication needs linked to autism.

With his permission, a family got in touch and said: "…this volunteering at the centre that you kindly helped get is so important to him and to me. He is so proud of himself that he mastered the van driving. He is managing that for now. I told him to walk slowly and with care while carrying boxes and he assured me that he is okay with that too, at his own pace. Thank you."

Some of this year's accessibility service headlines in numbers:

312
adults and **181** children accessed the service this year

539
adults and **166** children attended accessibility awareness sessions

8
accessible paths through nature sessions delivered, attended by **68** adults and **3** children

138
accessibility service drop-ins delivered

1
disability hate crime event held, attended by **88** adults and **15** children

12
volunteer accessibility advocates supported our work in local parishes

53
accessibility awareness sessions delivered

12
parish advice sessions held

296
accessibility adjustments made in Caritas services

Caritas Bishop's Fund:

The Caritas Bishop's Fund primarily supports individuals and families across the diocese facing significant financial hardship.

During this reporting period, the majority of those accessing the service were either receiving welfare benefits or were engaged in low-paid employment.

Many were single parents managing household responsibilities alone or individuals experiencing crisis situations such as sudden unemployment, domestic breakdown, or health-related challenges, including those long-term or life-limiting illnesses.

The needs presented were diverse but showed clear patterns. A significant portion of applications requested assistance with essential household items, particularly white goods (such as fridges and washing machines), beds and general furniture. Basic necessities like clothing, school uniforms for children, food vouchers and contributions towards travel costs were also among the most common requests.

These requests reflect the deepening cost-of-living pressures faced by vulnerable groups in our communities. Our service aimed to provide timely, dignified support to help bridge these material gaps and ensure a basic standard of living for those most in need.

Over the past year, we have also significantly strengthened our ability to respond quickly and compassionately to individuals and families in crisis, with a particular focus on those in low-paid work, on benefits or facing serious life challenges.

We improved the speed and quality of our support, streamlined the application process, strengthened safeguarding and data protection practices and enhanced collaboration with partner agencies.

By promoting dignity, inclusion and sustainability in all interactions, we ensured that the service remained welcoming and accessible.

Through better data collection and impact reporting, we demonstrated the tangible outcomes of our work to stakeholders, while also engaging more actively in fundraising and innovation efforts to ensure future growth and resilience. These developments have allowed us to meet urgent needs more effectively and to build a foundation for continued excellence and service improvement.

Our Bishop's Fund in action:

A family were housed in a refuge after they fled domestic violence, leaving their previous life with nothing. They moved to a different accommodation but had no appliances such as an oven, washing machine or refrigerator. The youngest child told school staff that they would leave their milk on the back doorstep to keep it cold and that she washed her school uniform in the bath. Mum was buying items when she could and was hoping to save enough to buy a fridge. The school contacted the Bishop's Fund to arrange a crisis grant to support the purchasing of a washing machine and oven for the family.

This year, **49** families were supported with Bishop's Fund crisis grants

11 individuals also received a grant

A local woman recently became a single mum to her four children and was no longer receiving support from her children's father. Due to the two child benefit rule, she was struggling to support and feed her family.

She was extremely worried about feeding her family in the summer holidays as she had been using the school food bank daily, and her children had been surviving on their free school meals and on tins from the food bank for the last two months.

Mum's sister had recently died by suicide and mum, as next of kin, had to pay for funeral costs, which depleted her finances. Due to the breakdown in her relationship the children's father took the electrical appliances from the house, including the cooker, fridge and freezer so the family struggled to cook and store food at home.

The school worked with the Bishop's Fund team to secure a grant to help the family out of the acute crisis.

Training service:

As part of our work, which we will continue to develop in the coming year, is the provision of specialist training to individuals and organisations.

The purpose of this training delivery is to share skills and knowledge to help people in the community, other charities and individuals improve their ability to respond to incidents and issues in the community.

In the reporting period we delivered a range of training sessions including accessibility topics, workshops to challenge and act against poverty, emergency first aid at work, first aid at work, and mental health first aid.

Catholic family care:

Originally established under the auspices of the Catholic Needlework Guild to provide new and reusable clothing to children and families experiencing crisis and hardship, this service continued its mission within Caritas Salford throughout the 2024-25 financial year.

Sadly and with regret, due to the retirement of our lead volunteer, this volunteer-led initiative ceased formal operations at the end of the financial year. Remaining garments and school uniforms were distributed as planned and essential activities have been seamlessly transferred to our Lalley Community Centre.

We would like to take this opportunity to celebrate the unwavering dedication of the numerous volunteers who over the years have tirelessly coordinated and supported those in need, especially through the provision of school uniforms.

Special recognition goes to Teresa Burns our recent volunteer lead, who has retired from her role after years of selfless service. We extend our deepest gratitude to Teresa and all volunteers involved for their profound impact and commitment to our community. Their compassion and practical action has touched countless lives, exemplifying the spirit of solidarity that defines Caritas Salford.

Formation, animation and advocacy

Caritas works to form and animate our parishes and school communities with the necessary tools to help them put the Church's commitment into practice, in accordance with the principles of Catholic Social Teaching.

Our aim is for a positive, transformative impact on the lives of people experiencing poverty, homelessness, discrimination and disadvantage across the diocese, and within the wider community.

We have continued to build relationships, visibility and credibility across the diocese through mutually collaborative engagement in shared projects and initiatives, and have continued to connect well with our diocesan school community.

Our team has continued to provide school staff with an opportunity to refresh their knowledge and understanding of Catholic Social Teaching, how it links to the mission of their school, and has supported them as they identify where any gaps might be and how they might bridge them.

This year our positive relationship with many of our diocesan schools has continued to grow through the delivery of pupil Caritas ambassador training and the 'Introduction to Catholic Social Teaching and how to embed it' module for school staff. We also receive regular requests to deliver ad hoc assemblies, information sessions and mission day sessions from schools which we accept as often as possible.

Kath has been assisted on occasion when delivering Caritas Ambassador training by a Caritas volunteer who has brought her valuable experience of volunteering at Red Door to the session.

The Caritas Love in Action trophy which was introduced in each diocesan school has also proved to be a great success in helping schools to embed and celebrate within their wider community social action, rooted in the principles of Catholic Social Teaching.

In addition to school support, many of our parishes have also continued to accept the invitation to appoint a Caritas representative, allowing us to continue to keep in touch with local practical social action projects and provide additional support as required.

We have created a range of resources and toolkits to help parishes support people in their community. Examples include a 'how to' parish guide for setting up a warm hub, plus three further resources developed to signpost and support the provision of community meals, community sponsorship and election hustings. Deanery signposting resources have also proven popular and parishes are now able to refer to these if a parishioner is concerned about a person experiencing, for example, food poverty, alcohol or drug issues. We also delivered a 'Are you General Election ready' session in a local parish to help support parishioners and provide them with guidance on practical issues such as encouraging voter registration.

We also ran a Modern Slavery Awareness training session which was held in Cathedral Centre and attended by more than 50 people. The training brought together the Santa Marta Group, Greater Manchester Police and the Medaille Trust with feedback from attendees extremely positive.

Our charity website also includes a diocesan social action map, an interactive resource that can be used to search for projects in specific areas of Greater Manchester and Lancashire.

In this special Jubilee year, the team has created a range of resources including supporting parishes in increasing accessibility, one regarding the Jubilee for Older People and Grandparents, and one for people experiencing poverty.

The team proactively seeks feedback and reviews all resources and events on an ongoing basis with a view to continual improvement. The team has also participated in the Caritas Social Action Network's online Catholic Social Teaching programme.

Across Caritas the formation and animation team has also continued to work to increase engagement and understanding. People who access our services were offered the opportunity to have their voices listened to as part of the Diocesan Synod's Big Listen, and our induction sessions for staff are extremely helpful in sharing more on our organisational mission and values.

Or parish Caritas representative programme has continued to develop with 27 active reps across the diocese. A new starter pack has been developed and is provided to representatives, including a checklist of recommendations around initial actions, key social action dates, maps of Caritas services and the Caritas prayer. Representatives are also invited to attend the half day induction programme with other new staff and volunteers.

We also bring together various Catholic charities from across the diocese in the regular Diocesan Social Action Network meetings. This gives focus to sharing news, resources and hearing from relevant guest speakers as well as encouraging collaboration and idea-sharing.

The team is also part of two Citizen's UK chapters in Greater Manchester and Lancashire.

Some of this year's formation and animation work in numbers:

12
parishes supported with advice regarding social action and signposting

27
parish representatives volunteer their time to support and drive social action in their community

38
Caritas ambassador training sessions held in local schools

1,016
individuals accessed the digital resources provided via our website

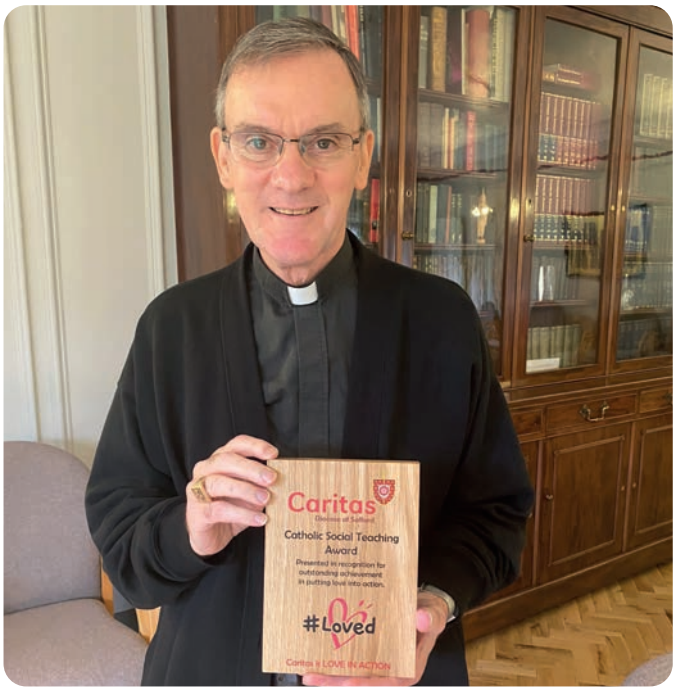
498
school staff received the 'Introduction to Catholic Social Teaching' sessions

399
new Caritas ambassadors trained and now active in their school community and beyond

Our formation and animation work in action:

Following the completion of our Catholic Social Teaching and Social Action training sessions at a parish locally, five members of the young adults group successfully applied to volunteer with Caritas.

They were inspired by hearing about the work of our charity and are now involved in supporting us in a range of ways. The parish is also exploring what additional grass-roots social action they can further engage in.



"You've given us the confidence and enthusiasm to move our plans forward and inspired us to develop our plans further and have the confidence to be present in our local community. This means the children will be able to see more first-hand the issues within our local community and support with combating them."

A school Caritas ambassador team leader

A local head teacher contacted Caritas after recognising that they needed to better embed the principles of Catholic Social Teaching for school staff and beyond.

We delivered Caritas ambassador training to a cohort of pupils, followed by an 'Introduction to Catholic Social Teaching session for staff. The team also began the school's Mission Week on Catholic Social Teaching, presenting to each year group on day one.

Four months after the session, the head teacher informed our team that they had received 'outstanding' across all areas in their CSI and thanked us for our contribution.

"The Synod listening session was cathartic. Great meeting up with people and sharing ideas as part of a network."

Person taking part in the diocesan Synod exercise with Caritas

Advocating for change:

Through our advocacy work we aim to call for a more just world where the voices of people experiencing poverty, homelessness, displacement and disadvantage are listened to, and acted upon. We want to support and empower people to positively influence the policies, structures, decisions and resources that affect them.

Our policy and advocacy work has built in strength this year, and our team has continued to use the 'see, judge/discern, act' principles to research, gather and share information and knowledge in a manner which protects human dignity, especially from the lived experiences of the people we work alongside.

We advocate for change to address the underlying causes of social problems in our communities and lead appropriate campaigning activities to act upon these and achieve tangible positive outcomes.

We also seek to engage with decision makers to call for change and carry out research to best understand the challenges people face, including meeting with local MPs, councillors and other key decision makers.

We have been ready and able to respond to opportunities when they arise and have contributed to a range of Government consultations, providing evidence as new legislation is debated. Members of our team also attended two events in Parliament – a reception by Homeless Link and an MP event hosted by CSAN.

This year we carried out exclusive research, surveying school leaders across the diocese on the topic of child poverty, mental health needs and support services in schools. The responses were rich with stark insights into how child poverty and mental health needs have increased significantly for local children, and all the many ways schools are responding, despite not being adequately funded. With more than three quarters of local authorities in the area covered by our diocese having more than a third of children living in poverty, our school service continues to work alongside local schools to help support children, families and others in their community. We will also continue to campaign and shout loudly to help drive much-needed change.

A range of blogs and regular policy and advocacy updates have proven popular on our charity's website, helping to update people locally on our work while also encourage them to take action in their communities.

Working in partnership with others has remained an important part of our advocacy work. We have participated in a wide range of local and national events and meetings on key topics including child poverty, homelessness and migration.

This year we have seen two key changes based on our policy asks. The Government announced in the Autumn Budget a reduction in debt deductions from Universal Credit. This change, implemented from April 2025 onwards, makes a tangible

Some of this year's advocacy work in numbers:

3,695
individuals have viewed the monthly policy updates on the Caritas website

7
written submissions have been made to Government consultations

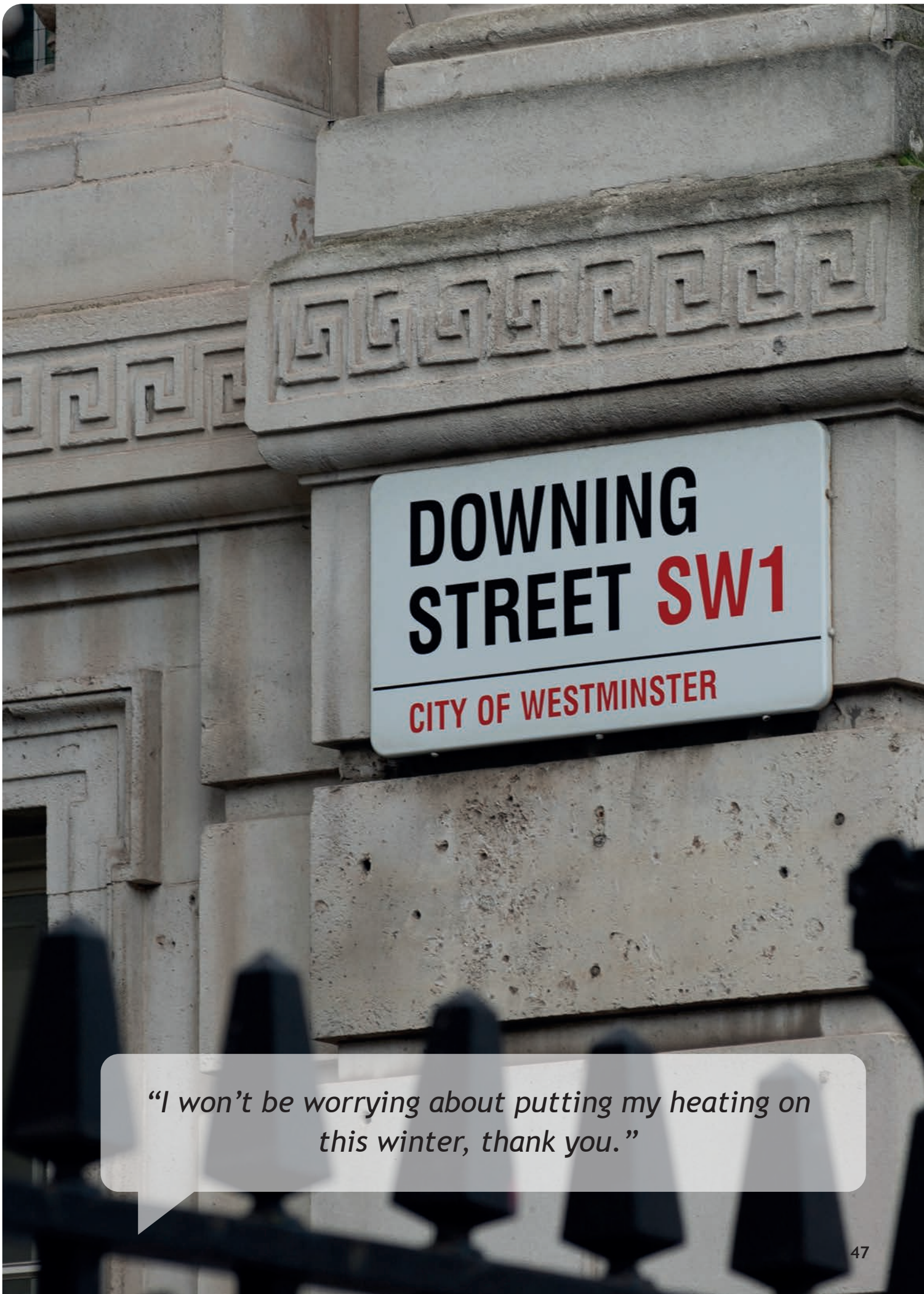
78
school leaders took part in a special report we delivered on child poverty and mental health in local schools

11
joint letters signed with other organisations to call for change in policies or decisions which affect people in our communities

difference to more than a million households across the countrys receiving Universal Credit, who will be better off by an average of £420 a year.

In addition, the Home Office announced a temporary extension to the move-on period from asylum accommodation and support when someone is granted refugee status, from 28 to 56 days. This change reduced the risks of homelessness for people newly granted refugee status, and we will continue to call for it to be made permanent for all refugees.

> *"This sessions highlighted really well the complexity and sensitivity of the issues of poverty."*
>
> Person attending poverty training and information session



"I won't be worrying about putting my heating on this winter, thank you."

Volunteers

Our volunteers support our services and departments across Caritas and this year we are, again, hugely grateful to every one of them. We simply couldn't carry on working alongside people in our local communities without their fantastic support.

This year we welcomed 83 new volunteers and are really grateful to all of them for their kind help. In addition to winning the Kings Award for Voluntary Service in 2023, we were also nominated in this reporting period for the Spirit of Manchester Volunteering Team of the Year award.

In the reporting period we have continued to review our policies and procedures relating to volunteering, and have managed and created various new volunteering roles to help support our various charity's departments and services. All volunteers also complete mandatory adult safeguarding, child protection, health and safety and modern slavery awareness training, and are invited to take part in our regular inductions for staff to further increase their awareness and understanding of our charity, our mission and how it is rooted in Catholic Social Teaching, and how their role fits into the bigger picture.

Through collaborating with two local SEND colleges, we have created a new volunteering role this year, 'supported volunteers'. These are individuals referred from a trusted partner who will be supervised at all times by a support worker (they do not have responsibility for sensitive data and are not involved in offering regulated support to other people). These new volunteers, like our others supporting across the organisation, play an invaluable role in helping deliver our charity's core mission and are a fantastic asset to our services.

We also regularly benefit from corporate volunteering groups who attend our services to give their time. This not only proves valuable in terms of assisting in the delivery of our services, but also helps to raise awareness of our work. It opens up new conversations and leads to other ways of working together, pledges for additional support, and a wide-range of other opportunities too.

Volunteers are regularly communicated with via email, in person and via the news section of our management system Assemble. This helps ensure the volunteers stay involved and informed with important updates and events – and most importantly helps share the amazing impact their volunteer has on the lives of people in Greater Manchester and Lancashire.

The value of our volunteers and their impact is also formally recognized in our annual Volunteer Week celebrations. We held a special event this year in which we recognised and honoured long-serving volunteers and invited all members of our volunteering team to join us Mass celebrated by Bishop John Arnold, refreshments and celebrations. This was attended by more than 60 volunteers and events such as this are always wonderful occasions and help foster a sense of community as the team comes together and highlights the invaluable contributions of our volunteers.

Some of this year's volunteering work in numbers:

217
volunteers support our work

3,434
people viewed our volunteer opportunities online

32
new volunteering opportunities were created

In May, two long-standing Caritas volunteers attended Buckingham Palace on behalf of our charity, for the Kings Award for Voluntary Service ceremony and garden party.

At the event they met and spoke to many people from all walks of life who have volunteered in a variety of roles. And, most importantly, they were able to explain to others about Caritas Salford, our ethos, and examples of the support that they deliver in our services.

It was a very well-deserved award truly earned by all our volunteers.

Our volunteers in action:

One volunteer came to the UK knowing a little about Caritas International's humanitarian work in their home country. They volunteered in a number of our services and proved to be a much valued and reliable volunteer for two years.

This year they left us as they secured paid employment, but thanked the team for providing them with the opportunity to volunteer and help others when they were new to the country. They fed back that volunteering with our charity was a stepping stone to them moving their new life in the UK forward.

"To anyone considering volunteering…try to visit the various services and decide which best fits your own skills and interest. For example, my own role as a parish representative is very different from some of the more 'hands on' volunteering roles in Caritas. It draws on my skills of communication and organisation so it really suits me. You'll definitely find a volunteer role at Caritas to suit you - go for it!"

Volunteer

"I think it's absolutely amazing for people to be able to access such a range of fresh produce for such a low price. It's also really great that you offer more ways to support people than just the food."

Fundraising

Raising funds to continue the important work of Caritas Salford – already detailed in this report – was particularly challenging again this year, as economic, political, social and other factors in the external landscape continue to affect our work.

However, in this Jubilee Year, as pilgrims of hope working together for God's kingdom of justice, peace and love, we wish to express our gratitude for the generosity of so many during this past year.

Caritas - putting love into action - is more than just an act; it is the very heart of our faith in action, the living embodiment of our call to love God and our neighbour, not just in words, but through real meaningful actions.

When we offer our love through practical and financial support, we bring to life the teachings of our Lord, Jesus Christ, who came "not to be served, but to serve." (Mark 10:45)

In doing so, we don't just serve those in need; we also enrich our spiritual lives and strengthen the bonds within our community.

Community and event fundraising:

This year we asked communities locally to join our staff, volunteers and people using our services by taking on an Every Step personal challenge to raise funds for families and individuals experiencing poverty, homelessness and disadvantage. They didn't let us down, with challenges ranging from bake-a-thons, read-a-thons, monthly step challenges, even exercising in a 12-hour gym-a-thon and taking part in Big Sleep Outs.

Walking and running challenges were also popular, with charity places in the Manchester 10k and half marathon, and dozens of hiking enthusiasts on our Caritas organised walks around Pennington Flash, up to Peel Tower in Bury, and the first in our annual Lancashire sponsored walks.

Together, participants raised an incredible £39,000 to help local people. We were thrilled with the support, creativity and enthusiasm shown and for ensuring Every Step becomes a firm fixture in the Caritas calendar.

#BeeThere:

We are incredibly proud of the engagement of our diocesan schools in putting their love into action. Inspired by the bee characters featured in Caritas appeals and animations, the young people in schools, their teachers and their families pledge to #BeeThere for others with their acts of love and service.

Over seventy-five per cent of schools participated in the Caritas St Joseph's Penny appeal, fundraised during Advent, collected items at harvest, or held a sponsored Every Step challenge or Big Sleep Out and we're incredibly grateful for their kindness and support.

We are extremely and sincerely grateful to all of our supporters for their kindness and support both in this reporting year and longer term too. We couldn't help so many local people to transform their lives with dignity without you.

Parish support:

With just a small network of parish representatives to help us in making our charitable appeals, our charity relies on keeping good channels of communication open about how their support is making a difference, and how Caritas can support parish social action. We introduced some new resources during the year and committed to sending these by post as well as electronically. As a result, we saw parishes engaging in Every Step challenges, making gift catalogue donations at Advent, and sharing our 'Love in Action' newspapers for the Caritas Sunday appeal.

We welcome feedback on how we can better serve our Catholic parishes to support local people in poverty.

Gifts in wills:

Caritas has been blessed to receive a number of final gifts from individuals who chose to ensure our vital work can carry on into the future.

This year, gifts in wills represented over a quarter of total voluntary income raised.

One of the ways that anyone can help, even during hard times, is to pledge a gift in their will to Caritas Diocese of Salford, no matter how small.

Corporate volunteering team days:

This year, we have formalised arrangements for small groups to experience a day of volunteering with us as part of their company's social and ethical responsibility.

By committing to fundraising or making a donation to support us to operate our services, we have been delighted to see an increase in financial support and engagement from businesses as a result.

Charitable trust and foundation fundraising:

This area of generating income continues to challenge charities across the country, with fierce competition and most funders receiving far more applications than they have funds available.

It is good to have secured funding for the conversion and opening of our new supported accommodation, Caritas House, in light of this difficult environment, along with good relationships that resulted in repeated funding for the sustainability of our well-known projects and services.

Looking to the future:

For the sustainability and continuity of Caritas services, it is vital that we grow the numbers of organisational and individual supporters who have an affinity to the cause and the ability to give so that – together – we can end poverty in Greater Manchester and Lancashire, enabling people to live life to the full. We look forward to hearing from anyone able to help in the year ahead.

Your fundraising in action:

A parish priest from Bolton completed a huge challenge last summer as part of our Every Step campaign, which calls on people to take on a sponsored physical or mental challenge that pushes them out of their comfort zone.

Father Chris Gorton, from the Parish of St Cuthbert in Bolton, ran the Camino de Santiago in aid of our charity. The feat saw him take on a distance of 924 kilometres, which is the equivalent of running from Manchester to Dundee and back again.

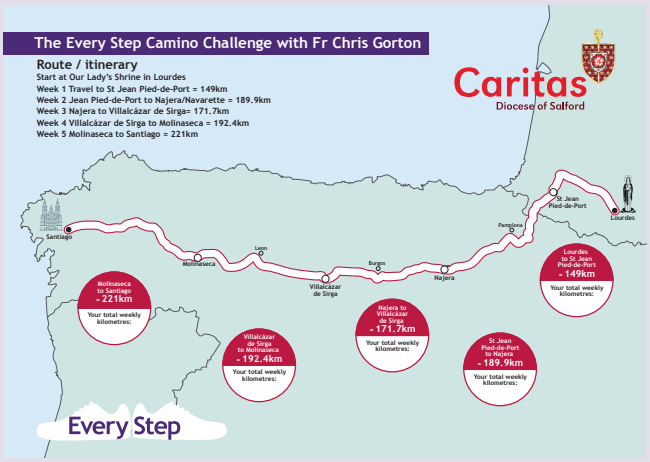
Such an amazing achievement!

He was also joined by Bishop John Arnold, who is chair of our charity, during the last week of the challenge. The Bishop walked several stages of the Camino.

Local school children also joined in spirit by taking on their own challenges, running or walking a set distance each day he was running to help raise awareness and much-needed funds.

Lots of other people in local communities, and those accessing our services also took part in Every Step last year, taking on a challenge of their own.

Father Chris said: "My aim was to run the Camino from Lourdes to Santiago de Compostela via St Jean Pied Port along the Camino Frances. It is a distance of 924 kilometres and I wanted to raise money and awareness for Caritas Salford.



"I had the very special opportunity of visiting some of the different services in the diocese run by Caritas Salford and this gave me real people to think of and encourage me to train for this challenge. Also I knew that if there was going to be a chance to complete it then I would have to train hard!

"When I was there and actually doing it, on a number of occasions I had to say to myself: 'This is it now, not training now, this really is happening.' I was nervous and excited. The

adrenaline was there at the start but that doesn't keep you going for thirty four days! I realised that I had to just concentrate on each day, each part of the day and sometimes the next step. It was very exciting and also very challenging and sometimes a grind!

"A number of times I thought that I never imagined that I would be one of those people who would take on a challenge like this.

It taught me about having a dream, a challenge that would stretch me and with lots of people helping me making that a reality.

"For me it was very important that I was part of a bigger community all taking on different challenges with everyone doing something that took them out of their comfort zone so that they were thinking of and helping other people. It certainly kept me going at times. So a big thank you to everyone who took part.

"And to others thinking of taking on their own Every Step challenge in the coming year, I'd say 'Do it!' Make it something that you enjoy doing and at the same time will be a challenge – train for it, prepare for it and persevere. You can do it!"

Jo, owner of local health and wellbeing store Amaranth Wellbeing, nominated us to receive a special donation from one of her suppliers, Viridian. She said: "As our business is rooted in compassion and wellbeing, I wanted our support to go to a charity that was making a real difference to the wellbeing of others.

"Caritas reflects the values that are important to us — dignity, hope, and support for those facing extremely difficult circumstances...I feel passionate that everybody should have the opportunity for these. Supporting people who are facing poverty, homelessness, or disadvantage is vital if we want to create healthier, more hopeful communities.

"Our visit to Caritas Salford allowed us to truly understand the work that is being done. The thing that struck me the most was the respect with which everybody is treated. We are all people and should be treated in the same way, despite the disadvantages that life has given.

"At Caritas, you offer people choices, the opportunity to create a purpose and to be part of a community. You offer a holistic approach. You don't just offer supplies and aid, you also walk alongside people for the long term, helping them rebuild their lives with dignity and self-worth.

"Your work is grounded in love, respect, and genuine care. That's rare and incredibly valuable.

"If you're looking to make a real difference, look no further. Supporting Caritas Salford means helping people at some of their most vulnerable moments and you can be sure that your contribution will be used thoughtfully and impactfully. It's a meaningful way for businesses to live their values and give back to the community."

Every Step fundraisers raised an incredible
£39,000 to help local people.

"As a local business, we are committed to helping charities like Caritas to grow as they provide much-needed services to vulnerable individuals and families within our local community. The mission of our Charitable Foundation is to make targeted donations which create meaningful change, and we are confident that Caritas is helping us to fulfil and deliver on that mission."

Financial Options

Future direction

In 2024/2025, Caritas Salford has continued to build on the foundations laid out in our previous three-year strategic cycle. We are now well underway in shaping our next phase of strategic development, with a renewed focus on ensuring our work remains relevant, impactful and sustainable in a challenging and complex external environment.

Over the past year, we have made steady progress towards achieving our organisational objectives, ensuring our services continue to be a place of safety and hope for people in crisis. We have strengthened our approach to delivering high-quality services that reflect our core values of dignity, inclusion and compassion, while improving our internal systems and processes to enhance effectiveness and sustainability.

A key area of development has been the in-depth review of our capital estate and service delivery locations. The trustees, supported by the senior leadership team, have prioritised the assessment of our buildings and physical infrastructure to ensure they remain fit for purpose and aligned with our long-term vision. This review is fundamental to our aim of delivering services in spaces that are not only safe and welcoming but also reflect our commitment to sustainability and the inherent dignity of every person we support.

As part of this work, we are actively progressing plans to redevelop our Red Door site in Bury, which remains a priority for capital investment and transformation. Additionally, we are seeking to expand or redevelop the facilities for our Young Parent Accommodation in Blackburn, to better meet the evolving needs of young families and improve the quality of support we can offer.

To enable this, we are also exploring opportunities to release under-utilised assets, with a view to reinvesting in and expanding the number of supported accommodation places available across our services. These strategic capital decisions are guided by a clear commitment to long-term impact, sustainability and the wellbeing of those we serve.

We are extremely grateful for the continued pro bono support from Muse Developments and OMI Architects, whose expertise has been invaluable in helping us shape and advance our capital planning.

Throughout this year, we have also continued to embed our core objectives across all services, ensuring every part of the organisation is aligned with our mission and strategic goals. Our work remains guided by four foundational commitments:

- Delivering Excellence in service quality and innovation,
- Working Safely to uphold the dignity and welfare of all,
- Respecting People and Shared Values by fostering inclusivity and co-production and
- Delivering Efficiently and Effectively to ensure good stewardship and maximum impact.

Each of these objectives is underpinned by localised service plans and initiatives, with regular review mechanisms to track progress, share learning and celebrate achievements.

As we look ahead, we remain committed to bold and compassionate action, responding to the needs of our communities with creativity, care, and a deep sense of purpose. By strengthening our infrastructure, investing in our people and expanding our reach, we aim to build a stronger and more resilient future for Caritas Salford and those we are privileged to support.

Core Objective	Description	Key Initiatives (2025)
Delivering Excellence	Striving for excellence in service quality and being recognised as credible by peers and supporters.	• Continued implementation of high service standards across all sites. • Ongoing use of outcome-based metrics to measure and report impact. • Strengthened feedback loops from people who use our services to shape delivery. • Identifying innovation opportunities in homelessness, family support and outreach services. • Aligning new capital developments with quality-of-care objectives. • Enhanced safeguarding audit and training processes. • Enhanced safety audit and training processes.
Working Safely	Promoting and protecting the dignity and welfare of people who use our services, staff, volunteers, and anyone involved in our activities.	• Continued improvements in physical safety and building compliance as part of estate reviews. • Strengthened cyber security protocols and GDPR compliance. • Embedding trauma-informed approaches across staff teams. • Renewed organisational commitment to co-production and lived experience leadership.
Respecting People and Shared Values	Upholding human dignity as central to our values and mission, creating an inclusive and respectful environment.	• Active promotion of Equity, Diversity and Inclusion (EDI) within recruitment, policy and service design. • Delivery of climate action initiatives aligned to property reviews and sustainability goals. • Supporting the spiritual and emotional wellbeing of staff and volunteers. • Strengthened brand and identity communications as services grow. • Strategic release of under-utilised assets to reinvest in priority services. • Capital planning for redevelopment at Red Door (Bury) and Young Parent Accommodation (Blackburn).
Delivering Efficiently and Effectively	Ensuring high efficiency and effectiveness for the best outcomes and impact.	• Expanded use of digital tools for monitoring performance and service delivery. • Strengthened financial planning and scenario modelling to ensure sustainability. • Transparent reporting on outcomes and exploring means to improve evidence of social return on investment.

Governance and management:

Caritas Diocese of Salford is governed by a Memorandum and Articles of Association from our Incorporation May 2008. This document outlines our charitable objects which are primarily to further the general charitable objects of the Catholic Church in the Diocese of Salford by providing services and facilities for the relief of poverty, advancement of education and promotion of social justice, and other charitable acts which promote individual and community development for the public benefit, for people of all faiths and none.

The charity's work is directed to children, young people and adults, as well as those with disabilities, access needs or people who are vulnerable including individuals and families, communities and groups in Greater Manchester and Lancashire.

Good governance is fundamental to the success of any charitable organisation. It enables and promotes a clear structure that not only ensures compliance with the law and relevant regulations but most importantly promotes a culture in which everything we do works towards fulfilling our mission.

With this in mind, the trustees have adopted the latest Charity Governance Code (2020).

The trustees of Caritas Salford support the incorporation of the code into their collective behaviour and where this is not possible will explain why this is not possible. The trustees ensure Caritas Salford's compliance with the law and relevant regulations and promoting a culture where the charity works towards fulfilling its vision and mission is the rationale for the trustees practice and governance.

There is a continual process of training for trustees from induction to safeguarding and health and safety. Appointment to the Board of Management is by election of the members by a simple majority. All nominations must have first been approved by the Bishop who is a member of the board and its chairperson. New trustees undergo an induction process to brief them on their legal obligations under Charity and Company Law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, operational structures, the strategic plan, the financial projections and the recent financial performance of the charity.

During the induction process new trustees meet with key operational employees. Trustees are encouraged to attend training events where these will facilitate the undertaking of their role. Each trustee takes an area of special interest in the work of the charity.

Structure

The trustees of Caritas Salford are committed to ensuring that the charity is able to deliver its charitable mission effectively for the public benefit.

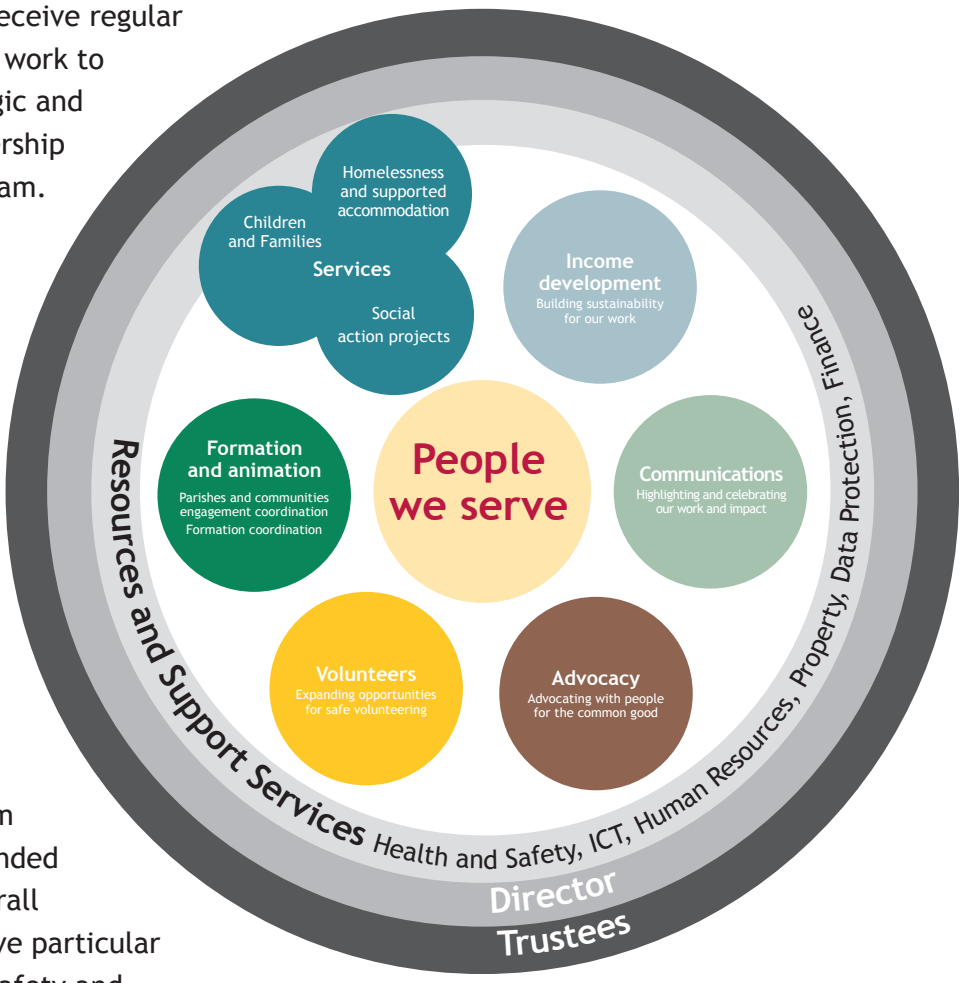
They recognise and understand their roles and legal responsibility and are committed to ensuring the charity is governed effectively and support continual improvement. To ensure this trustees support the strategic direction of the charity and monitor performance through regular meetings of the board of trustees.

The trustees meet four times per year and, through the creation of a smaller, dedicated Caritas Committee which acts as a general purposes sub-committee, trustees meet a further

four times. This group of trustees receive regular reports during the year where they work to closely monitor and oversee strategic and operational performance, in partnership with the director and leadership team.

This group is supplemented by the coopted membership of the Bishop's Delegate, an Episcopal Vicar, Father Gerald Murphy, who has pastoral oversight of charitable works in the diocese. In addition to the general matters discussed at the Caritas Committee meeting, the trustees have established a Health and Safety Committee which meets each quarter to review safety strategy and performance.

The charity's senior leadership team meets routinely with a formal extended meeting each month to look at overall organisational performance and have particular attention on matters regarding to safety and safeguarding. Regular reports on all aspects of the charity's work are provided to trustees both in advance of formal meetings and on an ongoing basis.



Management

The director is appointed by the trustees to manage the day to day operations of the charity. To preserve the mission, ethos and values of the charity, the trustees have determined that the post of director retains the occupational requirement that the individual must be in sympathy with the teachings of the Catholic Church as enunciated by the Bishop of Salford.

The director is charged with the duty of accounting to the board and making recommendations on plans and policy, the director is assisted by the senior leadership team. The charity's leadership and management is supported by the following team: head of resources and support services – overseeing all aspects of finance, HR, property and central administration roles, head of homelessness, head of school service, and head of social action.

In addition to these senior leadership positions, a wider team of other leaders across the organisation from formation, HR, fundraising and communications attend the leadership team meetings to contribute to discussions and provide direct input. Ongoing supervision and appraisal is at the heart of the operational management system of the charity.

Managers and service coordinators from across the organisation meet on a monthly basis through the 'Leadership Forum', which discusses standing items such as health and safety, safeguarding and other compliance issues alongside issues which affect the whole organisation. We hold an annual whole staff conference where the vast majority of our staff are able to meet, understand the services they contribute to as part of the whole organisation and work together addressing broader matters for the future.

In addition, staff are invited to take part in regular pulse surveys where they indicate how they are feeling and provide direct feedback (anonymously if they wish). The reports are reviewed by the senior leadership team and, as far as practicable, build on the areas identified for action.

All employees and volunteers are required to complete mandatory training which is relevant to their role as well as being offered other opportunities for personal development, further training, promotion and career development opportunities within their roles. Every member of staff has an annual appraisal based on their performance throughout the year. In addition to induction to their specific role and service, all new staff also attend an organisation-wide induction. The purpose of this is to give staff and volunteers the opportunity to learn more about the underpinning values, mission and strategy for the charity, understand about their role and how it fits into our wider work and learn about other services and how this contributes to the whole of Caritas Salford's work.

Governance information, training opportunities and good practice seminars are available to trustees, staff and volunteers; senior staff members have direct links to other charities to promote information sharing and ensure that good practice and new ideas are brought into the charity. From time to time consultants may be employed for specific independent advice.

Commitment to be an employer of choice for staff and a rewarding voluntary experience to people who support the charity's mission and values remains a high priority for the organisational culture. The following are examples of this:

- Flexibility in working hours
- Low sickness rates
- Improved access for disabled people into employment
- Investment in staff and volunteer training
- Commitment to the Living Wage and nationally recommended inflation uplifts to salaries

Public Benefit Statement

The trustees confirm that they have complied with their duty under sections 4 and 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by The Charity Commission. The annual report includes a detailed description of the activities undertaken by the charity during the year to further its charitable purposes for the public benefit. The board has referred to the Charity Commission's guidance on public benefit when reviewing its strategy and objectives and in planning Caritas' future activities. All trustees complete an annual declaration of conflict of interest.

The trustees have referred to the guidance contained in the Charity Commission's guidance on public benefit and have planned Caritas' activities to avoid the granting of any private benefit other than one that is purely incidental to carrying out Caritas' objectives.

Related Parties

The subsidiary trading company, Caritas Diocese of Salford Trading Limited, is a related party. The Bishop of Salford, by virtue of his right to trustee membership as chairperson and to appoint trustee members, is a related party of the company.

The trustees of The Diocese of Salford (also known as the Salford Diocesan Trust, Registered Charity Number 250037) are also the trustees of Caritas Diocese of Salford and by virtue of this are a related party.

Pay Policy for Senior Staff

The board of trustees is responsible for directing, controlling and overseeing the operations of the charity. All trustees and committee members volunteer their time freely; no trustee or committee member received remuneration or reimbursement of expenses during the year.

Staff pay is reviewed annually and, subject to affordability, a cost-of-living increase is awarded. While the trustees retain full discretion, they have traditionally taken into account the recommendations of the National Joint Council (NJC) when considering uplifts.

In light of the significant financial pressures caused by high inflation and rising utility costs, the trustees decided, to award cost-of-living increases to staff salaries.

Safeguarding

Caritas has an established safeguarding policy and is regularly reviewed to reflect ongoing practice. From September 2025, Trustees have commissioned the Social Care Institute for Excellence (SCIE) to undertake a full review of safeguarding policies and procedures and organisation-wide audit as part of our commitment to transparent accountability and to ensure continuous improvement and development. Under a two-year agreement, SCIE will also provide ongoing support and independent professional advice to leaders and staff.

The charity follows robust recruitment and selection processes for all paid and volunteer roles, seeking to ensure, as far as reasonably practicable, that shortlisted and appointed candidates possess the appropriate skills, experience and level of disclosure relevant to their roles. Suitability is assessed through a detailed application form and a formal interview.

All new staff appointments are subject to a probationary period and supervision, with confirmation dependent on satisfactory performance. Following appointment, staff members are supported through ongoing

supervision, mandatory training and an annual appraisal process.

Caritas obtains Disclosure and Barring Service (DBS) checks for all staff and volunteers whose roles involve unsupervised work with people or where eligibility criteria apply. We continue to use online systems for recording safeguarding concerns, compliments, complaints, incidents and accidents. Enhanced oversight by senior managers, combined with the data produced, enables a clearer understanding of outcomes for people experiencing crisis and vulnerability.

Trustees receive regular safeguarding reports, which include information drawn from the live safeguarding dashboard. This highlights the support and assistance provided to people who use our services. Reports are subject to close scrutiny by the General Purposes Committee, ensuring strong oversight of safeguarding arrangements.

The charity's safeguarding arrangements are subject to regular review, and Mr Edward Nally continues to serve as the designated trustee for safeguarding.

Health and safety

The health, safety, and welfare of our staff, volunteers, and—most importantly—the people who access our services remains a top priority. As with safeguarding, we have continued to invest significantly in this area over the past year to ensure our environments are safe, supportive, and responsive to the needs of those we serve.

Essential improvements to the condition of our properties have been a central focus, with ongoing work to meet immediate compliance requirements while also embedding best practice approaches. Our health, safety, and welfare policies and procedures were last updated in 2023 and are currently under review by our appointed external safety consultants, Safety Toolbox. Our arrangements and safety performance remain subject to regular review by the designated trustee, Mrs Elizabeth Lilley.

Though a longer term project, we continue to explore opportunities to look at capital redevelopment projects, led by trustee Mr Eamonn O'Neal, which is tasked with shaping the long-term vision and use of Caritas buildings.

During the year, we have continued to advance plans to enhanced or facilities thanks to our continued partnership with Muse Developments and OMI Architects. Our current main priority is for a new purpose-built facility in Bury for the Red Door project which will be subject to planning later in 2025/early 2026. Longer term we continue to explore the redevelopment of Cornerstone and Morning Star on Denmark Road, Manchester, into a combined day centre and residential facility. While we retain an ambition to consider improved facilities for the Lalley Centre around its current location, we have paused further exploration at this time due to uncertainties caused by wider redevelopment in the area.

All projects and services are focused on reflecting the best standards in trauma-informed and psychologically informed care, while also prioritising environmental and economic sustainability. The combination of immediate improvements, ongoing oversight, and strategic planning ensures that our buildings not only meet compliance standards but also reflect our commitment to best practice and to the dignity and wellbeing of those who use our services.

Concern for the Environment

Bishop John Arnold is the lead Bishop in England and Wales for advocating for Care for Creation and as such encourages Caritas to be bold in thinking about reducing our carbon output and minimising our environmental impact.

As well as seeking to increase the amount of recycling of waste, we continue our steps to improve the environmental performance of our services and reduce energy consumption. We have increased the number of electric vehicle charge points by one (at our site on Denmark Road) and are currently progressing with a project to explore

the installation of solar panels to our service and office at Caritas House in North Manchester. This will not only dramatically reduce our carbon footprint but also reduce the cost of utilities which has remained volatile over the period.

Our commitment to effective stewardship of creating remains absolute and we are continuing to take practical steps to deliver this including:

- Recycling of general and confidential office waste.
- Significant recycling of household goods and clothing through charitable outlets
- Redistribution of foodstuffs to people experiencing hardship from supermarket, food warehouses and local shops
- Using new technologies to reduce the need for service visits or in-person meetings where appropriate.
- Education of staff, volunteers and people who access our services on the environmental impact of the charity.

At the same time, we are also mindful that some of the buildings we operate now need major investment to reduce the carbon footprint and we are working with specialist advisors on how we can deliver this in the future.

Living Wage

Caritas is and remains deeply committed to being an accredited Living Wage employer, recognised by the Living Wage Foundation. Paying the real Living Wage continues to strengthen our commitment to fairness and dignity in work and contributes to improved staff wellbeing, reduced absence, and a stronger organisational reputation.

Over the past year, we have continued to deepen engagement with contractors and suppliers around their wider ethical approaches. In line with our modern slavery approach (see below), we have continued to ensure that all partners sign up to our code of conduct, which requires them to work towards adopting the real Living Wage for their employees. Progress is monitored through ongoing dialogue and review, reinforcing our expectation that ethical employment standards are upheld across our supply chain.

Modern Slavery

Research indicates that modern slavery exists in the supply chain of nearly every business and organisation and through our on the ground services we are often confronted by the reality of this as we respond to those who are experiencing or at risk of modern slavery.

All staff receive training on how to identify, respond and record instances of modern slavery and through investment in new, unified recording systems, we are able to quickly provide appropriate support and referral. We have also proactively worked to identify and eliminate risks in our supply chain, and carry out additional activities and initiatives to raise awareness and influence positive change in this area, as outlined elsewhere in this report.

Building on the existing work of Caritas staff and volunteers to tackle human trafficking, our partnership with the Medaille Trust, we have encouraged parishes to take proactive steps to end modern slavery and raised awareness of how to report concerns or seek advice.

Trustees continue to opt for ethical investments through the Catholic Fund operated in line with Catholic moral and social teaching by CCLA and we are pleased to be closely associated with their 'Find it, Fix it, Prevent it' initiative which is focused on eliminating the risk of modern slavery in investment funds which support the charity's revenue. We intend to continue this work over the coming year to ensure that people at risk are protected and supported.

Fundraising Regulation

Caritas is a member of the Fundraising Regulator - the independent regulator of charitable fundraising. As such we comply with the Code of Fundraising Practice and agree with its Fundraising Promise to be open, honest, fair and legal. Every two years, Caritas Salford reviews its policies for Fundraising, including for Fundraising and People in Vulnerable Circumstances, and Fundraising and the Acceptance and Refusal of Donations. These policies outline the day-to-day procedures that need to be adhered to, including when a complaint is raised, and that fundraising is in support of the charity's strategy and objectives.

Our policies and procedures comply with the Code and supporter contact is in line with data protection legislation. The charity does carry out fundraising activities requiring disclosure under the Charities Act 2011. Caritas employs a fundraising manager who delivers against an approved fundraising strategy. Any person acting on behalf of the charity will be subject to an undertaking to be bound by the voluntary scheme for regulating fundraising as set out by our membership to the Fundraising Standards ethical code. The activities of the person will also be monitored and the person will be required to comply fully with the scheme and standards.

How we protect vulnerable supporters:

As part of our professional practice and reflection of safeguarding each month, fundraising staff refer to the Fundraising Regulator's (FR) Code of Practice, with close attention paid to 1.3.9 of the Code, i.e. does a person lack capacity to make a decision to donate or is in vulnerable circumstances, which mean they are not able to make an informed decision?

We discuss and document and refer, where appropriate, any concerns whatsoever about a donor's support and/ or behaviour. For example, if an individual is making extraordinarily large gifts, or gifts that are little and often without a clear pattern and any contact we have had with that person (in person, over the phone, in writing) and if there is anything that indicates any vulnerability i.e., forgetfulness, distress, vagueness, mention of illness, multiple donations in the same day/week. Where we consider a person to be vulnerable, we will ensure they no longer receive communication from Caritas that might be perceived as solicitation of further financial support. If we consider a donation to be received while without capacity, we would arrange for this to be refunded.

Data protection

To ensure that the personal and sensitive data of people who use our services alongside our staff and volunteers is protected, we have continued

a comprehensive review into our data protection policies, procedures and practices to ensure that these are consistent across the organisation.

With effect from January 2023, we appointed an external provider, Hope and May (an NCVO trusted supplier) to provide professional advice and act as our data protection officer and are a considerable way through reviewing and updating our policies and practices.

Risk Management

The trustees are committed to maintaining a strong risk management framework. Their aim is to ensure that the charity makes every effort to manage risk appropriately by maximising potential opportunities while minimising the adverse effects of risks. A risk management policy and risk register ensure that all governance, strategic, operational, financial and regulatory and compliance risks, regardless of whether they are internally or externally driven are considered and mitigated to avoid adverse affect on the quality and financial stability of the charity.

Principal risks and uncertainties that the trustees see as facing the charity are identified, assessed and recorded in the charity risk assessment which also summarises detailed actions that are necessary for the charity to take to reduce, mitigate or control those risks. Financial pressures caused by the current cost-ofliving crisis is a key risk demands on our services and high levels of inflation. Also, with increased use and dependence on technologies, the potential for cyber-crime or data loss. Trustees are taking steps to ensure the long-term financial stability of the charity by engaging with funders including statutory commissioners to ensure that funding remains available and where this is not possible to take appropriate action early to prevent the charity being exposed to vulnerability. We are similarly working with our suppliers and professional advisors to ensure that systems are as secure as possible.

Designated Funds and Reserves

The trustees are aware of the need to maintain adequate reserves to ensure that the charity's work can continue. Designated funds are set aside to enable the trustees to develop specific areas of charitable work and to meet potential future obligations. In addition, the Board has to ensure that adequate resources are available to avoid disruption to any of the charity's services, when impacted by the volatile and uncertain nature of the charity's income.

To ensure that services can be maintained in the short term, the trustees have unrestricted and undesignated general funds of £1,430,225 (2024 - £1,696,627), which represents approximately 4.6 months (2024 – 6.0 months) running costs, based on revenue costs of £3,764,453. It is the trustees' intention to maintain this fund at between three and six months' running costs. This equates to a target of between £941,113 and £1,882,227 and hence we are within this target range.

In addition, the trustees have set aside a designated fund of £2,211,532 (2024 - £2,277,830), which represents the net book value of fixed assets and a designated fund of £5,158,051 (2024 - £5,340,918), which represents the net book value of investments funded from unrestricted funds at the year-end. The Trustees do not have a designated timeframe for the expenditure of this fund on the basis that the revenue generated is used to support ongoing services.

The trustees have also decided that it is prudent to set aside a designated fund that represents accrued obligations to staff for redundancy. The balance on this fund of £535,206 (2024 - £452,010), represents the fully accrued obligation.

The consolidated free reserves as at 31 March 2025 are £1,430,266 (2024 - £1,696,627). This is calculated as unrestricted reserves less restricted reserves and designated reserves (including an amount for tangible fixed assets) and is in effect the available resources the charity has.

Ethical Investment Policy

Caritas trustees intentionally invest in line with the values and principles of the charity while still earning a just and sufficient return on investment to help fund the charity's work. Caritas policy is also informed by the UK Stewardship Code of the Financial Reporting Council and the United Nations Principals for Responsible Investment. The charity has adopted a comprehensive Reserves and Investment Policy Statement was drawn up, ratified by the Board and implemented.

The policy, reviewed annually, describes the financial position and objectives of the board at the time of writing with the stated intent that they will be reviewed regularly. The investment policy target return is CPI plus 5% (gross of fees) per annum. Having considered their financial position, the board is agreed that part of the available cash in excess of the required statutory reserves should be assigned to investments. To this end the board has invested with CCLA Investment Management Limited in their pooled funds on an execution only basis.

The assets within the Funds are managed by CCLA and, since the launch of their Catholic Investment Fund in April 2021, the trustees determined to transfer assets into this fund in line with the 'faith consistent investment policy'. This fund and the associated policies have been designed to reflect the teachings and mission of the Catholic Church. The policy is made up of a combination of ethical restrictions, that are targeted to avoid investing in companies whose activities contradict Catholic teaching and activities conducted by CCLA (such as corporate engagement) that seek to promote the common good.

The performance of the portfolio is measured against a composite index set by the Investment Manager in agreement with the Caritas Committee and quarterly reports will be provided to the Committee. The board considered the possible risks of investing and agreed that monies invested (although not required by the charity in the short to medium term) should not be placed in highly illiquid securities and investments and that the Funds met their needs. The underlying holdings of the Fund may be invested in illiquid assets, but not to the extent that it would restrict withdrawals if needed. The board agreed that a moderate risk balanced asset allocation profile be adopted but with the monies intended to be held for the long term. Ethical constraints were considered and the Fund(s) chosen were made to best suit the charity's ethical stance.

The performance of the Catholic Fund for the year to the end of March 2025 was -2.63% (net of fees) which was behind the target (CPI+5% gross) at 7.63%. In the prior year to March 2024 The Catholic Fund achieved 13.23%. This performance was mainly due to CCLA's absence or underweight positions in the "Magnificent 7" which dominated market returns in the period. They were also absent the US banks at a time when they performed strongly. There was also weakness in Healthcare due to several factors which CCLA believe to be short term.

CCLA remains focused on delivering long term returns and making investment decisions with a 10 year view. CCLA believes their preference for a well-diversified portfolio of good quality companies that can grow their earning over time, will serve investors well in the long term.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Caritas Diocese of Salford for the purposes of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and UK Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business
- Keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006
- Safeguard the assets of the charitable company and take reasonable steps for the prevention and detection of fraud and other irregularities.

The Financial Statements comply with current UK statutory requirements, the Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice - Accounting and Reporting by Charities (FRS102).

The Trustees' Appreciation

The trustees express their appreciation of the devotion and commitment of individuals, parishes, schools and religious communities to give, learn about, pray and take action to promote the mission of the charity.

The trustees are grateful for the generosity of all supporters. This voluntary activity is the bedrock of all Caritas' work and much of this activity is sustained by our network of dedicated volunteers, Each year, Caritas benefits from the generosity of the people of the Diocese of Salford and beyond who support, organise fundraising events and who make individual donations and bequests, The trustees' gratitude therefore extends to our individual donors and funders who continue to show their confidence in our work through their support. In addition, the trustees extend their gratitude to the employees and to the volunteers whose professionalism, commitment and personal values have enabled the charity to achieve so much during the year.

Provision of Information to auditors

Each of the persons who are trustees at the same time when this trustees' report is approved has confirmed that, so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and the trustees have taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

Auditors

Crowe U.K. LLP have indicated its willingness to be reappointed as statutory auditor.

Approval

This report, which incorporates the Strategic Report, was approved by the trustees on 30th October 2025 and signed on their behalf by

Right Reverend John Arnold - Bishop of Salford

Edward Nally
Trustee & company secretary

Independent auditor's report to the members of Caritas Diocese of Salford

Opinion

We have audited the financial statements of Caritas Diocese of Salford (the "charitable company") and its subsidiary (the "group") for the year ended 31 March 2025 which comprise Consolidated Statement of Financial Activities, Charity Statement of Financial Activities, Consolidated Balance Sheet, Charity Balance Sheet, Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2025 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and the charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- the charitable company has not kept adequate accounting records; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees Annual Report.

Responsibilities of trustees

We have been appointed as auditor under section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were Employment Legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any. We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the completeness and cut off of recognition of grant, contract and legacy income

and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance. Our audit procedures in relation to income included sample testing of source documents to nominal ledger of legacy, grant and contract income.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act

2006, and to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Michael Jayson
Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
3rd floor,
St George's House,
56 Peter Street,
Manchester,
M2 3NQ

12 November 2025

Consolidated statement of financial activities

(Incorporating an Income and Expenditure Account)
For the year ended 31 March 2025

	Notes	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOME					
Donations and legacies	2	484,827	774,245	1,259,072	783,963
Other trading activities	3	-	12,363	12,363	32,292
Investment income	4	-	229,980	229,980	207,079
Other Income	6	1,911	311,510	313,421	231,963
Charitable activities	5	1,482,030	920,401	2,402,431	2,631,816
TOTAL INCOME		1,968,768	2,248,499	4,217,267	3,887,113
EXPENDITURE					
Raising funds	8	-	399,918	399,918	331,306
Charitable activities	7	2,214,644	1,154,640	3,369,284	3,452,598
TOTAL EXPENDITURE		2,214,644	1,554,559	3,769,203	3,783,904
Net gain/(loss) on investments	13	-	(182,867)	(182,867)	408,625
NET INCOME/(EXPENDITURE)		(245,876)	511,074	265,198	511,834
Transfers		93,444	(93,444)	-	-
NET MOVEMENT IN FUNDS		(152,432)	417,630	265,198	511,834
FUND BALANCES AT 1 APRIL 2024		412,361	9,767,386	10,179,747	9,667,913
FUND BALANCES AT 31 MARCH 2025	16	259,929	10,185,015	10,444,944	10,179,746

All activities relate to continuing operations.

The notes on pages 78 to 115 form part of these financial statements.

Charity statement of financial activities

(Incorporating an Income and Expenditure Account)
For the year ended 31 March 2025

	Notes	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOME					
Donations and legacies	2	484,827	774,245	1,259,072	796,181
Other trading activities	3	-	12,363	12,363	3,710
Investment income	4	-	229,980	229,980	207,079
Other income	6	1,911	311,510	313,421	231,963
Charitable activities	5	1,482,030	920,401	2,402,431	2,631,816
TOTAL INCOME		1,968,768	2,248,499	4,217,268	3,870,749
EXPENDITURE					
Raising funds	8	-	399,918	399,918	311,974
Charitable activities	7	2,214,644	1,154,640	3,369,284	3,452,598
TOTAL EXPENDITURE		2,214,644	1,554,559	3,769,203	3,764,572
Net gain/(loss) on investments	13	-	(182,867)	(182,867)	408,625
NET INCOME/ (EXPENDITURE)		(245,876)	511,074	265,198	514,802
Transfers		93,444	(93,444)	-	-
NET MOVEMENT IN FUNDS		(152,432)	417,630	265,198	514,802
FUND BALANCES AT 1 APRIL 2024		412,361	9,754,877	10,167,238	9,652,436
FUND BALANCES AT 31 MARCH 2025	16	259,929	10,172,507	10,432,436	10,167,238

All activities relate to continuing operations.

The notes on pages 78 to 115 form part of these financial statements.

Consolidated balance sheet

Registered Number: 06594417
As at 31 March 2025

	Note	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	11	2,190,764		2,246,678	
Intangible fixed assets	12	20,768		31,152	
Investments	13	7,308,051		6,340,917	
			9,519,583		8,618,747
CURRENT ASSETS					
Debtors	14	241,081		406,128	
Cash at bank		1,358,349		1,260,721	
		1,599,430		1,666,849	
CREDITORS: amounts falling due within one year	15	(674,069)		(105,850)	
CURRENT ASSETS LESS CURRENT LIABILITIES			925,361		1,560,999
NET ASSETS			10,444,944		10,179,746
CONSOLIDATED FUNDS					
Restricted Funds	16		259,929		412,361
Unrestricted Designated Funds	16		8,754,789		8,070,758
Unrestricted General Funds	16		1,430,225		1,696,627
			10,444,944		10,179,746

The financial statements were approved and authorised for issue by the Members of the Council on 30 October 2025 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 78 to 115 form part of these financial statements.

Charity balance sheet

Registered Number: 06594417
As at 31 March 2025

	Note	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	11	2,190,764		2,246,678	
Intangible fixed assets	12	20,768		31,152	
Investments	13	7,308,052		6,340,918	
			9,519,584		8,618,748
CURRENT ASSETS					
Debtors	14	241,081		406,128	
Cash at bank		1,355,347		1,257,720	
		1,596,428		1,663,848	
CREDITORS: amounts falling due within one year	15	(683,576)		(115,358)	
CURRENT ASSETS LESS CURRENT LIABILITIES			912,852		1,548,490
NET ASSETS			10,432,436		10,167,238
CHARITY FUNDS					
Restricted Funds	16		259,929		412,361
Unrestricted Designated Funds	16		8,754,789		8,070,758
Unrestricted General Funds	16		1,417,718		1,684,119
			10,432,436		10,167,238

The financial statements were approved and authorised for issue by the Members of the Council on 30 October 2025 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 78 to 115 form part of these financial statements.

Consolidated cash flow statement

For the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash provided by operating activities	1,243,172	255,585
Cash flows from investing activities		
Purchase of property plant and equipment	(11,500)	(21,600)
Purchase of intangible assets	-	(31,152)
Disposal of investments	-	-
Purchase of investments	(1,150,000)	-
Interest received	15,956	10,734
Disposal of fixed assets	-	-
Net cash provided by investing activities	(1,145,544)	(42,018)
Change in cash and cash equivalent in the reporting period	97,628	213,567
Cash and cash equivalent at beginning of the period	1,260,721	1,047,154
Cash and cash equivalent at end of period	1,358,349	1,260,721

NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income	265,198	511,834
Unrealised loss/(gain) on investments	77,866	(131,740)
Unrealised loss/(gain) on revaluation of fixed assets	105,000	(276,885)
Depreciation of tangible fixed assets	77,798	68,627
(Loss)/gain on disposal of fixed assets	-	8,071
(Increase)/Decrease in debtors	165,047	130,189
(Increase)/Decrease in creditors	568,219	(43,777)
Interest received	(15,956)	(10,734)
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	1,243,172	255,585

For the year ended 31 March 2025

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	2024 £
Cash in hand	1,358,349	1,260,721

RECONCILIATION OF NET FUNDS	At 1 April 2024 £	Cash flow £	At 31 March 2025 £
Cash at hand and in bank	**1,260,721**	**97,628**	**1,358,349**

The notes on pages 78 to 115 form part of these financial statements.

Notes to the financial statements

For the year ended 31 March 2025

1. ACCOUNTING POLICIES

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

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Caritas Diocese of Salford meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

1.2 Company information

The charity is a company limited by guarantee (registered number 06594417) which is incorporated and domiciled in the UK. The address of the registered office is Cathedral Centre, 3 Ford Street, Salford, M3 6DP.

1.3 Going concern

Planning for the future in such uncertain times has created significant challenges, however the forecasts, budgets and cash flow projections have been amended for the expected impact on the charity. The trustees have reviewed the financial information and have the view that the charity has adequate resources to continue its activities for the foreseeable future and consider that there were no material uncertainties over the charity's financial viability. The level of liquidity and reserves of the charity give confidence that we will be able to operate fully beyond the next 12 months. Caritas continues to operate in a difficult funding environment and services will be adapted to operate with the funds available. Caritas will continue to review our reserves policy taking into account the current risks.

1.4 Consolidated financial statements

These financial statements consolidate the results of the charity and its subsidiary undertaking. The consolidation has been undertaken on a line by line basis.

The charity has taken advantage of the exemption available to a qualifying entity in FRS 102 from the requirement to present a charity only cash flow statement with the consolidated accounts.

1.5 Company status

The Charity is a company limited by guarantee. The members of the company are the trustees named on page 84. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

1.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.7 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.8 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters.

Support costs have been allocated to charitable activities on the basis of time spent. Governance costs are those incurred in connection with governance and compliance with constitutional and statutory requirements.

1.9 Investments

Fixed asset investments are stated at market value at the balance sheet date. Where investment assets are subject to restrictions on sale, appropriate discounts are applied to their market values. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year.

1.10 Investment properties

Investment properties are included in the balance sheet at their open market value and are not depreciated.

1.11 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles	20%	straight line
Equipment and tenants improvements		
	20%	straight line
Freehold buildings	2%	straight line

1.12 Intangible assets

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

All intangible assets are considered to have a finite useful life. If a reliable estimate of the useful life cannot be made, the useful life shall not exceed ten years.

1.13 Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred.

1.14 Financial instruments

The Group has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic Financial Instruments are initially recognised at the transaction value and subsequently measured at amortised cost using an effective interest method. Financial assets are held at amortised cost, comprising of cash and bank in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise bank loans and overdrafts, trade and other creditors.

1.15 Donated services and gifts in kind

Donated services and gifts in kind are included in the statement of financial activities where their value is ascertainable and material. The value of the contribution to Caritas is based on either market value or the amount Caritas would have paid for equivalent goods or services. Income is included under donations and legacies. An equal amount of expenditure is included under the relevant category, as determined by the nature of the goods or services. The net impact on the net income or expenditure for the year is nil. Volunteers' time has not been valued and is not included in the accounts.

1.16 Critical accounting judgments and key sources of estimation uncertainty

In the application of the entity's accounting policies which are described above, the Trustees are required to make judgments, estimates, assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Fair value of investment properties

When assessing the fair value of investment properties management have taken into consideration the market value of similar properties and the current state of the properties.

Deferred income

When assessing whether income should be deferred, management have taken into consideration whether the income has performance-related conditions or other conditions attached that limit its recognition.

1.17 Pension costs

The Charity operates a defined contribution pension scheme. Contributions are charged to wages and salaries in the Statement of Financial Activities as they become payable. The assets of the scheme are held separately from the assets of the Charity.

Notes to the financial statements

For the year ended 31 March 2025

2. DONATIONS AND LEGACIES

Group

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £
Donations	217,818	316,044	533,862
Legacies	65,312	397,475	462,787
Appeals and collections			
Caritas Sunday and Annual Appeal	45,223	-	45,223
Lent Appeal	19,783	-	19,783
St Joseph's Penny Collection	-	47,137	47,137
Every Step Appeal	11,565	13,499	25,063
Summer Appeal	23,532	-	23,532
Advent Appeal	95,408	-	95,408
Other events	6,186	91	6,277
	484,827	774,245	1,259,072

Charity

Donations	217,818	316,044	533,862
Legacies	65,312	397,475	462,787
Appeals and collections			
Caritas Sunday and Annual Appeal	45,223	-	45,223
Lent Appeal	19,783	-	19,783
St Joseph's Penny Collection	-	47,137	47,137
Every Step Appeal	11,565	13,499	25,063
Summer Appeal	23,532	-	23,532
Advent Appeal	95,408	-	95,408
Other events	6,186	91	6,277
	484,827	774,245	1,259,072

Notes to the financial statements

For the year ended 31 March 2025

2. DONATIONS AND LEGACIES

Group

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Donations	100,637	231,318	331,955
Legacies	9,937	183,957	193,894
Appeals and collections			
Caritas Sunday and Annual Appeal	1,818	18,626	20,444
Lent Appeal	18,540	19,641	38,181
St Joseph's Penny Collection	-	67,370	67,370
Every Step Appeal	-	733	733
Summer Appeal	11,843	140	11,983
Advent Appeal	25,689	47,917	73,606
Other events	44,834	962	45,796
	213,298	570,664	783,962

Charity

Donations	100,637	231,318	331,955
Legacies	9,937	183,957	193,894
Gift aid from trading subsidiary	-	12,218	12,218
Appeals and collections			
Caritas Sunday and Annual Appeal	1,818	18,626	20,444
Lent Appeal	18,540	19,641	38,181
St Joseph's Penny Collection	-	67,370	67,370
Every Step Appeal	-	733	733
Summer Appeal	11,843	140	11,983
Advent Appeal	25,689	47,917	73,606
Other events	44,834	962	45,796
	213,298	582,882	796,180

Notes to the financial statements

For the year ended 31 March 2025

3. OTHER TRADING ACTIVITIES

Group and Charity	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £
Trading activities			
- book sales	-	12,363	12,363
	-	12,363	12,363

Notes to the financial statements

For the year ended 31 March 2025

OTHER TRADING ACTIVITIES Group		Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Trading activities				
- book sales		-	3,710	3,710
- charity shops		-	28,582	28,582
		-	32,292	32,292

OTHER TRADING ACTIVITIES Charity		Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Trading activities				
- book sales		-	3,710	3,710
		-	3,710	3,710

Notes to the financial statements

For the year ended 31 March 2025

4. INVESTMENT INCOME

Group and Charity

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £
Investment Bonds Income	-	60,170	60,170
Dividend income	-	40,851	40,851
Bank interest	-	15,956	15,956
Rents receivable from investment properties	-	113,003	113,003
	-	229,980	229,980

4. INVESTMENT INCOME

Group and Charity

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Investment Bonds Income	-	47,116	47,116
Dividend income	-	40,048	40,048
Bank interest	-	10,734	10,734
Rents receivable from investment properties		109,181	109,181
	-	207,079	207,079

Notes to the financial statements

For the year ended 31 March 2025

5. CHARITABLE ACTIVITIES

Group and Charity	Grant income 2025 £	Contract Income 2025 £	Other income 2025 £	Rent 2025 £	Total funds 2025 £	Total Funds 2024 £
Homelessness	532,836	405,007	2,588	502,596	1,443,027	1,541,477
Social Action	326,081	-	5,787	-	331,868	499,707
Social Work and Social Care	81,988	370,120	12,891	-	464,999	442,710
Formation and Animation	162,538	-	-	-	162,538	147,922
	1,103,443	775,127	21,266	502,596	2,402,432	2,631,816

Notes to the financial statements

For the year ended 31 March 2025

6. OTHER INCOME

Group and Charity

	Grant income 2025 £	Other income 2025 £	Rent 2025 £	Total funds 2025 £	Total Funds 2024 £
Other Income	-	96,131	217,290	313,421	231,963
Total	-	96,131	217,290	313,421	231,963

Notes to the financial statements

For the year ended 31 March 2025

7. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2025 £	Support costs 2025 £	Total 2025 £	Total 2024 £
Charitable activities				
Homelessness	1,729,117	414,742	2,143,859	2,038,603
Social Action	366,799	167,358	534,157	611,954
Social Work and Social Care	422,358	112,763	535,120	644,890
Formation and Animation	123,244	32,904	156,148	157,151
	2,641,518	727,767	3,369,284	3,452,598

Notes to the financial statements

For the year ended 31 March 2025

	2025 £
Support costs	
Salary costs	504,065
Training and recruitment	12,119
Travelling expenses	5,268
Repairs and maintenance	24,278
Office service charge	2,012
Insurance	27,527
Telephone	6,662
Household expenses	8,707
Printing, postage and stationery	4,843
IT support	23,297
Professional fees	26,553
Bank charges and interest	1,210
Books and subscriptions	16,411
Depreciation	10,815
Miscellaneous costs	52,493
Profit/Loss on disposal of fixed assets	-
Rental Expenses (Donated service)	152,054
	878,314
Governance costs	
Wages and salaries	31,162
Professional Fees	18,953
	928,429

During the year the charity made grants totalling £26,175 (2024: £20,831) to individuals.

Notes to the financial statements

For the year ended 31 March 2025

7. RESOURCES EXPENDED (continued)

	2024 £
Support costs	
Salary costs	592,463
Training and recruitment	8,820
Travelling expenses	5,297
Repairs and maintenance	7,546
Office service charge	4,786
Insurance	22,176
Telephone	14,730
Household expenses	5,683
Printing, postage and stationery	7,035
IT support	24,473
Professional fees	47,183
Bank charges and interest	2,454
Books and subscriptions	8,654
Depreciation	432
Miscellaneous costs	50,137
Profit/Loss on disposal of fixed assets	8,078
Rental Expenses (Donated service)	96,000
	905,947
Governance costs	
Wages and salaries	26,367
Professional fees	19,837
	952,151

Notes to the financial statements

For the year ended 31 March 2025

8. EXPENDITURE ON RAISING FUNDS

Group & Charity		Direct fundraising costs 2025 £	Support costs 2025 £	Total Funds 2025 £
Appeals and collections				
Publications		12,922	3,450	16,372
Fundraising and communications		184,273	49,198	233,471
Expenditure on rental properties		118,451	31,624	150,075
		315,646	84,273	399,919

Notes to the financial statements

For the year ended 31 March 2025

Group		Direct fundraising costs 2024 £	Support costs 2024 £	Total Funds 2024 £
Appeals and collections				
Trading activities - charity shops		19,332	-	19,332
Fundraising and communications		142,258	48,162	190,420
Expenditure on rental properties		90,810	30,744	121,554
		252,400	78,906	331,306

Charity		Direct fundraising costs 2024 £	Support costs 2024 £	Total Funds 2024 £
Appeals and collections				
Fundraising and communications		142,258	48,162	190,420
Expenditure on rental properties		90,810	30,744	121,554
		233,068	78,906	311,974

Notes to the financial statements

For the year ended 31 March 2025

9. NET INCOME

This is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets:		
owned by the charity	77,797	68,627
Auditors' remuneration – audit fees	13,126	17,237
Auditors' remuneration – non-audit fees	2,600	2,600
Staff pension contributions	77,581	85,514

Notes to the financial statements

For the year ended 31 March 2025

10. STAFF COSTS, STAFF NUMBERS AND THE COST OF KEY MANAGEMENT PERSONNEL

	2025 £	2024 £
Staff costs were as follows:		
Wages and salaries	2,128,514	2,370,827
Social security costs	194,060	213,384
Other pension costs	77,581	85,514
	2,400,155	2,669,725

The number of employees whose emoluments amounted to more than £60,000 during the year was as follows:

	2025 No	2024 No
£70,001 - £80,000	1	1

There were no Directors to whom retirement benefits are accruing under money purchase schemes in respect of qualifying services.

The key management personnel of the charity comprise the senior management team and are listed in the legal and administration information on page 116. The total employee benefits of the key management personnel of the charity were £353,314 (2024: £309,922). There were settlement payments in the year of £Nil (2024: £5,942).

During the year, no Members of the Council received any remuneration, benefits or reimbursement of expenses. (2024 £Nil).

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

	2025 No.	2024 No.
Administrative staff	7	22
Management staff	17	8
Project / service staff	62	72
	86	102

Notes to the financial statements

For the year ended 31 March 2025

11. TANGIBLE FIXED ASSETS

Group and Charity	Freehold land and buildings £	Equipment and tenants' improve-ments £	Motor Vehicles £	Total £
Cost				
At 1 April 2024	2,730,698	68,004	16,014	2,814,716
Additions	-	11,500	-	11,500
Disposals	-	(46,406)	-	(46,406)
At 31 March 2025	2,730,698	33,098	16,014	2,779,810
Depreciation				
At 1 April 2024	523,713	41,122	3,203	568,038
Charge for the year	54,614	9,597	3,203	67,414
Disposals	-	(46,406)	-	(46,406)
At 31 March 2025	578,327	4,313	6,406	589,046
Net book value				
At 31 March 2025	2,152,371	28,785	9,608	2,190,764
At 31 March 2024	2,206,985	26,882	12,811	2,246,678

Notes to the financial statements

For the year ended 31 March 2025

12. INTANGIBLE FIXED ASSETS

Group and Charity	Website £	Total £
Cost		
At 1 April 2024	**31,152**	**31,152**
Additions	**-**	**-**
Disposals	**-**	**-**
At 31 March 2025	**31,152**	**31,152**
Depreciation		
At 1 April 2024	**-**	**-**
Charge for the year	**10,384**	**10,384**
Disposals	**-**	**-**
At 31 March 2025	**10,384**	**10,384**
Net book value		
At 31 March 2025	**20,768**	**20,768**
At 31 March 2024	**31,152**	**31,152**

Notes to the financial statements

For the year ended 31 March 2025

13. FIXED ASSET INVESTMENTS

Group	Investment Property £	Unlisted securities £	Total £
Market value			
At 1 April 2024	3,885,000	2,455,917	6,340,917
Additions	-	1,150,000	1,150,000
Disposals	-	-	-
Revaluations	(105,000)	(77,866)	(182,866)
At 31 March 2025	3,780,000	3,528,051	7,308,051
At 31 March 2024	3,885,000	2,455,917	6,340,917

Notes to the financial statements

For the year ended 31 March 2025

13. FIXED ASSET INVESTMENTS (continued)

Charity	Investment Property £	Unlisted securities £	Investment in Subsidiary £	Total £
Market value				
At 1 April 2024	3,885,000	2,455,917	1	6,340,918
Additions	-	1,150,000	-	1,150,000
Disposals		-	-	-
Revaluations	(105,000)	(77,866)	-	(182,866)
At 31 March 2025	3,780,000	3,528,051	1	7,308,052
At 31 March 2024	3,885,000	2,455,917	1	6,340,918

Investments at market value comprise:	**Charity 2025 £**	**Group 2025 £**	Charity 2024 £	Group 2024 £
Investment property	3,780,000	3,780,000	3,885,000	3,885,000
Unlisted investments	3,528,052	3,528,051	2,455,918	2,455,917
Total market value	7,308,052	7,308,051	6,340,918	6,340,917

The carrying value of investment properties was updated to current market value as at 31 March 2025 as assessed by local independent estate agents.

All the fixed asset investments are held in the UK.

Unlisted investments are made up of £1,378,051 in the Catholic Investment Fund and £2,150,000 in the COIF deposit fund.

Notes to the financial statements

For the year ended 31 March 2025

13. FIXED ASSET INVESTMENTS (continued)

INVESTMENT IN SUBSIDIARY UNDERTAKING

Caritas Diocese of Salford Trading Limited is a wholly owned subsidiary of Caritas Diocese of Salford with registered number 08717793. The results of Caritas Diocese of Salford Trading Limited are as follows:

i) Profit and loss account for year to 31 March 2025

	2025 £	2024 £
Turnover	-	28,582
Cost of sales	-	(1,952)
Gross Profit	-	26,630
Administration expenses	-	(17,380)
Profit for the year	-	9,250
Gift Aid Distribution	-	(12,218)

ii) Balance sheet as at 31 March 2025

	2025 £	2024 £
Amounts due from Intercompany	9,508	11,504
Cash in hand	3,001	3,001
Creditors falling due within one year	-	(1,996)
Net Assets	12,509	12,509
Share capital	1	1
Profit and loss account	12,508	12,508
Shareholders surplus	12,509	12,509

Notes to the financial statements

For the year ended 31 March 2025

14. DEBTORS

Group and Charity	2025 £	2024 £
Due within one year		
Trade debtors	94,333	296,712
Prepayments and accrued income	93,217	93,326
Other Debtors	53,530	16,090
	241,081	406,128

Notes to the financial statements

For the year ended 31 March 2025

15. CREDITORS:

	2025 £	*2024 £*
Group		
Due within one year		
Trade creditors	43,593	27,582
Other creditors	62,951	12,859
Accruals and deferred income	567,525	65,409
	674,069	105,850

	2025 £	*2024 £*
Charity		
Due within one year		
Trade creditors	43,593	27,008
Other creditors	62,950	12,859
Accruals and deferred income	567,525	63,987
Amounts due to subsidiary undertakings	9,507	11,504
	683,576	115,358

Deferred income	2025 £	2024 £
Deferred income at 1 April 2024	39,758	75,294
Resources deferred in year	531,464	39,758
Amounts released from previous years	(39,758)	(75,294)
Deferred income at 31 March 2025	531,464	39,758

As at 31 March 2025 the charity was holding funds received in advance for work that will be undertaken in 2 years to 31 March 2027.

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS

Charity	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
DESIGNATED FUNDS	£	£	£	£	£	£
Fixed assets fund	2,277,830	-	-	-	(66,298)	2,211,532
Long term investments fund	5,340,918	-	-	-	(182,867)	5,158,051
Reserve fund	452,010	-	-	-	83,196	535,206
Capital fund	-	-	-	-	850,000	850,000
	8,070,758	-	-	-	684,031	8,754,789
GENERAL FUNDS						
General Funds	1,684,119	2,247,963	(1,554,022)	(182,867)	(777,474)	1,417,718
Total unrestricted funds	9,754,877	2,247,963	(1,554,022)	(182,867)	(93,443)	10,172,507

Charity	Brought Forward 2024	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2024
DESIGNATED FUNDS	£	£	£	£	£	£
Fixed assets fund	2,649,901	-	-	-	(372,071)	2,277,830
Long term investments	4,584,178	-	-	-	756,740	5,340,918
Reserve fund	475,100	-	-	-	(23,090)	452,010
	7,709,179	-	-	-	361,579	8,070,758
GENERAL FUNDS						
General Funds	1,450,381	2,767,561	(2,628,683)	408,625	(313,765)	1,684,119
Total unrestricted funds	9,159,560	2,767,561	(2,628,683)	408,625	47,814	9,754,877

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
	£	£	£	£	£	£
RESTRICTED FUNDS						
Caritas Aspire	-	75,161	(55,630)	-	-	19,531
St Joseph's Mission to Deaf People	25,854	20,494	(33,423)	-	-	12,925
Maryvale Blackburn	-	374,429	(358,295)	-	-	16,134
Morning Star Hostel	-	632,762	(584,005)	-	-	48,757
Lalley Centre and Community Allotment	30,963	185,024	(180,916)	-	-	35,071
Refugee Response	75,334	8,214	(35,843)	-	-	47,705
Catholic Family Care	1,092	-	(1,092)	-	-	-
Bury Red Door	41,881	163,605	(185,187)	-	-	20,299
Caritas Bishop's Fund	57,516	15,681	(32,393)	-	-	40,804
Cornerstone Day Centre	50,349	441,383	(473,029)	-	-	18,703
Capital Developments	129,372	52,015	(274,831)	-	93,444	-
Subtotal	412,361	1,968,768	(2,214,644)	-	93,444	259,929
Total of Funds	10,167,238	4,217,267	(3,769,203)	(182,867)	-	10,432,436

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

	Brought Forward 2024	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2024
	£	£	£	£	£	£
RESTRICTED FUNDS						
Ukraine Crisis Service	40,288	6,046	(17,710)	-	(28,624)	-
St Joseph's Mission to Deaf People	58,577	48,569	(81,292)	-	-	25,854
Morning Star Hostel	98,672	-	(98,672)	-	-	-
Lalley Centre and Community Allotment	20,282	133,739	(162,466)	-	39,408	30,963
Refugee Response	143,465	63,717	(77,268)	-	(54,580)	75,334
Catholic Family Care	2,741	780	(2,429)	-	-	1,092
Connecting Older People	6,555	-	-	-	(6,555)	-
Bury Red Door	41,477	166,790	(166,386)	-	-	41,881
Caritas Bishop's Fund	80,819	8,248	(31,551)	-	-	57,516
Cornerstone Day Centre	-	530,547	(482,735)	-	2,537	50,349
Capital Developments	-	144,752	(15,380)	-	-	129,372
Subtotal	492,876	1,103,188	(1,135,889)	-	(47,814)	412,361
Total of Funds	9,652,436	3,870,749	(3,764,572)	408,625	-	10,167,238

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

Group	Brought Forward 2024	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2024
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,649,901	-	-	-	(372,071)	2,277,830
Long term investments	4,584,178	-	-	-	756,740	5,340,918
Reserve Fund	475,100	-	-	-	(23,090)	452,010
	7,709,179	-	-	-	361,579	8,070,758
GENERAL FUNDS						
General Funds	1,465,857	2,783,925	(2,648,015)	408,625	(313,765)	1,696,627
Total unrestricted funds	9,175,036	2,783,925	(2,648,015)	408,625	47,814	9,767,385

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

Group	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,277,830	-	-	-	(66,298)	2,211,532
Long term investments	5,340,918	-	-	-	(182,867)	5,158,051
Reserve Fund	452,010	-	-	-	83,196	535,206
Capital Fund	-	-	-	-	850,000	850,000
Sub total	8,070,758				684,031	8,754,789
GENERAL FUNDS						
General Funds	1,696,627	2,247,963	(1,554,022)	(182,867)	(777,475)	1,430,226
Total unrestricted funds	9,767,385	2,247,963	(1,554,022)	(182,867)	(93,444)	10,185,015

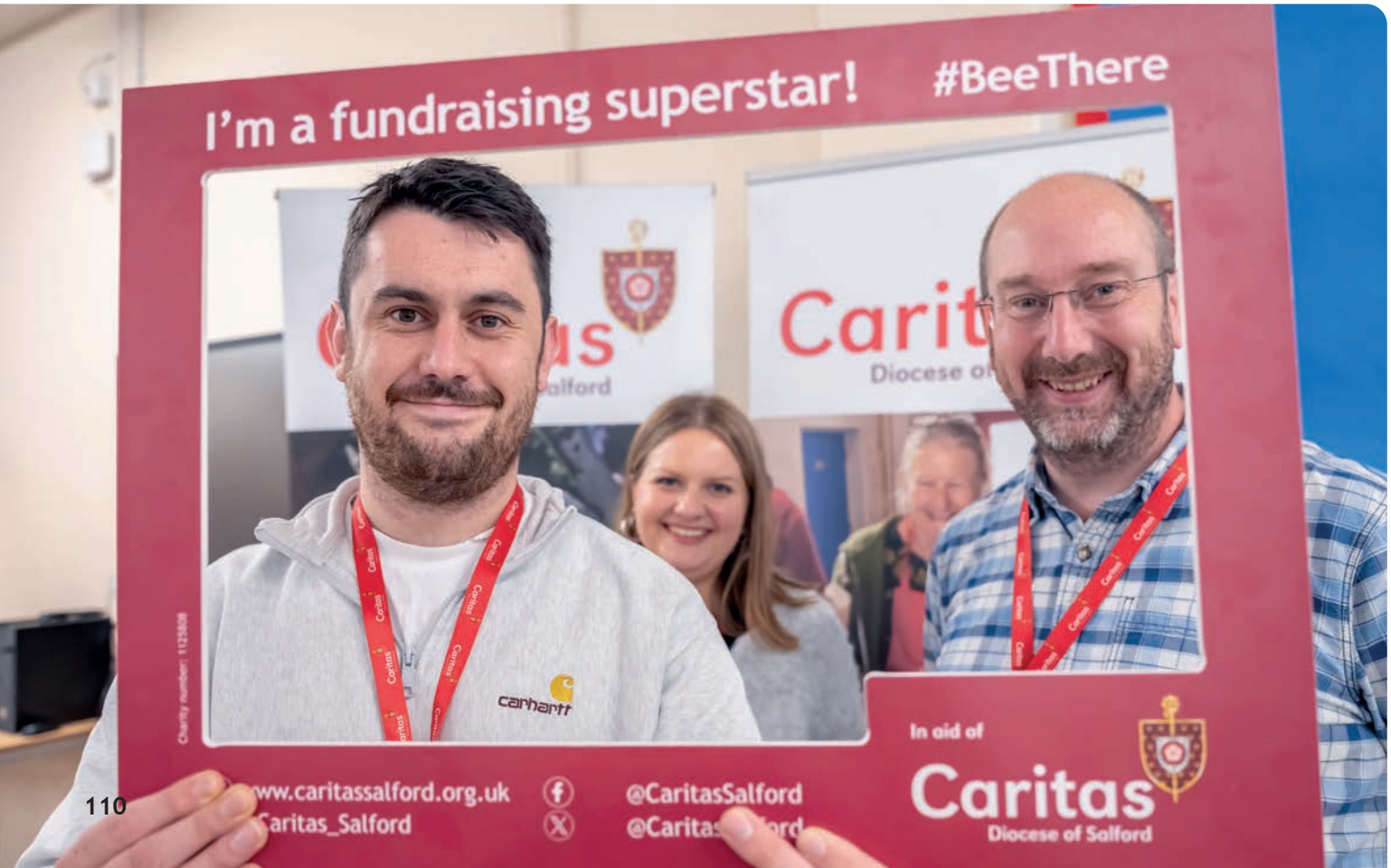
Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
	£	£	£	£	£	£
Designated Funds	8,070,758	-	-	-	684,031	8,754,789
General Funds	1,696,627	2,247,963	(1,554,022)	(182,867)	(777,475)	1,430,226
Subtotal	9,767,385	2,247,963	(1,554,022)	(182,867)	(93,444)	10,185,015
Restricted Funds	412,361	1,968,768	(2,214,644)	-	93,444	259,929
Total of Funds	10,179,746	4,216,731	(3,768,666)	(182,867)	-	10,444,944



Notes to the financial statements

For the year ended 31 March 2025

Trustee Policy Statement on Reserves and Designated Funds

As trustees of Caritas Diocese of Salford, we are committed to ensuring the financial health and sustainability of the charity in accordance with best practices, legal requirements and our charitable mission. Our approach to managing reserves and designated funds is integral to our duty of care in safeguarding the charity's resources and fulfilling our objectives with transparency and accountability.

The purpose of this policy is to define the Charity's approach to managing and designating its funds to ensure financial stability, support future growth, and address the needs of the people who use our services. It reflects our commitment to financial resilience, allowing us to respond to both immediate and long-term challenges, and to maintain our ability to deliver high-quality services to the most vulnerable members of our community.

In line with good practice, we have established a clear framework for managing both restricted and designated funds, as well as reserves. This ensures that the funds are used for their intended purposes, that we can meet future liabilities, and that our charitable activities are sustainable in the face of changing circumstances.

Our reserves policy reflects the prudent management of resources, providing us with the flexibility to manage risks, including unexpected events, disruptions and potential funding gaps. It also ensures that we are in a strong financial position to meet the ongoing and future needs of the individuals and communities we serve.

This policy is regularly reviewed by the Board of Trustees to ensure that it remains aligned with Caritas Diocese of Salford's strategic priorities, complies with legal and regulatory requirements, and meets the evolving needs of our stakeholders.

By adhering to this policy, the trustees are reaffirming their commitment to the charity's financial integrity and to upholding the trust placed in us by donors, supporters, and beneficiaries alike.

Details of funds DESIGNATED FUNDS:

Fixed Assets Fund

This fund represents the net book value of tangible and intangible assets. It ensures resources are allocated for maintaining and upgrading physical and intellectual property essential to our operations.

Reserve Fund

The reserve fund is designated to cover unforeseen expenses and contingencies, including notice and redundancy costs, should the charity cease its charitable activities. This fund aims to provide financial stability and continuity during transitions.

Long Term Investments Fund

This fund includes long-term investments that generate revenue to support ongoing charitable activities. It excludes short-term investments and focuses on maintaining and growing financial resources for future sustainability.

Capital Fund

Designated for enhancing and developing our facilities, particularly those critical to delivering key services. This fund ensures our buildings remain high-quality, sustainable assets benefiting the community we serve.

Notes to the financial statements

For the year ended 31 March 2025

RESTRICTED FUNDS:

Catholic Family Care

Dedicated to providing clothing and footwear to families in need, funded through annual subscriptions net of expenditures aligned with charitable objectives. Following the cessation of activity by the service and distribution of funds this restricted fund will cease in 2025/26.

Bury Red Door

Supports the Red Door drop-in service for homeless individuals in Bury, ensuring continuity and expansion of services as needed.

Caritas Bishop's Fund

Provides immediate crisis support to families or individuals facing urgent situations, ensuring swift and effective assistance.

St Joseph's Mission to Deaf People

Supports the D/deaf and hard of hearing communities within the Diocese of Salford, providing essential services and support.

Morning Star Hostel

Funds dedicated to providing safe and supported accommodation for single homeless men, ensuring ongoing quality of care and support.

Lalley Centre and Community Allotment

Supports the Lalley Fund, which addresses local deprivation and poverty through community initiatives.

Refugee Response

Coordinates support for refugees within the Diocese of Salford, in alignment with appeals and other Caritas services.

Cornerstone Day Centre

Provides essential services to homeless women, men, and adults marginalised due to mental health or disabilities, funded by designated donations for these specific services.

Capital Developments

Reserved for specific projects like the redesignation of Caritas House into homeless accommodation and redevelopment of other key sites, funded by government and trust sources to ensure clear accounting and project execution.

Caritas Aspire

Caritas Aspire supports refugees and asylum seekers by providing high-quality ESOL (English for Speakers of Other Languages) tuition, helping them integrate into their communities and access essential services, education, and employment opportunities.

Maryvale Blackburn

Maryvale provides supported accommodation for young parents and their infant children in Blackburn with Darwen, offering a stable environment and essential support to help families build a better future.

Notes to the financial statements

For the year ended 31 March 2025

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Group	Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025
	£	£	£
Tangible fixed assets	-	2,190,764	2,190,764
Intangible fixed assets	-	20,768	20,768
Fixed asset investments	-	7,308,051	7,308,051
Current assets	272,528	1,326,901	1,599,429
Creditors due within one year	(12,599)	(661,470)	(674,069)
	259,929	10,185,014	10,444,944

Group	Funds 2024	Unrestricted Funds 2024	Total Funds 2024
	£	£	£
Tangible fixed assets	-	2,246,678	2,246,678
Intangible fixed assets	-	31,152	31,152
Fixed asset investments	-	6,340,917	6,340,917
Current assets	424,960	1,241,889	1,666,849
Creditors due within one year	(12,599)	(93,251)	(105,850)
	412,361	9,767,385	10,179,746

18. OPERATING LEASE COMMITMENTS

At 31 March 2025 the group had future minimum lease payments under noncancellable operating leases as follows:

	Land and buildings		Other	
	2025	*2024*	2025	*2024*
	£	£	£	£
Within 1 year	-	-	1,364	1,819
Between 2 and 5 years	-	-	-	1,364
	-	-	1,364	3,183

Notes to the financial statements

For the year ended 31 March 2025

19. COMPANY LIMITED BY GUARANTEE

The Council of the Charity guarantees to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

20. RELATED PARTY TRANSACTIONS

Caritas Diocese of Salford, over several years, has been working closely with the Diocese of Salford to ensure that the charitable purposes of both charities complement their shared mission. To effect this a convergence of governance and a planned transition of Trusteeship occurred so that the trustees of Caritas Diocese of Salford are now the same as those of the Diocese of Salford.

The charity has benefited from the rent free provision of premises from the Diocese of Salford. The value of market rent was estimated at £152,054 which has been recognised in rental expenditure. A corresponding amount of £152,054 has been recognised in income, representing the donated services received from the Diocese of Salford.

Dr O'Neal became a Trustee of Francis House Charitable Trust, a charity which rents space from Caritas. The total value of rent charged in the year was £160,255 (2024: £152,305). The total amount outstanding as at the reporting date is

£Nil (2024: £77,214). The rental agreement was in place before he was appointed as a Trustee of the Caritas. Should there be any review of

the current rental agreement, Dr O'Neal will not have any involvement in any discussions on the agreement due to the potential conflict of interest arising from the common trusteeship.

There were no other related party transactions that need to be disclosed.

Notes to the financial statements

For the year ended 31 March 2025

21. FINANCIAL INSTRUMENTS

Group	2025	2024
	£	£
Financial assets measured at amortised cost	1,515,718	1,573,523
Financial liabilities measured at amortised cost	152,054	66,940

Financial assets consist of cash, trade debtors and other debtors

Financial liabilities consist of trade creditors, other creditors and accruals

23. POST BALANCE SHEET EVENT

There have been no significant events affecting the Company since the year end.

Legal and administrative information

For the year ended 31 March 2025

Charity name:

Caritas Diocese of Salford

Governing documents:

Memorandum and articles of association

The trustees:

Chair of trustees:

Right Reverend John Arnold - Bishop of Salford

Trustees:

Rev Canon Michael Cooke

Rev Christopher Dawson

Mr Michael Devlin (resigned 20 July 2024)

Sir Peter Fahy

Rev Peter Hopkinson

Mrs Mary Hunter

Rev Canon Michael Jones

Mrs Elizabeth Lilley

Mr Brendan McCafferty

Mr Edward Nally LLB

Dr Eamonn O'Neal

Senior management team:

Director: Patrick O'Dowd

Head of Finance and Resources:
Angela McCormack

Head of fundraising: Rachel Taylor

Head of human resources: Sue McVeigh.

Communications manager: Claire Briscoe

Formation and animation coordinator:
Kathryn Ansley

Head of children and families:
Rebecca Underdown
(from April 2024 until February 2025)

Head of social action: Craig Savage

Head of homelessness: Amanda Croome

Head of school service: Helen Chambers
(from June 2025)

Company registered number: 6594417

Charity registered number: 1125808

Principal and registered office:
Cathedral Centre, 3 Ford Street, Salford M3 6DP

Secretary:
Mr Edward Nally LLB

Auditors:

Crowe U.K. LLP,
3rd floor, St George's House,
56 Peter Street,
Manchester, M2 3NQ

Bankers:

The Royal Bank of Scotland Plc,
PO Box 320, St. Ann's Street,
Manchester M60 2SS

Handelsbanken,
4th Floor, Kabel House,
15 Quay Street,
Manchester M3 3HN

Investment managers:

CCLA,
1 Angel Lane, London EC4R 3AB

Thank you!

From supporting people experiencing homelessness to working with those who are displaced or seeking asylum, from helping families living through a time of poverty to working alongside children and young people to improve their mental wellbeing – our services have a huge remit but it's one we are committed to continuing to deliver as we strive to support people to transform their lives with dignity.

We can only do that thanks to everyone who supports our charity and has been part of our community over the last twelve months.

Taking action in your local community to drive change and help people at a time they need it most, making much-needed donations, giving your time or sharing our news and appeals...

However you choose to give your support, thank you so, so much. You really do help change lives.

"I felt embarrassed coming to ask for help like this and anxious being around other people but this support has been amazing...you've helped me change my life and I don't know what I'd have done without it because I felt I had nothing otherwise."
Person accessing our services

CARITAS DIOCESE OF SALFORD
0161-817 2250
info@caritassalford.org.uk

CARITAS DIOCESE OF SALFORD

England & Wales - Charity number 1125808

Accounts

Caritas
Diocese of Salford

Trustees' Annual Report and Financial Statements **2024-25**

Supporting people experiencing poverty, homelessness, displacement and disadvantage across Greater Manchester and Lancashire.

caritassalford.org.uk

"I didn't think I would be able to have the confidence to cook again for other people, but now I do."

Person accessing our homelessness supported accommodation who now volunteers in the kitchen

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Welcome

I am pleased to introduce the annual report of Caritas Diocese of Salford. While so many people will be greatly saddened by the death of Pope Francis, there is so much to celebrate in his teaching and example and Pope Leo has spoken of similar priorities of care for the poor and marginalised people.

At Pope Francis' invitation, we continue to celebrate a Jubilee Year of Hope. And Hope is so urgently needed in a time when we face so many challenges, locally, nationally and globally. Many areas of change are unfolding before us at Caritas, but in this Jubilee Year we are called to continue to be pilgrims of Hope and that is a special part of the mission of Caritas in our diocese.

There are many people in our communities who continue to face significant and persistent difficulties, and Caritas Salford has been strong in our efforts to respond to their increasing needs.

We may feel overwhelmed by the vast array of global issues with which we are confronted. But the key lies in the small, individual steps each of us can take. If we all reflect on how we can help a neighbour, support a friend, or direct someone in need to Caritas for assistance, together we can make a profound difference.

Caritas Salford's work in engaging with parishes and schools and their encouraging response in speaking out for justice, taking action, and raising funds continues to have an immense impact on the lives of those who need us most. Of course, like many other charities, we continue to face financial pressures. However, we are deeply grateful to all those who think of us and contribute to our mission.

While Caritas's work spans a broad range of services, what underpins everything we do is the belief in the inherent dignity and wellbeing of every person.

Everyone deserves a safe, secure place to call home and the opportunity to live a full, healthy, and happy life.

+John Salford

Rt Rev John Arnold,
Bishop of Salford and chair of Caritas Salford trustees

Pope Francis
1936-2025

We commemorate in this report with deep gratitude the life and ministry of Pope Francis, who died in April 2025.

As the universal shepherd of the Catholic Church, Pope Francis inspired Catholics and people of good will from across the globe with his unwavering commitment to social justice, compassion for those experiencing poverty and marginalisation and care for our common home.

His teaching encyclicals, especially Laudato Si' and Fratelli Tutti, profoundly shaped the mission and work of Caritas agencies worldwide, including Caritas Salford in our work in Greater Manchester and Lancashire. He inspired us to help build a society that stands in solidarity with the most vulnerable.

An introduction

Every day our teams working across Greater Manchester and Lancashire meet and accompany people experiencing the most difficult times of acute crisis.

From poverty to homelessness, displacement to disadvantage, there are lots of ways our charity supports people as they transform their lives with dignity.

It's important to us all that we're part of that journey not just at that vital time of urgent need, but also for the long-term too.

As demand for the outreach and community-based services we provide across Greater Manchester and Lancashire continues to grow, we can't be complacent.

In order to be there for those who need us both now and in the future, we have to be flexible, to adapt, to be resourceful, and – most importantly – to listen.

Our services are developed, shaped and delivered alongside people who access them, co-producing activities and support to make sure it remains fit for purpose and goes above and beyond to help.

That's why I'm so pleased to introduce our Annual Report for 2024-2025. It's just a small snapshot of some of the work our charity has carried out in the last year, but hopefully gives readers the chance to see the huge scope of the work we do and some of our recent achievements too.

We've continued to make great progress against our strategic aims, though it's still a challenging time to operate a charity. The world remains uncertain and unsettled in many ways. There continues to be turmoil in the political, social, health and economic landscapes, and fundraising too is challenging. As costs rise it is especially difficult to secure grant or trust funding and service commissioners are also needing to review their budgets as they too are stretched.

But, we're also incredibly fortunate that generous, thoughtful people from our parishes, schools and local communities think of us and support however they can. Whether by making donations, remembering us in their Will, joining an event or activity in aid of local people, volunteering their time, or taking action in the community to help bring about change, the wider Caritas community is amazing.

This support means we can continue to deliver. That people we work alongside can have a chance for a safe, secure place to call home. That children know they will get three meals a day and a bed to sleep in at night. And that those alone or excluded have a way to connect with others again.

As always, there's still so much more to do. We're continuing to plan ahead, ensuring efficiency and value for money remain central while never losing sight of what's most important. Keeping the people we work alongside at the heart of every decision we make – in fact to make those decisions together with them where we can.

Thanks again if you've been part of our journey over the last twelve months and beyond. And, if you haven't and are reading about us for the first time, we look forward to you being part of the Caritas Salford community in the future.

With your help children and adults really can transform their lives with dignity for the long-term.

Thank you.

Patrick O'Dowd,
Director of Caritas Salford

Our Caritas vision, mission, values and objectives

We're the principal domestic social action charity of the Catholic Diocese of Salford and we work alongside people of all faiths and none. Our services span Greater Manchester and Lancashire.

Our vision:

Our vision is for a society where there is justice and equality, and where the voices of people experiencing poverty, disadvantage and/or discrimination are heard, valued and acted upon so that all people can live in peace and dignity.

Our mission:

Love in Action: our mission is to help people across the Diocese of Salford experiencing poverty, disadvantage and discrimination to transform their lives with dignity.

We provide a practical response to those in crisis, suffering hardship or who are at risk. We rebuild lives for the long-term, enabling people to live in a safe, healthy and secure environment.

We call for a better, more just world, where the voices of people experiencing poverty are heard and acted upon and we positively influence the systems, decisions and resources that affect people.

Our objectives:

- To reduce poverty, disadvantage and discrimination in our diocese to enable people to 'live life to the full'.
- To become the voice for those who cannot speak for themselves, empowering people and advocating for justice and social change.
- To become a sustainable - and more visible and effective - catalyst for change.
- To increase awareness and understanding of Catholic Social Teaching and animate the diocesan community to take practical action.

Our values:

Our values shape our work and underpin everything we do:

Respect

valuing the worth of people; colleagues, volunteers and the people in our communities we work alongside.

Integrity

honesty, truthfulness, straightforwardness and forthrightness.

Ambition

positive desire to achieve things for the common good.

Collaboration

exploring opportunities for partnership and mutual cooperation while remaining faithful to our core mission.

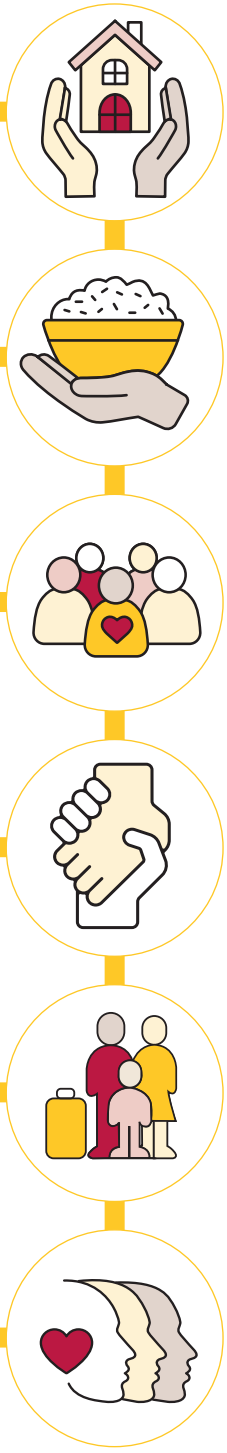
Did you know…?

Our charity was created in 2008 but has since incorporated the work of individual charities created over more than a century?

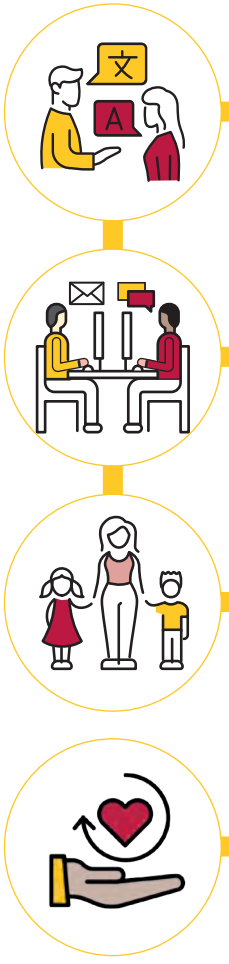
We're proud of our rich heritage and experience and grateful to everyone who has paved the way before us too.

The support we provide includes help for:

- Housing and homelessness
- Food crisis
- Children, young people and families
- Acute crisis support
- Refugees and people seeking asylum
- And those experiencing forms of isolation and discrimination.



We also provide additional help with:



- Accessibility and meeting the needs of local people, whatever community they are from
- Business, education and training
- Formation and animation of local communities
- Advocating and striving to drive tangible change that impacts and improves lives.

Despite our name being Caritas Salford, our work reaches much wider, spanning communities across **Greater Manchester** and **Lancashire.**

86

members of staff deliver our work.

217

incredible volunteers support us. We couldn't do what we do without them.

We support

thousands

of adults, young people and children every year.

"All my hard work paid off and I did well in my GCSEs - even better than I had expected, especially in maths. I don't think I would have been able to do this well if it wasn't for our sessions, so thank you so much for everything you did for me, I really appreciate it."
Young person supported by our services

"My life changed the second I walked through this door. Without this place, I would have done nothing with my life. Thank you."
Person accessing our services

"This food will help so much, my family are going through a really hard time at the moment… so we're really grateful for the help you provide."
Person accessing our services

"My life has changed beyond recognition since coming… without the support I would not have been housed, fed or going to university. Your support gave me hope and confidence in me and I give thanks for all the help and advice to me, my husband and my boys."
Person accessing our services

"Poverty is linked with so many other issues that build significant barriers to learning - children have no headspace for learning because there are often so many other things going on in their lives."

School leader

Our work and impact

Everyone in our charity works towards achieving the same strategic goals. These include:

Delivering excellence:

we will deliver services that are ambitious and strive for excellence in the quality of support we provide, and are recognized as highly credible by our peers and supporters.

Working safely:

we will ensure our work is safe, where the dignity and welfare of people who access our services, our staff, volunteers and anyone engaged in our activities is promoted and protected.

Respecting people and having shared values:

as a Catholic charity upholding and promoting human dignity is central to our values and mission. We will create an environment where every individual is valued, heard and empowered, and through mutual respect and open communication we will build a welcoming, inclusive environment.

Delivering efficiently and effectively:

we will achieve high levels of efficiency and effectiveness across our charity to ensure the best outcomes and impact for people needing our support.

Enhancing skills to ensure excellence:

we will build a skilled workforce of staff and volunteers committed to delivering services of the highest quality.

Building our fundraising:

we will secure the necessary financial support for our mission to deliver excellent quality services.

This report outlines just some of the ways our different service teams have achieved progress against these goals.

Supporting children, young people and families:

We work with families, children and young people across many of our services, assisting them at times of crisis and for the long-term too - providing accommodation, advice, safety and support, and managing opportunities for development as they transform their lives.

In this part of the report are just a few of those core services working alongside children, young people and families in Greater Manchester and Lancashire…

Our school service:

Our school service team, which includes social workers, counsellors and art therapists, has decades of specialist experience providing support across Greater Manchester and Lancashire.

The team aims to remove barriers to learning and participation, nurturing development of children young people and their families and enabling and empowering them with new skills and knowledge.

The support we provide is tailored to the needs of each individual, providing bespoke packages that can address a range of areas including behaviour, supporting bereavement, emotional wellbeing, anxiety, confidence and much more.

This year our school service has continued to reach thousands of children across Greater Manchester and Lancashire, with a combination of specialist group interventions, one to one direct work, group sessions, workshops, home and family support visits and other tools to help at a time of crisis and beyond.

We supported them through a wide range of issues such as anger, anxiety, bereavement and loss, behaviour, relationships with peers, trauma, low self-esteem or confidence, identity, self-harm, and emotional wellbeing.

NSPCC Pants and Transition workshops were delivered to 1,052 children this year. In the last year the team also supported five local schools who required assistance following the death of a member of staff, parent or child.

Our team also continues to safeguard children, young people and families by managing safeguarding concerns in partnership with schools and local authority children's social care effectively and efficiently. This year, 61 safeguard reports were completed, including addressing concerns around abuse and neglect, wellbeing, suicide/ideation or self-harm, and other issues. Where we have received or suspect concerns or allegations about the welfare of a child or vulnerable adult these are always referred to the appropriate statutory agency, in line with our safeguarding policies and procedures.

This year the team also implemented the use of a new recording system, INFORM, which has allowed greater progress against our strategic goals, enabled more efficient reporting, and ensured feedback can be recorded more effectively. Feedback is regularly sought from people who access the service to ensure continued development and evolution of the offering to schools.

Partnerships with Salford University have also led to the placement of social work students within the team and our school service is also on the list of approved providers for counselling services and support for Salford Local Authority.

We're proud to support schools in maintaining their focus on education by providing targeted interventions and additional help where a child is struggling emotionally or behaviourally.

We support children to overcome barriers to fuller participation and learning in school, to give a greater sense of achievement and enjoyment in all aspects of school life.

Some of this year's School Service headlines in numbers:

293
people attended sessions delivered for parents, teachers and other school staff

1,052
workshops delivered for children and young people

51
home visits carried out

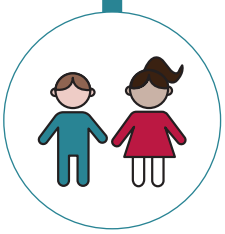
4,296
one to one sessions delivered with children and young people

668
children and young people supported

61
safeguarding reports completed

26
adults supported

1,608
children were supported through the delivery of targeted group interventions for a range of identified needs i.e. anger, anxiety, low self-esteem/confidence etc.



136
family support sessions delivered

Our School Service in action:

A young person was referred to the school service team following low mood and suicidal ideation. This was also impacting their self-esteem and confidence.

The team supported the young person through family and one to one sessions, assessing risk and supporting with mental health first aid.

They also attended a Super Skills for Life group to help reduce anxiety and empower them with the tools they need to manage emotions, set goals and achieve them.

The child engaged well with all of the sessions, receiving good feedback from parents and school too. They were happier and more engaged both at home and at school and were no longer expressing any suicidal ideation.

They also joined groups they had previously disengaged from, including drama.

A team member reported walking past the hall and hearing a child singing in an audition. When they stopped to look the child was on stage singing with a microphone and they smiled and gave a thumbs up to our Caritas staff member. They were happy and engaged in the moment and making the most of opportunities that were coming their way at school.

Our young parent accommodation:

Our young parent accommodation service provides support, safety and security, and a period of stability to young parents and their children at a time when they have experienced crisis or distress in their lives. The services helps to prevent them from experiencing homelessness or going into care.

The service provides support to vulnerable young parents, giving them the skills needed to live independently, and creates a safe and nurturing environment where they can grown in confidence creating a family where their babies can thrive.

The parents served by the team at the young parent accommodation have often been at risk of, or have experienced, multiple vulnerabilities, such as family breakdown, domestic violence, sexual assault, homelessness, financial difficulties and physical or mental ill health.

The accommodation is in Blackburn and in the last year has provided supported accommodation for 20 local families, including 17 children. This year we have refurbished the accommodation including a new skills kitchen where young parents can learn cookery, and a garden makeover with new play equipment

Each resident has a key worker who meets them each week for one to one support where they set goals and work together to enable the person to achieve them. These sessions are designed to help the young people improve their parenting and independent living skills to prepare them for moving into the community with their children – and to help ensure the family flourishes.

Staff facilitate a wide range of activities, including story time every evening to show parents the benefits of reading, encourage bonding and help development. A range of play sessions also help parents better understand ways to use play to help their child develop and reach their developmental milestones.

Other activities at the young parent accommodation include wellbeing sessions, budgeting, and how to cook healthy meals. There's also a garden space which has been developed in the reporting year, creating a safe, relaxing space where parents can play with their children and all can relax.

The service has been operating in Blackburn since 1988/1989 and works closely with – and is part funded by – Blackburn with Darwen children's services. We have a strong multi-agency approach and work collaboratively with a range of statutory and voluntary sector partners to ensure we're delivering a joined-up, comprehensive, safe and effective service for the young people and their families.

Our young parent accommodation service in action:

A young local mum was living a chaotic life without any stability for her and her son. She moved to the young parent accommodation and lived with us for 14 months.

During this time she learned ways to improve her parenting skills and built up her confidence to live independently. She joined all the service's activities and her son particularly enjoyed storytime sessions each evening.

When she was ready to move out, our team supported her with grant applications for furniture and other elements involved in moving into your own tenancy.

She has come back to visit and to share with staff how things are in her new home. The family has settled in and are getting on well with neighbours. They are part of the local community and she is looking forward to settling her son into nursery and looking at doing something for herself while he attends.

"Living here has given me so many opportunities to be the best mum I can be to my son…a wonderful support network and you always make me feel heard and seen."

Mum supported by our young parent accommodation team

Some of this year's young parent accommodation service headlines in numbers:

20
families, including **17** children, supported in the accommodation this year.

28
young parents and children attended group work sessions to improve their skills and wellbeing.

20
young parents prepared for independent living.

7
families supported to move on to independent tenancies.

377
activity sessions run

37
young parents and children with improved health and wellbeing.

Supporting homeless people:

Our homelessness services aim to ensure that people in local communities have the support they need to prevent them from becoming homeless, that people who do become homeless are helped to secure, safe accommodation with the help they need to make a new home, and that no one has to sleep rough.

We also aim to enable people to improve their health and wellbeing, access specialist support services, and take up education, training, volunteering and employment opportunities, as a means of sustaining positive housing outcomes. In the last year, 103 people who use our services have volunteered to help run the services, enabling them to gain skills and confidence and to give something back to others.

Health and wellbeing remains a key priority and our Caritas Ramblers group has included a range of special health walks from all of our Manchester services and in Bury. We have also produced a booklet of walks to promote wellbeing.

Our homeless health hubs have been developed in Manchester, Bury and at Loaves and Fishes in Salford and aim to increase access to health services and address health inequalities for people experiencing homelessness. As part of this work, 612 people have attended 188 health promotion sessions in the last year, with 307 people attending 196 health clinics run by health professionals at our hubs.

We work with people in our community to design, deliver and evaluate our services to ensure they are meeting their needs and to enable people to have a voice in advocating for policy and other change where needed. In the last year we have run 197 service planning sessions with people in our services, attended by 226 different people.

We also work in partnership with other organisations in the statutory, voluntary and faith-based sectors to deliver work, maximise the impact on the community, increase our effectiveness and ensure value for money. We're

involved in a range of meetings and partnerships including Manchester Homeless Partnership and Bury Homeless Partnership. We're also an active member of Homeless Link and through them contribute to the development of national policy and practice.

This year our teams have aimed to embed person-centred, trauma-informed and strengths-based practice into all of our services, helping to create psychologically informed environments which are high quality and where – most importantly – people feel safe and can build trusted relationships with staff.

In the reporting year we have also continued to improve the quality of our buildings, such as opening a brand new accessible accommodation project Caritas House; creating emergency rooms at our Morning Star hostel to enable us to accommodate additional people at times of very cold weather; creating a new activity and education space at our Cornerstone day centre to enable us to run classes and creative activities to help people improve their skills.

Whilst improving the physical spaces of our services we have also responded to the climate crisis in small ways, including promoting cycling at Cornerstone day centre and installing a bike rack there, installing an electric charging point at our Denmark Road site for our electric van, replacing the boiler at our young parent accommodation, and setting up compost bins in our allotment gardens at Red Door and Cornerstone.

Some of this year's homelessness services headlines in numbers:

1,676
people supported through our homelessness services.

174
people provided with high-quality, supported accommodation.

615
specialist health and advice drop-ins hosted, including GPs, nurses, chiropodists, opticians, drug/alcohol/mental health workers, immigration advisors, welfare rights and housing advisors

206
housing outcomes achieved (including helping people move off the streets, helping people in temporary accommodation find permanent homes, and preventing people losing their homes)

253
people were involved in meetings to help us plan our services and **79** volunteered to help us deliver the services

865
different people attending the specialist health and advice drop-ins

1,079
activity sessions run to improve people's confidence, skills and wellbeing.

196
service planning sessions attended by **222** people aimed at planning and evaluating our services together

541
different individuals attended activities

Cornerstone:

At Cornerstone, our Manchester day centre, we provide a whole range of services for people who are homeless or at risk of homelessness.

The people who come to Cornerstone are like all of us. They aspire to have a safe place to live and a decent quality of life which includes good health and wellbeing, positive friendships, secure finances and a purpose in life.

More than 1,000 people have accessed and received direct support from the service this year, coming from many different communities.

These people have also helped shape our service and the activities and support we provide, as part of our work dedicated to increasing levels of coproduction. 121 of these planning sessions took place over the year and were attended by 120 different people who access Cornerstone.

Our work with people experiencing homelessness includes a range of health, wellbeing and other activities. 89 people who access the service have registered as volunteers with us, enabling them to gain skills, increase their confidence and give something back.

We have continued to develop the volunteering programme, including the provision of Caritas aprons and kitchen uniforms, food hygiene training courses, and providing bus passes to enable the volunteers to travel to our centre.

We've also created the Physical Health Action Group as part of the Manchester Homelessness Partnership, including the organisation of a homelessness health information fair for people who access the services, as well as professionals working with people experiencing or at risk of homelessness.

Our homeless health hub includes an on-site health link worker and a wide range of drop-ins with health and wellbeing professionals, experts and advisors. 405 people have attended 62 health promotion sessions this year, and 266 people have attended one of 721 health clinics hosted at Cornerstone.

The Cornerstone team regularly hosts visits and gives talks to other organisations, community and faith groups, businesses and schools.

We have also maintained and expanded our partnerships with a whole range of services that deliver regular support sessions at Cornerstone. We are grateful to Boaz, Change Grow Live, Cornbrook Medical Practice, the Department of Work and Pensions, Greater Manchester Immigration Aid Unit, Greater Manchester Mental Health Trust, Shelter, Urban Village Medical Practice and Vision Care for Homeless People who provide regular on-site drop-ins and also to Fareshare GM, Home Manchester, Manchester Homeless Partnership, Reach out to the Community, the Poetry Library, Streetwise Opera, The Whitworth and many other organisations who support our work.

Our Cornerstone centre in action:

An individual came to Cornerstone because he was rough sleeping. He was employed and sleeping on the streets near his work. Our team supported him for a referral to an accommodation where he lived for eight months. He has now moved into his own house.

He said: "You saved my life. The day you referred me to the accommodation, they rang that afternoon and took me in…that's down to your work. I don't know what would have happened if I hadn't come here, it was the lowest time of my life. But you saved me and I can't thank you enough.

He also enquired about how to support Cornerstone and is hoping that, with his experience and skills in the field of customer service, he will be able to join our volunteering team soon.

Our Cornerstone centre in action:

An individual came to Caritas through our energy advice service drop-ins at Cornerstone. She has issues with chronic pain and is disabled and as a result can find it difficult to cook, with tasks such as dressing taking a while. She was therefore on benefits and struggling with money. The issues were having a negative effect on her mental health and she felt that there was no-one who could help her.

The team provided her with financial support including energy vouchers and also conducted a home visit to show her how to use her boiler more efficiently, giving her low-energy light bulbs and draught excluders. She also received health support from staff with a referral to a food bank and she accessed many other support services such as help from the Department for Work and Pensions who helped her with her benefit claim.

She is still struggling with many of the health problems but has said that her mental health state has significantly improved with the knowledge there is a place she can get support. She was initially nervous about having lunch at Cornerstone, but now attends on occasion and appreciates it gives her a break from cooking – something that can be a real struggle for her health.

She said: "I feel really listened to here, you are all such good people."

Some of this year's Cornerstone Centre headlines in numbers:

1,068
people supported

298
different people attended activity sessions

302
activity sessions held to improve people's skills, confidence and wellbeing

67
people accessing the service became community volunteers to help run Cornerstone

297
specialist health and advice drop-ins held attended by **511** different individuals

121
planning sessions held with people accessing the service to evaluate and plan what the service should look like. These were attended by **120** different individuals

56
housing outcomes achieved including supporting people who are rough sleeping to move off the streets and helping people in temporary accommodation find permanent homes, or preventing people from losing their homes.

Morning Star:

Morning Star, adjacent to our Cornerstone centre in Hulme, Manchester, provides high quality, safe, supported accommodation for local men. This is a positive alternative to people who are homeless being placed in private bed and breakfast accommodation which is unsupported and can be unsafe.

People are referred to Morning Star by Manchester City Council where they have been assessed to be in 'priority need' due to their physical or mental health or complex trauma. 93 per cent of people living at Morning Star have mental health problems.

We provide them with a period of stability where they can work on an individual plan with a key worker to address the reasons they became homeless and to build on their independent living skills.

The team at Morning Star works alongside them to help build self-esteem, confidence and the skills to move to new homes, and helps them establish or re-establish relationships with family members where possible. Support plans are established with each resident and a balance of encouragement, supporting, challenging and focusing on skills helps each resident to achieve their goals.

The health and wellbeing of people at Morning Star is also a priority and we aim to help individuals access specialist support services, and take up education, training, volunteering opportunities and employment as means of sustaining positive housing outcomes. Referrals are also made, where relevant, to addiction services or other services that people may require.

Morning Star is one of our Caritas health hubs, and residents are also supported to access the on-site GP, optician, mental health nurse, drug and alcohol workers.

Two new emergency rooms at Morning Star created this year have also allowed us to accommodate additional people who are experiencing homelessness at times of very cold weather.

We work closely with Manchester City Council who commission the service.

Our Morning Star accommodation in action:

A man came to us after being homeless for seven years, sofa surfing. He had lost his job as a general manager and became depressed.

His last known address was living in a friend's garage and sleeping in a car, which he did for three months. He previously took crack cocaine daily because of his anxiety and depression and had never fully dealt with his past family trauma. He has since been diagnosed with PTSD.

On arrival at Morning Star he was very nervous and was happy to know all the support he could access. He made appointments to see all of the support agencies on offer to help with his mental health, drug use, general health and problems with his eyes, and attended all appointments.

Support was given to him to register for Manchester Move and he is now in Band 2 and can bid for available properties. He has now moved onto a private rented shared house but will continue to bid for his own property where he will be able to have his family to visit.

He said: "Being at Morning Star with all the support available to me really help me to build up my confidence and focus on the future."

"I want to get my own accommodation and be able to support my son who is ten years old and living with his grandmother. I want to get a job as I'm a qualified joiner. I want to change for the better."

Person accessing our Morning Star service

Some of this year's Morning Star headlines in numbers:

91
people supported

71
different people attending **130** activity sessions to improve their skills, confidence and wellbeing

20
high quality rooms and **2** emergency rooms, with support on site 24/7

21
people got involved in meetings to help improve the service

Caritas House:

Caritas House, which opened in February 2025, provides high quality, supported accommodation for 19 single homeless men in Manchester. The accommodation is accessible and so can accommodate people with mobility and other access needs.

Residents are helped to develop their independent living skills and improve their health and wellbeing before being supported to move into independent tenancies and make new homes in the community.

As with our other homelessness services, the team aims to ensure that people in our community have the support they need to prevent them from becoming homeless, that people who do become homeless are helped to secure safe accommodation with the support they need to make a new home, and that no one has to sleep rough.

They also aim to enable people to improve their health and wellbeing, access specialist support services, and take up education, training, volunteering opportunities , and employment, as a means of sustaining positive housing outcomes.

The team also works with people in our community to design, deliver, and evaluate our services to ensure they are meeting their needs and enable people to have a voice in advocating for policy change where this is needed.

Support plans are established with each resident and a balance of encouragement, supporting, challenging and focusing on skills helps each resident to achieve their individual goals. Referrals are also made, where relevant, to addiction services or other services that people may require.

This year we have transformed Caritas House from an office building into a high-quality supported accommodation. This included making adaptations to ensure it is accessible to people with mobility access needs, including two fully accessible bathrooms, a low-level kitchen and evacuation chairs.

We have also developed a welcoming and psychologically informed building, including creating a new reception area and creating a relaxing garden courtyard for residents.

Our Caritas House accommodation in action:

A man came to the UK following a traumatic event in Iran where he experienced a severe leg injury meaning he needed to use crutches to aid mobility. He was placed in various temporary accommodations which were unsuitable for his physical needs, before being referred to Caritas House.

Our team provided him with a ground floor accessible room with shower facilities. He made positive friendships with other residents and was involved in the various activities.

The team supported him to register with a new GP in the area and make appointments, and also helped him through a period following surgery in hospital.

He has now reunited with his family and they have been placed in a temporary family house together. He maintains contact with our team, including phone calls to staff for advice and support, and is looking forward to his children starting school and his wife beginning English lessons.

He said: "Thank you so much for looking after me and helping with connecting with my family too. I am so happy and appreciate it so much. You are amazing."

"This place is really nice and tidy too. I can wash my clothes with ease now. I'm not used to this quiet environment because I've always lived in a very noisy neighbourhood, but now I can focus and relax well. I like it here thank you."

Person accessing our
Caritas House accommodation

Caritas House service - a few headlines from the first month of operation in this reporting period:

19
fully furnished bedrooms

5
activities a week including gardening, cookery, an internet cafe and a health walk

20
support sessions per week

12
people have been involved in planning the new service

Red Door centre:

Red Door is our day centre for people who are homeless or at risk of becoming homeless in Bury.

The team aims to provide a warm welcome to anyone aged 18 or over, providing holistic person-centred support. The range of services offered at the centre include helping with housing, finance, benefits, and health and wellbeing support. The team also delivers a wide range of activities, including creative sessions, access to education, volunteering, employment opportunities, health promotion support and much more.

People can also access free nutritious meals and a warm place where they can socialise.

In addition to supporting people sleeping rough or sofa surfing, the team at Red Door also support people struggling with finances, in need of help to maintain their tenancy, those living in social isolation, people experience mental or physical health difficulties, those with drug and alcohol dependency and people with no recourse to public funds.

In the last year the team has seen an increase of 65 per cent in the number of people accessing Red Door for support. This increase has been largely due to an increase in people being adversely affected by the cost of living crisis, and an increase in people seeking asylum or refugee status who were rough sleeping, following receiving their settled status. There has also been a significant growth in the number of people new to poverty or hardship who have never claimed welfare benefits or support before and are unsure how to navigate these services.

Red Door has adapted through the year to meet current trends and demands locally. This has seen the team reach many in need of support who had not previously been aware of the service, and also attracted a number of externally support agencies who we have now partnered with and who attend various drop-in sessions. We are grateful to Achieve, BIG in Mental Health, the British Red Cross, Bury Adult Learning, Bury Adult Services, Bury Council Rough Sleepers Team

Bury Council Rough Sleepers Team Clinical Psychologist, Bury Council Private Rented Team, Bury Council Immigration Team, Bury GP Federation, Bury Live Well Team, Bury Samaritans, Bury Works, Calico, Citizens Advice Bureau, Dentist on the Rock, the Department for Work and Pensions, First Vision Eye Care, Greater Manchester Police, Hepititus C Trust, Horizon Primary Care, Ingeous, Next Steps Community Substance Misuse Recovery, NHS Quell, NHS Rapid Diagnostic Team, One Step, Project Free, Ribblesdale Medical Practice, Rock Healthcare, and Supporting Sisters.

The team regularly holds sessions with people accessing the service to help jointly shape how Red Door develops and continues to meet their needs. We have also developed the presbytery with our visitors to make the spaces we occupy

more user friendly and trauma informed. We have created a large outside yard with outdoor seating, tables, pergola and plants.

Several members of the local community who access the service have also become community volunteers – people who help run the service as a way of giving something back and learning new skills.

In the last year, the team has also carried out a range of health and wellbeing activities and has been redesigned to accommodate the new health and homelessness hub. This includes a successful Caritas Ramblers walking group. The group gives people the opportunity not only to be out in the fresh air and take some exercise, but also enables them to meet new people and reduce isolation. A special booklet of walks has also been produced and shared via a range of organisations locally to help reach an even greater number of people from a wider variety of local communities.

A brand new allotment garden was also created this year, and as well as supporting people's physical and mental wellbeing, enables the growing of organic produce as well as an area to compost suitable waste food and garden waste.

Our Red Door team is also part of the Bury Homeless Partnership and steering group, helping influence and drive change for people experiencing homelessness locally. As with all of our services, working in partnership with with others helps the team ensure that the needs of individuals and families locally are met and accommodated.

Some of this year's Red Door headlines in numbers:

454
people supported

139
different people attended activity sessions

65
per cent increase in the number of people accessing the service compared with the previous year

270
specialist health and advice drop-ins held attended by **283** different individuals

241
activity sessions held attended by 139 people improving people's skills, confidence and wellbeing

53
people involved in planning and evaluating the service

285
health outcomes achieved for **101** people through our Health Hub.

Our Red Door centre in action:

A man came to Red Door seeking support with rising debt from council tax, utilities and rent arrears. He had also been issued a warning from his landlord that he was at risk of eviction.

The team at Red Door supported him with phone calls to Bury council and his energy provider and affordable repayment plans were put in place. He was also assisted in applying for a discount to council tax that he was unaware he was entitled to. Staff liaised with his landlord and explained the situation and a repayment plan for arrears was also set up, removing risk of eviction.

He was able to reduce his debts and as a result his immediate risk of homelessness was removed. The team also supported him to create a budget to ensure his monthly repayment plan was met comfortably each month.

He said: "Thanks for helping me…I've been burying my head in the sand with all this debt but you've helped to show me that I can get myself out of it with a bit of support."

"I came in because I needed to speak to the rough sleepers team, I never intended on staying and doing gardening! It really helped quiet the noise in my head and if you ever need a hand doing more, I'll definitely be up for it."

"Thank you so much for getting me a doctor. I think I would have carried on like this without getting looked at. I didn't think doctors would see homeless people."

Our Red Door centre in action:

An individual came to Red Door because he was rough sleeping and struggling with alcoholism – he explained to the team that he was: "…sat around all day with nowhere to go and nothing to do." which made his drinking worse.

The Red Door team introduced him to Bury Council's Rough Sleepers Team who were on site that day. They were able to complete the necessary referrals and arrange for a homelessness assessment. This resulted in him being found to be in priority need and he was accommodated that same day. He was also encouraged to attend the Red Door recovery activities programme, to give him something purposeful to be part of, and a referral was also made to Achieve.

He attended one of the Red Door health and wellbeing walks to Manchester Natural History Museum and, having thoroughly enjoyed the session, became a regular attendee of many of the activities at the centre. These activities have also helped with his time and routine, and his alcohol intake has reduced as a result. He engages regularly with his support workers and has been dry for three months.

He said: "I would be sat somewhere now with a can in my hand but coming out on this trip, I haven't even thought about having a drink and I've learnt so much. I will definitely be coming again next week and I might even try the arts and crafts too."

In the last year, the number of people accessing Red Door has increased by

65%

"I just wanted to say thank you. It's been really nice to come in and have a brew and something to eat - to feel like a human being again if you know what I mean."

Supporting our wider communities through social action services:

The Lalley Centre, Community Pantry and Allotment

The Lalley is a vibrant community centre, food pantry and allotment where people can get help to transform their lives. The team supports people with practical needs in areas such as housing, health, employment, poverty and isolation.

Our community allotment provides a space for local people to learn about growing organic produce and to experience the wellbeing benefits of being outside and around nature. Fruit and vegetables grown on the allotment are shared with people visiting the food pantry, which also provides long-life and supermarket surplus items for people who need them.

One to one work is at the heart of much of the Lalley centre's work. This includes support for people to prevent homelessness or improve their housing situation, ensuring people are getting all the income they possibly can, ensuring someone's debts are not overwhelming them, and supporting families and individuals to thrive. The team also assists with people's right to personal safety and safeguarding, as well as supporting those who have no recourse to public funds, those who have overstayed visas, those who need access to health care and a range of other services.

There are also drop-ins at the centre for a range of areas, including for energy advice, accessibility support and English language lessons with our Aspire team.

The community food pantry aims to provide more dignity and choice to people accessing the service. The pantry stocks a wide range of foods to suit different diets. Display fridges and shelving have helped to create a shopping-style provision service and people typically contribute a small amount of money for each visit. This helps to keep the pantry running for everyone, including those who aren't able to pay due to no income or benefits.

It has been accessed 1,888 times this year, illustrating the high need for food support amongst people in our community. This year the pantry has maintained its five star food hygiene standards rating and people accessing the service have influenced it positively again this year. This includes the suggestion to start using shopping trolleys. Purchasing an additional freezer has increased the frozen food storage capacity meaning that the team can safely store more valuable meat items and do not run out. Any food waste from the pantry is composted on our allotment, increasing circularity in our operation as food grown there is subsequently supplied to the pantry.

Our community allotment is a friendly and welcome space for all. The allotment supports people living across Manchester, particularly in the local area, to access and engage with quality greenspace. This boosts physical and mental wellbeing and also provides nutritious food for the pantry, providing an example of addressing social and environmental issues together.

This year the team has increased wellbeing visits to the site by 15 per cent, welcoming more than 150 new people to the allotment. They have also reduced requirements for buying compost by 90 per cent. The allotment manager has given talks at the RHS Urban Show, drafted an article for publication on the Royal Horticultural Society website about the team's prison growing scheme, and completed features for a range of other platforms too, including MCRActive and Hubbub online.

The allotment has also hosted visits from local charity Back on Track, each ending with reflections and suggestions. This included ideas put into

practice such as painting of fences on the plot. A new polytunnel and water collection system (developed in partnership with Sow the City) has promoted accessibility and sustainable growing practices, reducing distances needed to travel for watering and including a raised bed which makes gardening easier for many.

A new pond has also been built to increase biodiversity, particularly insects and birds, and is an attractive feature of the garden. The team has also created a 'Library of Gardening and Nature' with text, pictures and identification guides that can be used by anyone in the allotment. These have been helpful for identifying species on site and also on local nature walks which start at our site.

The Lalley has a significant impact on the people who access the service and the team is always working to find new ways to deliver activities and support. A new regular timetable was introduced in the reporting year and the centre has become a much busier local hub as a result.

The team works in partnership with many agencies, other charities, local schools, businesses and a wide variety of specialists to deliver its support for local people. We are grateful to Thrive, FareShareGM, Costco, local primary schools St Patricks, St Malachy's and St Edmunds, Health Navigators, St Patricks, St Dunstan's, Hidden Gem and St Malachy's churches, Greater Manchester Police PCSOs, Age UK, Mood Swings, Causeway, Housing Solutions Manchester City Council, Manchester Move, FareShareGo, Morrisons Picadilly, Sow the City, HMG Paints and the Department for Work and Pensions.

The Lalley team also hosts events and corporate days were businesses can come in and volunteer across all three areas on the site.

This year the team has also grown the number of volunteers supporting their work, generously giving their time and commitment to help operate the services across the Lalley, something we are hugely grateful for.

Some of the headlines from the Lalley Centre, Community Pantry and Allotment in numbers:

433
adults accessed the Lalley centre service this year

1,732
children were supported by the Lalley centre service

1,888
The community food pantry was accessed 1,888 times

36
friendship group sessions were held and attended by **242** people

146
allotment portions were given out in the community food pantry

9.7
tonnes of compost was produced on site with **8.7** tonnes of food waste recycled

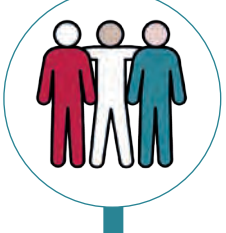
6
cooking sessions were run with **46** individuals attending

11
wellbeing sessions were delivered and attended by **61** individuals

110kg
of food were grown on the allotment

1,358
attendances at the centre's tea and toast sessions

950
children visited the allotment



683
adults visited the Lalley allotment

23
people at risk of becoming homeless were supported with applications to housing providers and **37** more were supported via internal and external agencies

57
people were assisted in claiming appropriate benefits with **24** more receiving help with budgeting or debt agency referrals

Our Lalley centre, community pantry and allotment in action:

A female, married with four children came to us for support. Her dad died very suddenly and, though he lived quite far away, had two young children from his second marriage. When she was informed the children were about to go into care, she travelled and brought them to live with her.

She had no financial support in place and could not claim benefits for them. They had little in the way of belongings an she used her savings to urgently provide clothing, footwear and school uniforms.

The Lalley centre team supported her to apply to access our Bishop's Fund to buy beds and other essentials to support the family with their financial crisis.

Her and her husband have feedback that they were extremely grateful for the support of our charity at a time when they needed it the most.

"The food selection today has been amazing. Thank you so much for what you do. When I get a job soon I'm going to try to donate to the Lalley to give back for how you helped my family."

"Fantastic. It was so nice to see the kids getting involved too. They will be the next generation of recyclers and make the world much better than we have."

A person came to the UK as a refugee fleeing war in Ukraine. Having heard about the Lalley centre after her arrival, she accessed a range of different types of support, including the food pantry.

As a single mother, she was struggling financially to support her family. After visiting the pantry for a number of months she expressed an interest in volunteering and has since begun the application process for this.

She said: "You have given me huge, critical support in that every week this place can save my family from their hungry strugglings."

A female came to the Lalley allotment who was not confident doing gardening activities and struggled with her mental health due to addiction.

She attended gardening sessions with a group from charity Back on Track, two hours each week. As part of these sessions, she learned to grow plants from seed, looking after them and harvesting them.

She is more confident when approaching gardening activities and finds that coming to the community allotment helps reduce her anxiety levels. She is considering joining the allotment more regularly outside of the Back on Track sessions.

She said: "It's kept me off my addiction and I've got more confidence…it's my favourite day of the week, I feel like real calm and my anxiety goes. I don't have all that tension and I've noticed each time it seems to be more and more lush here…I'm more confident with gardening. At first I thought I was going to do a lousy job but now it's like I know what I'm doing!"

St Joseph's Mission to Deaf People:

St Joseph's Mission to Deaf People recognizes the rights and needs of Deaf people. We believe and acknowledge that Deaf people are a cultural and linguistic (sign language users) minority group.

There are still many people who have very little understanding about what it is like to be Deaf; essential communication is often taken for granted and we take every opportunity to try and educate the public and reduce the isolation of people in our local communities.

The team is committed to providing for the spiritual and pastoral needs of Deaf people, particularly those who are profoundly Deaf. People of all faiths and none are welcome and we ensure that access to services and pastoral support is available and delivered in a language that is suitable. We also recognize the temporal challenges which more forcefully impact on Deaf people and widen our brief across our services to embrace the social welfare concerns of our community.

One of the obstacles Deaf people face is often the lack of awareness of their rights and needs. Lack of communication can lead to isolation, misunderstanding, and marginalisation.

It is often difficult to quantify our work with Deaf people. Sometimes it is straightforward such as translating letters or filling in forms, other times it's a chat or the opportunity to receive more information or clarification and reassurance. Advocacy is tailored to individual needs, as with every person we support in our services, so time spent with people could range from a few minutes or hours to several days.

This year events and services have been opened up to the wider public to gain more involvement and interactions with the wider community. This would include hearing people or deaf/oral people who are involved in other ways. A range of presentations, walks, visual faith and information sessions have also been delivered.

Pastoral support has continued to be a priority, including visiting of people in hospitals or at home as needed. The service, which is volunteer led, is reactive and responsive, empowering people to take the appropriate actions for themselves as we support them.

We are grateful to the Catholic Deaf Association, the Diocese of Salford Chaplain to the Deaf Canon Paul Daly and St Joseph's Club.

Our St Joseph's Mission to Deaf People service in action:

A person was introduced to our team and at the time were only involved in one group and one activity as they felt they were unable to communicate with people outside of this. They did not understand what they had to offer or how they could help.

With some discussions they realised some staff at Caritas could sign British Sign Language, while others adjusted communication to include written or gestural communication.

As a result they began to volunteer, including at our Lalley centre, food pantry and community allotment. They are now on the path to becoming a fully registered volunteer with our charity.

"I've never been to a place where such strong efforts are made to ensure that communication across language and culture is respected and held as the highest priority. It's not easy but it's so important and great to see."

Some of this year's St Joseph's Mission to Deaf People headlines in numbers:

105
adults accessed the service

12
signed Masses held in Burnley

148
appointments with people to support language translation

7
individuals completed the visual faith course

52
signed Masses held each Sunday

28
people attended walking tours of history and the Deaf history of Manchester

Aspire – supporting refugees and people seeking asylum and safety:

Aspire, which comprises our specific services supporting the welcoming, protecting, promoting and integration of refugees into life in the UK since its foundation in 2016, has assisted many people fleeing war, famine and poverty.

Many wish to learn English as a means of continuing the work and employment they had before being forced to leave their country.

Legal processes in the UK are long and complex and can be challenging to navigate. Most people seek legal help but their lives are put on hold for months or sometimes years. In that time our services support people to live as best they can.

We also support parishes and wider local communities in joining practical action, aiming to improve the lives of families and help them resettle and thrive.

Our services and activities are informed, person-centred and able to respond to the individual needs of people who come to us.

The Aspire Education team supports people who are learning English as a second language, in all levels from pre-entry to IELTS level. Learners are supported in a holistic way including assisting them to grow in confidence, wider skills and language.

Digital skills sessions are also accessed by those learning English helping them to positively integrate in the UK. The ESOL learners engage in a range of events and activities at key times of year to celebrate their progress and share experiences which each other and other projects. The purpose is to ensure that learners are ready for integration into UK life and are prepared for further education, employment and positively integrated experiences.

Our learners provide us with feedback for the year as well as their hopes for the future. We collect this information through conversations but also through written feedback forms which are usable in English, Farsi, Arabic, Polish and Cantonese to ensure learner views are truly included.

Integral to our services is the offering of a welcoming and inspirational community in which refugees can pursue their aspirations integrate into their new communities, and rebuild their lives.

Volunteers support the services and are integral to their effective delivery. We're extremely grateful to them for their time and support.

Through our community sponsorship scheme, volunteers are supported to safely resettle, welcome and support a family of refugees in their community over the first two years. As the lead sponsor, we provide capacity and professional supervision, acting as guarantor of the scheme and providing the framework for safeguarding, training and mentoring. We also evaluate the programme.

The scheme enables families to pursue their aspirations and allows parishioners to live faith through action.

We are grateful to RESET, Homes for Ukraine and St John of God matching services.

"I would like to thank my teacher for the useful lessons. They provide them in an excellent, clear and easy way of conveying information to the recipient."

Our Aspire services in action:

93.9
per cent of students feel that they have gained confidence in using English

93.1
per cent of students feel that they have gained new skills from classes or volunteering

70.1
per cent feel more ready and prepared to answer and complete forms for medical or employment purposes

Some of this year's Aspire headlines in numbers:

157
students have been through an assessment to start learning English at an appropriate level

1,300
hours of teaching delivered in the academic year

15
students successfully completed level 1 and level 2 ESOL examinations, including more than one with 100% pass rate

3
families from Ukraine supported to challenge decisions facing eviction or supported hosts to establish formal tenancies and ensure support needed is delivered

12
adults and 15 children supported to settle in the UK by community sponsorship volunteers

Energy advice service:

The energy advice service aims to increase energy awareness and help alleviate fuel poverty, including amongst groups often not able to access mainstream energy advice services such as people who use other languages including British Sign Language, Arabic and Farsi.

The team provides free energy awareness drop-ins at many of our service locations and also in third party organisations, schools, workplaces, and community hubs such as libraries.

Appointments can also be made for one-to-one advice sessions or home visits to discuss mitigating energy related debt, and also consider providing energy vouchers and other small intervention measures to reduce the effects of fuel poverty.

The service team also delivers education and support on many issues including:

- Proper utilisation of heating and hot water systems
- Identification of damp and mould and developing strategies to treat it
- Guidance on energy consumption and how to minimise costs
- Helping consumers choose the most suitable methods for settling their bills
- Guidance on recording gas and electricity consumption and calculating associated costs, empowering individuals to track their usage patterns and manage expenses effectively
- Identification of causes of condensation dampness, strategies to prevent it, and remedies to address existing issues, ensuring a healthy indoor environment and protecting properties from moisture-related damage
- Ensuring the efficiency and proper utilization of heating and hot water systems along with understanding control functions, which are crucial for minimizing energy wastage and optimizing comfort levels in homes
- Locating and providing information on Government and other third-sector initiatives

The team also supports people moving into accommodation for the first time, such as those who have recently experienced homelessness or are moving out of Home Office accommodation. This group generally benefits from early intervention, to help with understanding as well as providing practical support such as contacting energy suppliers.

Energy advice service volunteers also support local people and five volunteers have been recruited this year. This has enabled two sessions per week being aided by volunteers. We are really grateful to them for their support.

We are also grateful to:

The Energy Saving Trust
Torus Group
Afro-Caribbean Care Group
Chorlton Good Neighbours
Oasis Denton Community Centre
Stretford Public Hall
Yaran Longsight
Salford Deaf Centre
Feed My City
Irwell Valley Housing Association

Our energy advice service in action:

A man first came into contact with our charity through his family's use of the Lalley community food pantry. He lived with his wife and four children and worked as well as receiving some universal credit. Their situation was challenging as they received deductions from their benefits for the part-time work and support only being received for three of their children. This had put them in a budget deficit of more than £300, which was limiting their ability to pay for necessities such as electricity and water.

He was not confident in interacting with utility companies and had been left in difficult circumstances with many of his household bills. He had an outstanding debt of £1,110 for his prepaid gas meter and a further £1,800 for his water bill.

Our team contacted the gas supplier regarding the debt and quickly discovered that he had been incorrectly paying debt for a period of time before he was liable. This led to £1,110 of false debt being cleared as well as a cheque for £1,269.

The family have found that as they are no longer paying incorrect debt payments the top-ups necessary to keep their home warm have reduced. They are also more confident in their ability to deal with the energy companies,

They are hoping to use what they have learned from our team to switch supplier and our team will also be assisting them on managing their outstanding water bill debt.

"The voucher you gave me lasted two months on my meter and I don't have to worry about going cold this month thanks to you."

"Thank you so much for helping us. This cheque has been a great Christmas present."

Some of this year's energy advice service headlines in numbers:

1,481
face to face sessions with individuals

85
energy home visits carried out

65
energy workshops or events held

396
energy phone appointments achieved

901
individuals attended workshops and events

131
energy vouchers provided to those in crisis

Accessibility service:

The accessibility service works across different Caritas services and projects, as well as within parishes across Greater Manchester and Lancashire, creating a positive atmosphere for dialogue about accessibility, disability and inclusion.

Accessibility is a basic requirement to honour human dignity. No person should be unable to participate because of an unmet access need.

Our teams strive to ensure that all people are recognised as equal and worthy of respect. We encourage people to share and develop ideas so that everyone is empowered to take aprt in a way, and to an extent, that suits them best.

This includes people who access our services, employees and volunteers. We seek to welcome, integrate and support the participation of all people by making our projects accessible. If people do face barriers because of a physical, mental, emotional, learning, sensory and/or communication need we endeavour to work alongside them to find inclusive ways of working.

Our accessibility coordinator leads this work, a role which is part-funded by the Catholic Fellowship.

Universal design has been promoted into the ethos of our charity, increasing the awareness of accessibility needs and promoting a culture of asking what is needed, recording and (with permission) sharing appropriate knowledge. There is clear evidence that policy and procedure has been influenced and change is occurring.

Dialogue around accessibility has continued to increase this year, with people gaining confidence in discussing the topic and sharing ideas, opinions and needs.

We continue to consider accessibility from the planning stages of project and service delivery. Increasingly, projects, advertising, events and funding applications are being designed with specific accessibility needs of people known to the project in mind, but also considering other potential needs.

This year the service team worked with the Lalley community allotment team to provide a walking and wheeling project that included nature and routes around the area.

A range of resources such as a parish guide to accessibility have been prepared and are proving popular with local church communities.

The team also delivers a range of events and training sessions to help upskill people in parish communities, Caritas staff and volunteers and more. 539 adults and 166 children attended these events in the last year.

When required, efforts are made to provide written communications confirming to clear print standards, with further adjustments such as BSL/English interpretation, specific lighting, text style, font size and paper colour considered. Options also include face-to-face, audio telephone calls, email and whatsapp/SMS messages with further information presented in posters, leaflets, on our website and visual boards. Employee contact information at times adds ‘text only’ after a mobile contact number, demonstrating the access needs

> *“As an autistic person, this session was excellent to share knowledge and understanding and spread awareness. It was done excellently and was not complicated. I had a wonderful experience being around other people that have difficulties and I found it very interesting with the sign language and the person interpreting was very interactive. Thank you for the time and effort.”*

of the employee but reinforcing that Caritas is always ready to connect with people in a direct way.

We have also introduced volunteer accessibility advocates who support people in their parishes and work under the supervision of the Caritas accessibility coordinator. The team has also begun working even more closely with local schools to increase accessibility and empower Caritas student ambassadors to support others in their community.

We are grateful to Bridge College, Caritas Social Action Network, Catholic Disability Fellowship, Laudato Si Centre, Seeability, Oldham Mencap and Sacred Heart Choir.

Our accessibility service in action:

A person came to us having just finished university. They did not feel ready for the world of work, in most part because of difficulties faced through having autism, but also a physical disability.

Our team met with him on a number of occasions and discussed options for volunteering. He also spoke in detail with our Lalley allotment manager and a plan was agreed to ensure that his volunteering was meaningful and successful, especially around his communication needs linked to autism.

With his permission, a family got in touch and said: "…this volunteering at the centre that you kindly helped get is so important to him and to me. He is so proud of himself that he mastered the van driving. He is managing that for now. I told him to walk slowly and with care while carrying boxes and he assured me that he is okay with that too, at his own pace. Thank you."

Some of this year's accessibility service headlines in numbers:

312
adults and **181** children accessed the service this year

539
adults and **166** children attended accessibility awareness sessions

8
accessible paths through nature sessions delivered, attended by **68** adults and **3** children

138
accessibility service drop-ins delivered

1
disability hate crime event held, attended by **88** adults and **15** children

12
volunteer accessibility advocates supported our work in local parishes

53
accessibility awareness sessions delivered

12
parish advice sessions held

296
accessibility adjustments made in Caritas services

Caritas Bishop's Fund:

The Caritas Bishop's Fund primarily supports individuals and families across the diocese facing significant financial hardship.

During this reporting period, the majority of those accessing the service were either receiving welfare benefits or were engaged in low-paid employment.

Many were single parents managing household responsibilities alone or individuals experiencing crisis situations such as sudden unemployment, domestic breakdown, or health-related challenges, including those long-term or life-limiting illnesses.

The needs presented were diverse but showed clear patterns. A significant portion of applications requested assistance with essential household items, particularly white goods (such as fridges and washing machines), beds and general furniture. Basic necessities like clothing, school uniforms for children, food vouchers and contributions towards travel costs were also among the most common requests.

These requests reflect the deepening cost-of-living pressures faced by vulnerable groups in our communities. Our service aimed to provide timely, dignified support to help bridge these material gaps and ensure a basic standard of living for those most in need.

Over the past year, we have also significantly strengthened our ability to respond quickly and compassionately to individuals and families in crisis, with a particular focus on those in low-paid work, on benefits or facing serious life challenges.

We improved the speed and quality of our support, streamlined the application process, strengthened safeguarding and data protection practices and enhanced collaboration with partner agencies.

By promoting dignity, inclusion and sustainability in all interactions, we ensured that the service remained welcoming and accessible.

Through better data collection and impact reporting, we demonstrated the tangible outcomes of our work to stakeholders, while also engaging more actively in fundraising and innovation efforts to ensure future growth and resilience. These developments have allowed us to meet urgent needs more effectively and to build a foundation for continued excellence and service improvement.

Our Bishop's Fund in action:

A family were housed in a refuge after they fled domestic violence, leaving their previous life with nothing. They moved to a different accommodation but had no appliances such as an oven, washing machine or refrigerator. The youngest child told school staff that they would leave their milk on the back doorstep to keep it cold and that she washed her school uniform in the bath. Mum was buying items when she could and was hoping to save enough to buy a fridge. The school contacted the Bishop's Fund to arrange a crisis grant to support the purchasing of a washing machine and oven for the family.

This year, **49** families were supported with Bishop's Fund crisis grants

11 individuals also received a grant

A local woman recently became a single mum to her four children and was no longer receiving support from her children's father. Due to the two child benefit rule, she was struggling to support and feed her family.

She was extremely worried about feeding her family in the summer holidays as she had been using the school food bank daily, and her children had been surviving on their free school meals and on tins from the food bank for the last two months.

Mum's sister had recently died by suicide and mum, as next of kin, had to pay for funeral costs, which depleted her finances. Due to the breakdown in her relationship the children's father took the electrical appliances from the house, including the cooker, fridge and freezer so the family struggled to cook and store food at home.

The school worked with the Bishop's Fund team to secure a grant to help the family out of the acute crisis.

Training service:

As part of our work, which we will continue to develop in the coming year, is the provision of specialist training to individuals and organisations.

The purpose of this training delivery is to share skills and knowledge to help people in the community, other charities and individuals improve their ability to respond to incidents and issues in the community.

In the reporting period we delivered a range of training sessions including accessibility topics, workshops to challenge and act against poverty, emergency first aid at work, first aid at work, and mental health first aid.

Catholic family care:

Originally established under the auspices of the Catholic Needlework Guild to provide new and reusable clothing to children and families experiencing crisis and hardship, this service continued its mission within Caritas Salford throughout the 2024-25 financial year.

Sadly and with regret, due to the retirement of our lead volunteer, this volunteer-led initiative ceased formal operations at the end of the financial year. Remaining garments and school uniforms were distributed as planned and essential activities have been seamlessly transferred to our Lalley Community Centre.

We would like to take this opportunity to celebrate the unwavering dedication of the numerous volunteers who over the years have tirelessly coordinated and supported those in need, especially through the provision of school uniforms.

Special recognition goes to Teresa Burns our recent volunteer lead, who has retired from her role after years of selfless service. We extend our deepest gratitude to Teresa and all volunteers involved for their profound impact and commitment to our community. Their compassion and practical action has touched countless lives, exemplifying the spirit of solidarity that defines Caritas Salford.

Formation, animation and advocacy

Caritas works to form and animate our parishes and school communities with the necessary tools to help them put the Church's commitment into practice, in accordance with the principles of Catholic Social Teaching.

Our aim is for a positive, transformative impact on the lives of people experiencing poverty, homelessness, discrimination and disadvantage across the diocese, and within the wider community.

We have continued to build relationships, visibility and credibility across the diocese through mutually collaborative engagement in shared projects and initiatives, and have continued to connect well with our diocesan school community.

Our team has continued to provide school staff with an opportunity to refresh their knowledge and understanding of Catholic Social Teaching, how it links to the mission of their school, and has supported them as they identify where any gaps might be and how they might bridge them.

This year our positive relationship with many of our diocesan schools has continued to grow through the delivery of pupil Caritas ambassador training and the 'Introduction to Catholic Social Teaching and how to embed it' module for school staff. We also receive regular requests to deliver ad hoc assemblies, information sessions and mission day sessions from schools which we accept as often as possible.

Kath has been assisted on occasion when delivering Caritas Ambassador training by a Caritas volunteer who has brought her valuable experience of volunteering at Red Door to the session.

The Caritas Love in Action trophy which was introduced in each diocesan school has also proved to be a great success in helping schools to embed and celebrate within their wider community social action, rooted in the principles of Catholic Social Teaching.

In addition to school support, many of our parishes have also continued to accept the invitation to appoint a Caritas representative, allowing us to continue to keep in touch with local practical social action projects and provide additional support as required.

We have created a range of resources and toolkits to help parishes support people in their community. Examples include a 'how to' parish guide for setting up a warm hub, plus three further resources developed to signpost and support the provision of community meals, community sponsorship and election hustings. Deanery signposting resources have also proven popular and parishes are now able to refer to these if a parishioner is concerned about a person experiencing, for example, food poverty, alcohol or drug issues. We also delivered a 'Are you General Election ready' session in a local parish to help support parishioners and provide them with guidance on practical issues such as encouraging voter registration.

We also ran a Modern Slavery Awareness training session which was held in Cathedral Centre and attended by more than 50 people. The training brought together the Santa Marta Group, Greater Manchester Police and the Medaille Trust with feedback from attendees extremely positive.

Our charity website also includes a diocesan social action map, an interactive resource that can be used to search for projects in specific areas of Greater Manchester and Lancashire.

In this special Jubilee year, the team has created a range of resources including supporting parishes in increasing accessibility, one regarding the Jubilee for Older People and Grandparents, and one for people experiencing poverty.

The team proactively seeks feedback and reviews all resources and events on an ongoing basis with a view to continual improvement. The team has also participated in the Caritas Social Action Network's online Catholic Social Teaching programme.

Across Caritas the formation and animation team has also continued to work to increase engagement and understanding. People who access our services were offered the opportunity to have their voices listened to as part of the Diocesan Synod's Big Listen, and our induction sessions for staff are extremely helpful in sharing more on our organisational mission and values.

Or parish Caritas representative programme has continued to develop with 27 active reps across the diocese. A new starter pack has been developed and is provided to representatives, including a checklist of recommendations around initial actions, key social action dates, maps of Caritas services and the Caritas prayer. Representatives are also invited to attend the half day induction programme with other new staff and volunteers.

We also bring together various Catholic charities from across the diocese in the regular Diocesan Social Action Network meetings. This gives focus to sharing news, resources and hearing from relevant guest speakers as well as encouraging collaboration and idea-sharing.

The team is also part of two Citizen's UK chapters in Greater Manchester and Lancashire.

Some of this year's formation and animation work in numbers:

12
parishes supported with advice regarding social action and signposting

27
parish representatives volunteer their time to support and drive social action in their community

38
Caritas ambassador training sessions held in local schools

1,016
individuals accessed the digital resources provided via our website

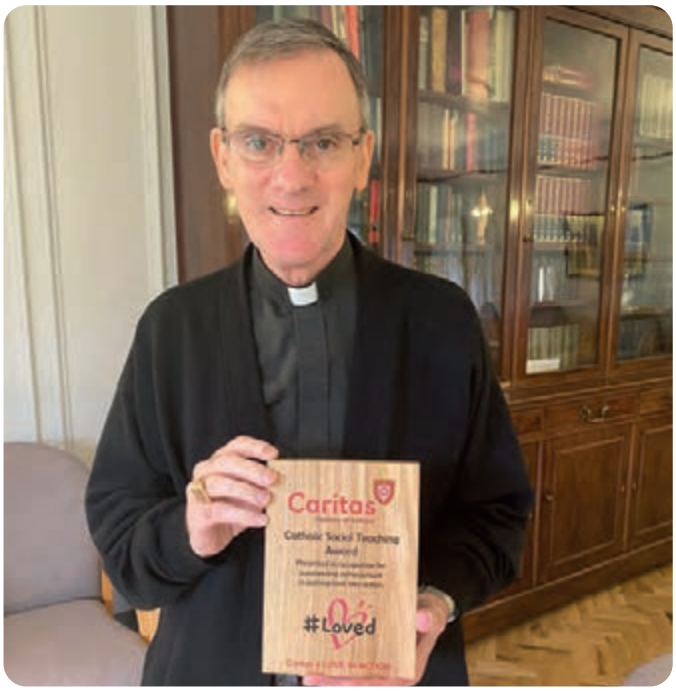
498
school staff received the 'Introduction to Catholic Social Teaching' sessions

399
new Caritas ambassadors trained and now active in their school community and beyond

Our formation and animation work in action:

Following the completion of our Catholic Social Teaching and Social Action training sessions at a parish locally, five members of the young adults group successfully applied to volunteer with Caritas.

They were inspired by hearing about the work of our charity and are now involved in supporting us in a range of ways. The parish is also exploring what additional grass-roots social action they can further engage in.



"You've given us the confidence and enthusiasm to move our plans forward and inspired us to develop our plans further and have the confidence to be present in our local community. This means the children will be able to see more first-hand the issues within our local community and support with combating them."

A school Caritas ambassador team leader

A local head teacher contacted Caritas after recognising that they needed to better embed the principles of Catholic Social Teaching for school staff and beyond.

We delivered Caritas ambassador training to a cohort of pupils, followed by an 'Introduction to Catholic Social Teaching session for staff. The team also began the school's Mission Week on Catholic Social Teaching, presenting to each year group on day one.

Four months after the session, the head teacher informed our team that they had received 'outstanding' across all areas in their CSI and thanked us for our contribution.

"The Synod listening session was cathartic. Great meeting up with people and sharing ideas as part of a network."

Person taking part in the diocesan Synod exercise with Caritas

Advocating for change:

Through our advocacy work we aim to call for a more just world where the voices of people experiencing poverty, homelessness, displacement and disadvantage are listened to, and acted upon. We want to support and empower people to positively influence the policies, structures, decisions and resources that affect them.

Our policy and advocacy work has built in strength this year, and our team has continued to use the 'see, judge/discern, act' principles to research, gather and share information and knowledge in a manner which protects human dignity, especially from the lived experiences of the people we work alongside.

We advocate for change to address the underlying causes of social problems in our communities and lead appropriate campaigning activities to act upon these and achieve tangible positive outcomes.

We also seek to engage with decision makers to call for change and carry out research to best understand the challenges people face, including meeting with local MPs, councillors and other key decision makers.

We have been ready and able to respond to opportunities when they arise and have contributed to a range of Government consultations, providing evidence as new legislation is debated. Members of our team also attended two events in Parliament – a reception by Homeless Link and an MP event hosted by CSAN.

This year we carried out exclusive research, surveying school leaders across the diocese on the topic of child poverty, mental health needs and support services in schools. The responses were rich with stark insights into how child poverty and mental health needs have increased significantly for local children, and all the many ways schools are responding, despite not being adequately funded. With more than three quarters of local authorities in the area covered by our diocese having more than a third of children living in poverty, our school service continues to work alongside local schools to help support children, families and others in their community. We will also continue to campaign and shout loudly to help drive much-needed change.

A range of blogs and regular policy and advocacy updates have proven popular on our charity's website, helping to update people locally on our work while also encourage them to take action in their communities.

Working in partnership with others has remained an important part of our advocacy work. We have participated in a wide range of local and national events and meetings on key topics including child poverty, homelessness and migration.

This year we have seen two key changes based on our policy asks. The Government announced in the Autumn Budget a reduction in debt deductions from Universal Credit. This change, implemented from April 2025 onwards, makes a tangible

Some of this year's advocacy work in numbers:

3,695
individuals have viewed the monthly policy updates on the Caritas website

7
written submissions have been made to Government consultations

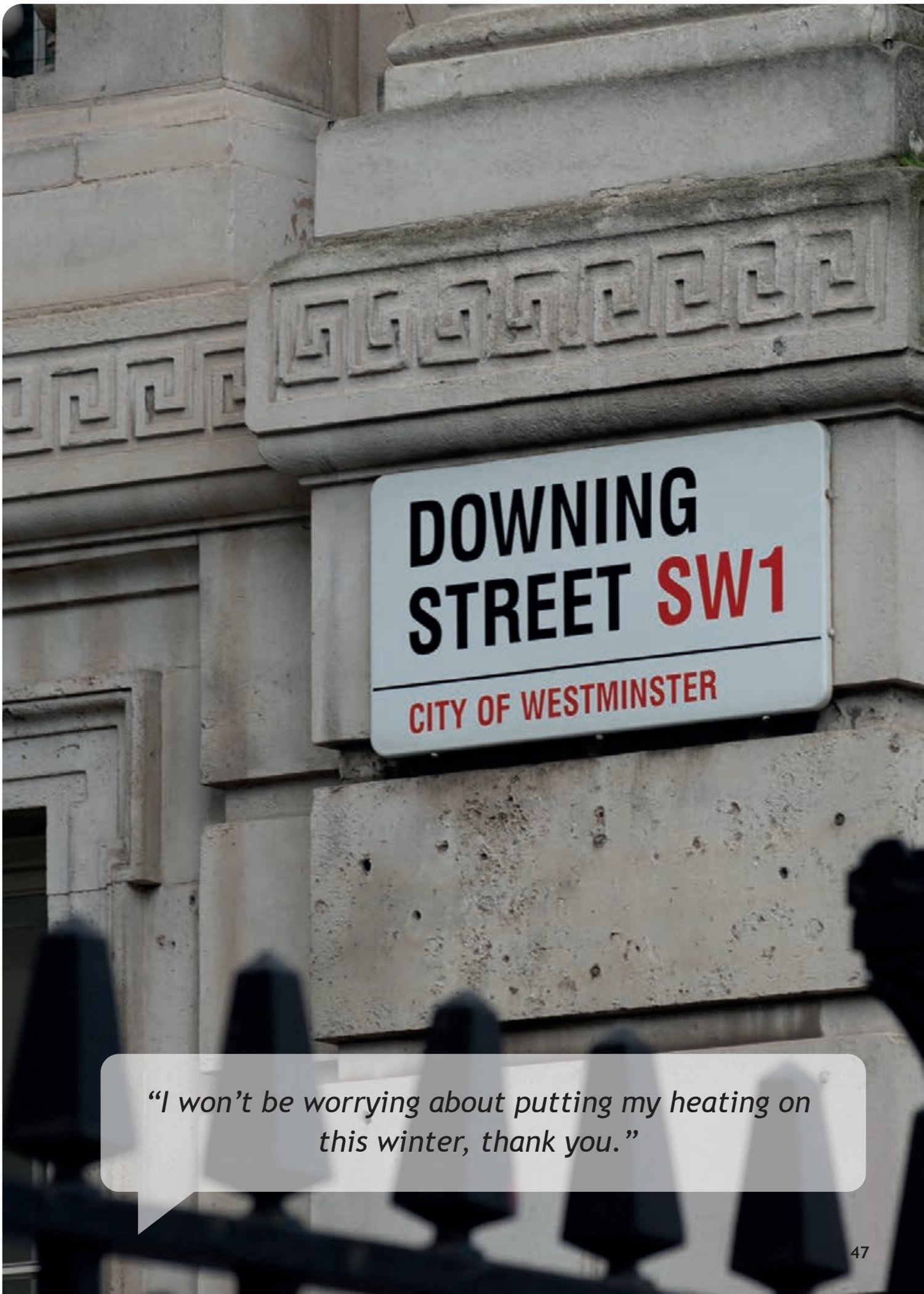
78
school leaders took part in a special report we delivered on child poverty and mental health in local schools

11
joint letters signed with other organisations to call for change in policies or decisions which affect people in our communities

difference to more than a million households across the countrys receiving Universal Credit, who will be better off by an average of £420 a year.

In addition, the Home Office announced a temporary extension to the move-on period from asylum accommodation and support when someone is granted refugee status, from 28 to 56 days. This change reduced the risks of homelessness for people newly granted refugee status, and we will continue to call for it to be made permanent for all refugees.

> *"This sessions highlighted really well the complexity and sensitivity of the issues of poverty."*
>
> Person attending poverty training and information session



"I won't be worrying about putting my heating on this winter, thank you."

Volunteers

Our volunteers support our services and departments across Caritas and this year we are, again, hugely grateful to every one of them. We simply couldn't carry on working alongside people in our local communities without their fantastic support.

This year we welcomed 83 new volunteers and are really grateful to all of them for their kind help. In addition to winning the Kings Award for Voluntary Service in 2023, we were also nominated in this reporting period for the Spirit of Manchester Volunteering Team of the Year award.

In the reporting period we have continued to review our policies and procedures relating to volunteering, and have managed and created various new volunteering roles to help support our various charity's departments and services. All volunteers also complete mandatory adult safeguarding, child protection, health and safety and modern slavery awareness training, and are invited to take part in our regular inductions for staff to further increase their awareness and understanding of our charity, our mission and how it is rooted in Catholic Social Teaching, and how their role fits into the bigger picture.

Through collaborating with two local SEND colleges, we have created a new volunteering role this year, 'supported volunteers'. These are individuals referred from a trusted partner who will be supervised at all times by a support worker (they do not have responsibility for sensitive data and are not involved in offering regulated support to other people). These new volunteers, like our others supporting across the organisation, play an invaluable role in helping deliver our charity's core mission and are a fantastic asset to our services.

We also regularly benefit from corporate volunteering groups who attend our services to give their time. This not only proves valuable in terms of assisting in the delivery of our services, but also helps to raise awareness of our work. It opens up new conversations and leads to other ways of working together, pledges for additional support, and a wide-range of other opportunities too.

Volunteers are regularly communicated with via email, in person and via the news section of our management system Assemble. This helps ensure the volunteers stay involved and informed with important updates and events – and most importantly helps share the amazing impact their volunteer has on the lives of people in Greater Manchester and Lancashire.

The value of our volunteers and their impact is also formally recognized in our annual Volunteer Week celebrations. We held a special event this year in which we recognised and honoured long-serving volunteers and invited all members of our volunteering team to join us Mass celebrated by Bishop John Arnold, refreshments and celebrations. This was attended by more than 60 volunteers and events such as this are always wonderful occasions and help foster a sense of community as the team comes together and highlights the invaluable contributions of our volunteers.

Some of this year's volunteering work in numbers:

217
volunteers support our work

3,434
people viewed our volunteer opportunities online

32
new volunteering opportunities were created

In May, two long-standing Caritas volunteers attended Buckingham Palace on behalf of our charity, for the Kings Award for Voluntary Service ceremony and garden party.

At the event they met and spoke to many people from all walks of life who have volunteered in a variety of roles. And, most importantly, they were able to explain to others about Caritas Salford, our ethos, and examples of the support that they deliver in our services.

It was a very well-deserved award truly earned by all our volunteers.

Our volunteers in action:

One volunteer came to the UK knowing a little about Caritas International's humanitarian work in their home country. They volunteered in a number of our services and proved to be a much valued and reliable volunteer for two years.

This year they left us as they secured paid employment, but thanked the team for providing them with the opportunity to volunteer and help others when they were new to the country. They fed back that volunteering with our charity was a stepping stone to them moving their new life in the UK forward.

"To anyone considering volunteering…try to visit the various services and decide which best fits your own skills and interest. For example, my own role as a parish representative is very different from some of the more 'hands on' volunteering roles in Caritas. It draws on my skills of communication and organisation so it really suits me. You'll definitely find a volunteer role at Caritas to suit you - go for it!"

Volunteer

"I think it's absolutely amazing for people to be able to access such a range of fresh produce for such a low price. It's also really great that you offer more ways to support people than just the food."

Fundraising

Raising funds to continue the important work of Caritas Salford – already detailed in this report – was particularly challenging again this year, as economic, political, social and other factors in the external landscape continue to affect our work.

However, in this Jubilee Year, as pilgrims of hope working together for God's kingdom of justice, peace and love, we wish to express our gratitude for the generosity of so many during this past year.

Caritas - putting love into action - is more than just an act; it is the very heart of our faith in action, the living embodiment of our call to love God and our neighbour, not just in words, but through real meaningful actions.

When we offer our love through practical and financial support, we bring to life the teachings of our Lord, Jesus Christ, who came "not to be served, but to serve." (Mark 10:45)

In doing so, we don't just serve those in need; we also enrich our spiritual lives and strengthen the bonds within our community.

Community and event fundraising:

This year we asked communities locally to join our staff, volunteers and people using our services by taking on an Every Step personal challenge to raise funds for families and individuals experiencing poverty, homelessness and disadvantage. They didn't let us down, with challenges ranging from bake-a-thons, read-a-thons, monthly step challenges, even exercising in a 12-hour gym-a-thon and taking part in Big Sleep Outs.

Walking and running challenges were also popular, with charity places in the Manchester 10k and half marathon, and dozens of hiking enthusiasts on our Caritas organised walks around Pennington Flash, up to Peel Tower in Bury, and the first in our annual Lancashire sponsored walks.

Together, participants raised an incredible £39,000 to help local people. We were thrilled with the support, creativity and enthusiasm shown and for ensuring Every Step becomes a firm fixture in the Caritas calendar.

#BeeThere:

We are incredibly proud of the engagement of our diocesan schools in putting their love into action. Inspired by the bee characters featured in Caritas appeals and animations, the young people in schools, their teachers and their families pledge to #BeeThere for others with their acts of love and service.

Over seventy-five per cent of schools participated in the Caritas St Joseph's Penny appeal, fundraised during Advent, collected items at harvest, or held a sponsored Every Step challenge or Big Sleep Out and we're incredibly grateful for their kindness and support.

We are extremely and sincerely grateful to all of our supporters for their kindness and support both in this reporting year and longer term too. We couldn't help so many local people to transform their lives with dignity without you.

Parish support:

With just a small network of parish representatives to help us in making our charitable appeals, our charity relies on keeping good channels of communication open about how their support is making a difference, and how Caritas can support parish social action. We introduced some new resources during the year and committed to sending these by post as well as electronically. As a result, we saw parishes engaging in Every Step challenges, making gift catalogue donations at Advent, and sharing our 'Love in Action' newspapers for the Caritas Sunday appeal.

We welcome feedback on how we can better serve our Catholic parishes to support local people in poverty.

Gifts in wills:

Caritas has been blessed to receive a number of final gifts from individuals who chose to ensure our vital work can carry on into the future.

This year, gifts in wills represented over a quarter of total voluntary income raised.

One of the ways that anyone can help, even during hard times, is to pledge a gift in their will to Caritas Diocese of Salford, no matter how small.

Corporate volunteering team days:

This year, we have formalised arrangements for small groups to experience a day of volunteering with us as part of their company's social and ethical responsibility.

By committing to fundraising or making a donation to support us to operate our services, we have been delighted to see an increase in financial support and engagement from businesses as a result.

Charitable trust and foundation fundraising:

This area of generating income continues to challenge charities across the country, with fierce competition and most funders receiving far more applications than they have funds available.

It is good to have secured funding for the conversion and opening of our new supported accommodation, Caritas House, in light of this difficult environment, along with good relationships that resulted in repeated funding for the sustainability of our well-known projects and services.

Looking to the future:

For the sustainability and continuity of Caritas services, it is vital that we grow the numbers of organisational and individual supporters who have an affinity to the cause and the ability to give so that – together – we can end poverty in Greater Manchester and Lancashire, enabling people to live life to the full. We look forward to hearing from anyone able to help in the year ahead.

Your fundraising in action:

A parish priest from Bolton completed a huge challenge last summer as part of our Every Step campaign, which calls on people to take on a sponsored physical or mental challenge that pushes them out of their comfort zone.

Father Chris Gorton, from the Parish of St Cuthbert in Bolton, ran the Camino de Santiago in aid of our charity. The feat saw him take on a distance of 924 kilometres, which is the equivalent of running from Manchester to Dundee and back again.

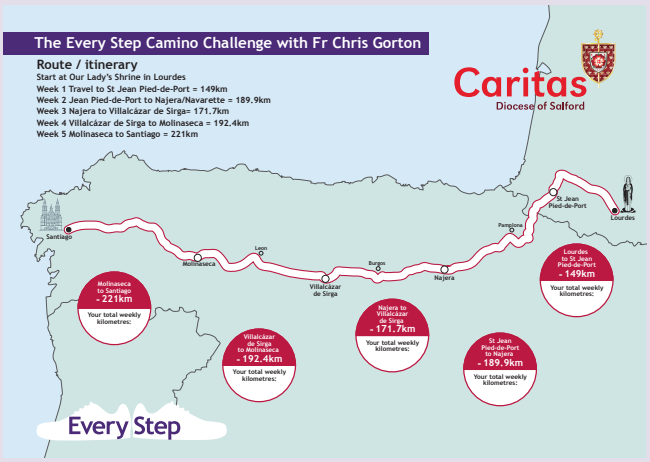
Such an amazing achievement!

He was also joined by Bishop John Arnold, who is chair of our charity, during the last week of the challenge. The Bishop walked several stages of the Camino.

Local school children also joined in spirit by taking on their own challenges, running or walking a set distance each day he was running to help raise awareness and much-needed funds.

Lots of other people in local communities, and those accessing our services also took part in Every Step last year, taking on a challenge of their own.

Father Chris said: "My aim was to run the Camino from Lourdes to Santiago de Compostela via St Jean Pied Port along the Camino Frances. It is a distance of 924 kilometres and I wanted to raise money and awareness for Caritas Salford.



"I had the very special opportunity of visiting some of the different services in the diocese run by Caritas Salford and this gave me real people to think of and encourage me to train for this challenge. Also I knew that if there was going to be a chance to complete it then I would have to train hard!

"When I was there and actually doing it, on a number of occasions I had to say to myself: 'This is it now, not training now, this really is happening.' I was nervous and excited. The

adrenaline was there at the start but that doesn't keep you going for thirty four days! I realised that I had to just concentrate on each day, each part of the day and sometimes the next step. It was very exciting and also very challenging and sometimes a grind!

"A number of times I thought that I never imagined that I would be one of those people who would take on a challenge like this.

It taught me about having a dream, a challenge that would stretch me and with lots of people helping me making that a reality.

"For me it was very important that I was part of a bigger community all taking on different challenges with everyone doing something that took them out of their comfort zone so that they were thinking of and helping other people. It certainly kept me going at times. So a big thank you to everyone who took part.

"And to others thinking of taking on their own Every Step challenge in the coming year, I'd say 'Do it!' Make it something that you enjoy doing and at the same time will be a challenge – train for it, prepare for it and persevere. You can do it!"

Jo, owner of local health and wellbeing store Amaranth Wellbeing, nominated us to receive a special donation from one of her suppliers, Viridian. She said: "As our business is rooted in compassion and wellbeing, I wanted our support to go to a charity that was making a real difference to the wellbeing of others.

"Caritas reflects the values that are important to us — dignity, hope, and support for those facing extremely difficult circumstances...I feel passionate that everybody should have the opportunity for these. Supporting people who are facing poverty, homelessness, or disadvantage is vital if we want to create healthier, more hopeful communities.

"Our visit to Caritas Salford allowed us to truly understand the work that is being done. The thing that struck me the most was the respect with which everybody is treated. We are all people and should be treated in the same way, despite the disadvantages that life has given.

"At Caritas, you offer people choices, the opportunity to create a purpose and to be part of a community. You offer a holistic approach. You don't just offer supplies and aid, you also walk alongside people for the long term, helping them rebuild their lives with dignity and self-worth.

"Your work is grounded in love, respect, and genuine care. That's rare and incredibly valuable.

"If you're looking to make a real difference, look no further. Supporting Caritas Salford means helping people at some of their most vulnerable moments and you can be sure that your contribution will be used thoughtfully and impactfully. It's a meaningful way for businesses to live their values and give back to the community."

Every Step fundraisers raised an incredible
£39,000 to help local people.

"As a local business, we are committed to helping charities like Caritas to grow as they provide much-needed services to vulnerable individuals and families within our local community. The mission of our Charitable Foundation is to make targeted donations which create meaningful change, and we are confident that Caritas is helping us to fulfil and deliver on that mission."

Financial Options

Future direction

In 2024/2025, Caritas Salford has continued to build on the foundations laid out in our previous three-year strategic cycle. We are now well underway in shaping our next phase of strategic development, with a renewed focus on ensuring our work remains relevant, impactful and sustainable in a challenging and complex external environment.

Over the past year, we have made steady progress towards achieving our organisational objectives, ensuring our services continue to be a place of safety and hope for people in crisis. We have strengthened our approach to delivering high-quality services that reflect our core values of dignity, inclusion and compassion, while improving our internal systems and processes to enhance effectiveness and sustainability.

A key area of development has been the in-depth review of our capital estate and service delivery locations. The trustees, supported by the senior leadership team, have prioritised the assessment of our buildings and physical infrastructure to ensure they remain fit for purpose and aligned with our long-term vision. This review is fundamental to our aim of delivering services in spaces that are not only safe and welcoming but also reflect our commitment to sustainability and the inherent dignity of every person we support.

As part of this work, we are actively progressing plans to redevelop our Red Door site in Bury, which remains a priority for capital investment and transformation. Additionally, we are seeking to expand or redevelop the facilities for our Young Parent Accommodation in Blackburn, to better meet the evolving needs of young families and improve the quality of support we can offer.

To enable this, we are also exploring opportunities to release under-utilised assets, with a view to reinvesting in and expanding the number of supported accommodation places available across our services. These strategic capital decisions are guided by a clear commitment to long-term impact, sustainability and the wellbeing of those we serve.

We are extremely grateful for the continued pro bono support from Muse Developments and OMI Architects, whose expertise has been invaluable in helping us shape and advance our capital planning.

Throughout this year, we have also continued to embed our core objectives across all services, ensuring every part of the organisation is aligned with our mission and strategic goals. Our work remains guided by four foundational commitments:

- Delivering Excellence in service quality and innovation,
- Working Safely to uphold the dignity and welfare of all,
- Respecting People and Shared Values by fostering inclusivity and co-production and
- Delivering Efficiently and Effectively to ensure good stewardship and maximum impact.

Each of these objectives is underpinned by localised service plans and initiatives, with regular review mechanisms to track progress, share learning and celebrate achievements.

As we look ahead, we remain committed to bold and compassionate action, responding to the needs of our communities with creativity, care, and a deep sense of purpose. By strengthening our infrastructure, investing in our people and expanding our reach, we aim to build a stronger and more resilient future for Caritas Salford and those we are privileged to support.

Core Objective	Description	Key Initiatives (2025)
Delivering Excellence	Striving for excellence in service quality and being recognised as credible by peers and supporters.	• Continued implementation of high service standards across all sites. • Ongoing use of outcome-based metrics to measure and report impact. • Strengthened feedback loops from people who use our services to shape delivery. • Identifying innovation opportunities in homelessness, family support and outreach services. • Aligning new capital developments with quality-of-care objectives. • Enhanced safeguarding audit and training processes. • Enhanced safety audit and training processes.
Working Safely	Promoting and protecting the dignity and welfare of people who use our services, staff, volunteers, and anyone involved in our activities.	• Continued improvements in physical safety and building compliance as part of estate reviews. • Strengthened cyber security protocols and GDPR compliance. • Embedding trauma-informed approaches across staff teams. • Renewed organisational commitment to co-production and lived experience leadership.
Respecting People and Shared Values	Upholding human dignity as central to our values and mission, creating an inclusive and respectful environment.	• Active promotion of Equity, Diversity and Inclusion (EDI) within recruitment, policy and service design. • Delivery of climate action initiatives aligned to property reviews and sustainability goals. • Supporting the spiritual and emotional wellbeing of staff and volunteers. • Strengthened brand and identity communications as services grow. • Strategic release of under-utilised assets to reinvest in priority services. • Capital planning for redevelopment at Red Door (Bury) and Young Parent Accommodation (Blackburn).
Delivering Efficiently and Effectively	Ensuring high efficiency and effectiveness for the best outcomes and impact.	• Expanded use of digital tools for monitoring performance and service delivery. • Strengthened financial planning and scenario modelling to ensure sustainability. • Transparent reporting on outcomes and exploring means to improve evidence of social return on investment.

Governance and management:

Caritas Diocese of Salford is governed by a Memorandum and Articles of Association from our Incorporation May 2008. This document outlines our charitable objects which are primarily to further the general charitable objects of the Catholic Church in the Diocese of Salford by providing services and facilities for the relief of poverty, advancement of education and promotion of social justice, and other charitable acts which promote individual and community development for the public benefit, for people of all faiths and none.

The charity's work is directed to children, young people and adults, as well as those with disabilities, access needs or people who are vulnerable including individuals and families, communities and groups in Greater Manchester and Lancashire.

Good governance is fundamental to the success of any charitable organisation. It enables and promotes a clear structure that not only ensures compliance with the law and relevant regulations but most importantly promotes a culture in which everything we do works towards fulfilling our mission.

With this in mind, the trustees have adopted the latest Charity Governance Code (2020).

The trustees of Caritas Salford support the incorporation of the code into their collective behaviour and where this is not possible will explain why this is not possible. The trustees ensure Caritas Salford's compliance with the law and relevant regulations and promoting a culture where the charity works towards fulfilling its vision and mission is the rationale for the trustees practice and governance.

There is a continual process of training for trustees from induction to safeguarding and health and safety. Appointment to the Board of Management is by election of the members by a simple majority. All nominations must have first been approved by the Bishop who is a member of the board and its chairperson. New trustees undergo an induction process to brief them on their legal obligations under Charity and Company Law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, operational structures, the strategic plan, the financial projections and the recent financial performance of the charity.

During the induction process new trustees meet with key operational employees. Trustees are encouraged to attend training events where these will facilitate the undertaking of their role. Each trustee takes an area of special interest in the work of the charity.

Structure

The trustees of Caritas Salford are committed to ensuring that the charity is able to deliver its charitable mission effectively for the public benefit.

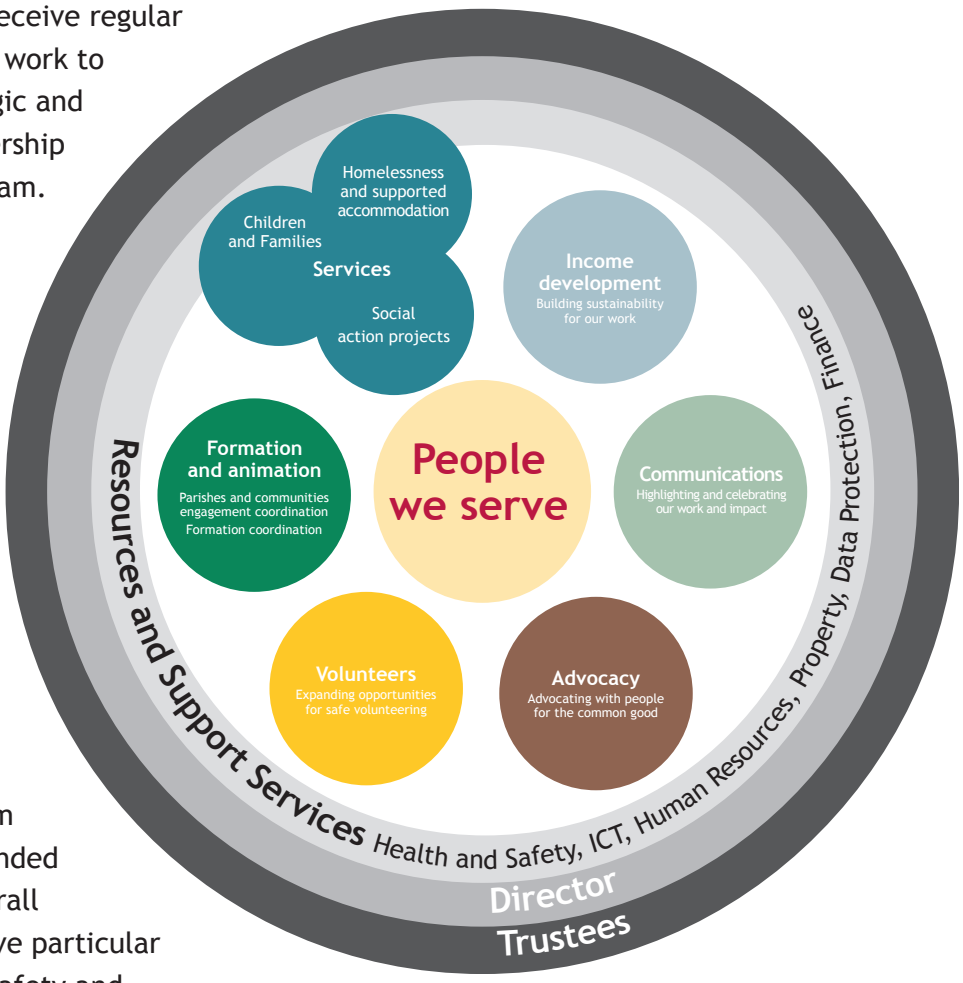
They recognise and understand their roles and legal responsibility and are committed to ensuring the charity is governed effectively and support continual improvement. To ensure this trustees support the strategic direction of the charity and monitor performance through regular meetings of the board of trustees.

The trustees meet four times per year and, through the creation of a smaller, dedicated Caritas Committee which acts as a general purposes sub-committee, trustees meet a further

four times. This group of trustees receive regular reports during the year where they work to closely monitor and oversee strategic and operational performance, in partnership with the director and leadership team.

This group is supplemented by the coopted membership of the Bishop's Delegate, an Episcopal Vicar, Father Gerald Murphy, who has pastoral oversight of charitable works in the diocese. In addition to the general matters discussed at the Caritas Committee meeting, the trustees have established a Health and Safety Committee which meets each quarter to review safety strategy and performance.

The charity's senior leadership team meets routinely with a formal extended meeting each month to look at overall organisational performance and have particular attention on matters regarding to safety and safeguarding. Regular reports on all aspects of the charity's work are provided to trustees both in advance of formal meetings and on an ongoing basis.



Management

The director is appointed by the trustees to manage the day to day operations of the charity. To preserve the mission, ethos and values of the charity, the trustees have determined that the post of director retains the occupational requirement that the individual must be in sympathy with the teachings of the Catholic Church as enunciated by the Bishop of Salford.

The director is charged with the duty of accounting to the board and making recommendations on plans and policy, the director is assisted by the senior leadership team. The charity's leadership and management is supported by the following team: head of resources and support services – overseeing all aspects of finance, HR, property and central administration roles, head of homelessness, head of school service, and head of social action.

In addition to these senior leadership positions, a wider team of other leaders across the organisation from formation, HR, fundraising and communications attend the leadership team meetings to contribute to discussions and provide direct input. Ongoing supervision and appraisal is at the heart of the operational management system of the charity.

Managers and service coordinators from across the organisation meet on a monthly basis through the 'Leadership Forum', which discusses standing items such as health and safety, safeguarding and other compliance issues alongside issues which affect the whole organisation. We hold an annual whole staff conference where the vast majority of our staff are able to meet, understand the services they contribute to as part of the whole organisation and work together addressing broader matters for the future.

In addition, staff are invited to take part in regular pulse surveys where they indicate how they are feeling and provide direct feedback (anonymously if they wish). The reports are reviewed by the senior leadership team and, as far as practicable, build on the areas identified for action.

All employees and volunteers are required to complete mandatory training which is relevant to their role as well as being offered other opportunities for personal development, further training, promotion and career development opportunities within their roles. Every member of staff has an annual appraisal based on their performance throughout the year. In addition to induction to their specific role and service, all new staff also attend an organisation-wide induction. The purpose of this is to give staff and volunteers the opportunity to learn more about the underpinning values, mission and strategy for the charity, understand about their role and how it fits into our wider work and learn about other services and how this contributes to the whole of Caritas Salford's work.

Governance information, training opportunities and good practice seminars are available to trustees, staff and volunteers; senior staff members have direct links to other charities to promote information sharing and ensure that good practice and new ideas are brought into the charity. From time to time consultants may be employed for specific independent advice.

Commitment to be an employer of choice for staff and a rewarding voluntary experience to people who support the charity's mission and values remains a high priority for the organisational culture. The following are examples of this:

- Flexibility in working hours
- Low sickness rates
- Improved access for disabled people into employment
- Investment in staff and volunteer training
- Commitment to the Living Wage and nationally recommended inflation uplifts to salaries

Public Benefit Statement

The trustees confirm that they have complied with their duty under sections 4 and 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by The Charity Commission. The annual report includes a detailed description of the activities undertaken by the charity during the year to further its charitable purposes for the public benefit. The board has referred to the Charity Commission's guidance on public benefit when reviewing its strategy and objectives and in planning Caritas' future activities. All trustees complete an annual declaration of conflict of interest.

The trustees have referred to the guidance contained in the Charity Commission's guidance on public benefit and have planned Caritas' activities to avoid the granting of any private benefit other than one that is purely incidental to carrying out Caritas' objectives.

Related Parties

The subsidiary trading company, Caritas Diocese of Salford Trading Limited, is a related party. The Bishop of Salford, by virtue of his right to trustee membership as chairperson and to appoint trustee members, is a related party of the company.

The trustees of The Diocese of Salford (also known as the Salford Diocesan Trust, Registered Charity Number 250037) are also the trustees of Caritas Diocese of Salford and by virtue of this are a related party.

Pay Policy for Senior Staff

The board of trustees is responsible for directing, controlling and overseeing the operations of the charity. All trustees and committee members volunteer their time freely; no trustee or committee member received remuneration or reimbursement of expenses during the year.

Staff pay is reviewed annually and, subject to affordability, a cost-of-living increase is awarded. While the trustees retain full discretion, they have traditionally taken into account the recommendations of the National Joint Council (NJC) when considering uplifts.

In light of the significant financial pressures caused by high inflation and rising utility costs, the trustees decided, to award cost-of-living increases to staff salaries.

Safeguarding

Caritas has an established safeguarding policy and is regularly reviewed to reflect ongoing practice. From September 2025, Trustees have commissioned the Social Care Institute for Excellence (SCIE) to undertake a full review of safeguarding policies and procedures and organisation-wide audit as part of our commitment to transparent accountability and to ensure continuous improvement and development. Under a two-year agreement, SCIE will also provide ongoing support and independent professional advice to leaders and staff.

The charity follows robust recruitment and selection processes for all paid and volunteer roles, seeking to ensure, as far as reasonably practicable, that shortlisted and appointed candidates possess the appropriate skills, experience and level of disclosure relevant to their roles. Suitability is assessed through a detailed application form and a formal interview.

All new staff appointments are subject to a probationary period and supervision, with confirmation dependent on satisfactory performance. Following appointment, staff members are supported through ongoing

supervision, mandatory training and an annual appraisal process.

Caritas obtains Disclosure and Barring Service (DBS) checks for all staff and volunteers whose roles involve unsupervised work with people or where eligibility criteria apply. We continue to use online systems for recording safeguarding concerns, compliments, complaints, incidents and accidents. Enhanced oversight by senior managers, combined with the data produced, enables a clearer understanding of outcomes for people experiencing crisis and vulnerability.

Trustees receive regular safeguarding reports, which include information drawn from the live safeguarding dashboard. This highlights the support and assistance provided to people who use our services. Reports are subject to close scrutiny by the General Purposes Committee, ensuring strong oversight of safeguarding arrangements.

The charity's safeguarding arrangements are subject to regular review, and Mr Edward Nally continues to serve as the designated trustee for safeguarding.

Health and safety

The health, safety, and welfare of our staff, volunteers, and—most importantly—the people who access our services remains a top priority. As with safeguarding, we have continued to invest significantly in this area over the past year to ensure our environments are safe, supportive, and responsive to the needs of those we serve.

Essential improvements to the condition of our properties have been a central focus, with ongoing work to meet immediate compliance requirements while also embedding best practice approaches. Our health, safety, and welfare policies and procedures were last updated in 2023 and are currently under review by our appointed external safety consultants, Safety Toolbox. Our arrangements and safety performance remain subject to regular review by the designated trustee, Mrs Elizabeth Lilley.

Though a longer term project, we continue to explore opportunities to look at capital redevelopment projects, led by trustee Mr Eamonn O'Neal, which is tasked with shaping the long-term vision and use of Caritas buildings.

During the year, we have continued to advance plans to enhanced or facilities thanks to our continued partnership with Muse Developments and OMI Architects. Our current main priority is for a new purpose-built facility in Bury for the Red Door project which will be subject to planning later in 2025/early 2026. Longer term we continue to explore the redevelopment of Cornerstone and Morning Star on Denmark Road, Manchester, into a combined day centre and residential facility. While we retain an ambition to consider improved facilities for the Lalley Centre around its current location, we have paused further exploration at this time due to uncertainties caused by wider redevelopment in the area.

All projects and services are focused on reflecting the best standards in trauma-informed and psychologically informed care, while also prioritising environmental and economic sustainability. The combination of immediate improvements, ongoing oversight, and strategic planning ensures that our buildings not only meet compliance standards but also reflect our commitment to best practice and to the dignity and wellbeing of those who use our services.

Concern for the Environment

Bishop John Arnold is the lead Bishop in England and Wales for advocating for Care for Creation and as such encourages Caritas to be bold in thinking about reducing our carbon output and minimising our environmental impact.

As well as seeking to increase the amount of recycling of waste, we continue our steps to improve the environmental performance of our services and reduce energy consumption. We have increased the number of electric vehicle charge points by one (at our site on Denmark Road) and are currently progressing with a project to explore

the installation of solar panels to our service and office at Caritas House in North Manchester. This will not only dramatically reduce our carbon footprint but also reduce the cost of utilities which has remained volatile over the period.

Our commitment to effective stewardship of creating remains absolute and we are continuing to take practical steps to deliver this including:

- Recycling of general and confidential office waste.
- Significant recycling of household goods and clothing through charitable outlets
- Redistribution of foodstuffs to people experiencing hardship from supermarket, food warehouses and local shops
- Using new technologies to reduce the need for service visits or in-person meetings where appropriate.
- Education of staff, volunteers and people who access our services on the environmental impact of the charity.

At the same time, we are also mindful that some of the buildings we operate now need major investment to reduce the carbon footprint and we are working with specialist advisors on how we can deliver this in the future.

Living Wage

Caritas is and remains deeply committed to being an accredited Living Wage employer, recognised by the Living Wage Foundation. Paying the real Living Wage continues to strengthen our commitment to fairness and dignity in work and contributes to improved staff wellbeing, reduced absence, and a stronger organisational reputation.

Over the past year, we have continued to deepen engagement with contractors and suppliers around their wider ethical approaches. In line with our modern slavery approach (see below), we have continued to ensure that all partners sign up to our code of conduct, which requires them to work towards adopting the real Living Wage for their employees. Progress is monitored through ongoing dialogue and review, reinforcing our expectation that ethical employment standards are upheld across our supply chain.

Modern Slavery

Research indicates that modern slavery exists in the supply chain of nearly every business and organisation and through our on the ground services we are often confronted by the reality of this as we respond to those who are experiencing or at risk of modern slavery.

All staff receive training on how to identify, respond and record instances of modern slavery and through investment in new, unified recording systems, we are able to quickly provide appropriate support and referral. We have also proactively worked to identify and eliminate risks in our supply chain, and carry out additional activities and initiatives to raise awareness and influence positive change in this area, as outlined elsewhere in this report.

Building on the existing work of Caritas staff and volunteers to tackle human trafficking, our partnership with the Medaille Trust, we have encouraged parishes to take proactive steps to end modern slavery and raised awareness of how to report concerns or seek advice.

Trustees continue to opt for ethical investments through the Catholic Fund operated in line with Catholic moral and social teaching by CCLA and we are pleased to be closely associated with their 'Find it, Fix it, Prevent it' initiative which is focused on eliminating the risk of modern slavery in investment funds which support the charity's revenue. We intend to continue this work over the coming year to ensure that people at risk are protected and supported.

Fundraising Regulation

Caritas is a member of the Fundraising Regulator - the independent regulator of charitable fundraising. As such we comply with the Code of Fundraising Practice and agree with its Fundraising Promise to be open, honest, fair and legal. Every two years, Caritas Salford reviews its policies for Fundraising, including for Fundraising and People in Vulnerable Circumstances, and Fundraising and the Acceptance and Refusal of Donations. These policies outline the day-to-day procedures that need to be adhered to, including when a complaint is raised, and that fundraising is in support of the charity's strategy and objectives.

Our policies and procedures comply with the Code and supporter contact is in line with data protection legislation. The charity does carry out fundraising activities requiring disclosure under the Charities Act 2011. Caritas employs a fundraising manager who delivers against an approved fundraising strategy. Any person acting on behalf of the charity will be subject to an undertaking to be bound by the voluntary scheme for regulating fundraising as set out by our membership to the Fundraising Standards ethical code. The activities of the person will also be monitored and the person will be required to comply fully with the scheme and standards.

How we protect vulnerable supporters:

As part of our professional practice and reflection of safeguarding each month, fundraising staff refer to the Fundraising Regulator's (FR) Code of Practice, with close attention paid to 1.3.9 of the Code, i.e. does a person lack capacity to make a decision to donate or is in vulnerable circumstances, which mean they are not able to make an informed decision?

We discuss and document and refer, where appropriate, any concerns whatsoever about a donor's support and/ or behaviour. For example, if an individual is making extraordinarily large gifts, or gifts that are little and often without a clear pattern and any contact we have had with that person (in person, over the phone, in writing) and if there is anything that indicates any vulnerability i.e., forgetfulness, distress, vagueness, mention of illness, multiple donations in the same day/week. Where we consider a person to be vulnerable, we will ensure they no longer receive communication from Caritas that might be perceived as solicitation of further financial support. If we consider a donation to be received while without capacity, we would arrange for this to be refunded.

Data protection

To ensure that the personal and sensitive data of people who use our services alongside our staff and volunteers is protected, we have continued

a comprehensive review into our data protection policies, procedures and practices to ensure that these are consistent across the organisation.

With effect from January 2023, we appointed an external provider, Hope and May (an NCVO trusted supplier) to provide professional advice and act as our data protection officer and are a considerable way through reviewing and updating our policies and practices.

Risk Management

The trustees are committed to maintaining a strong risk management framework. Their aim is to ensure that the charity makes every effort to manage risk appropriately by maximising potential opportunities while minimising the adverse effects of risks. A risk management policy and risk register ensure that all governance, strategic, operational, financial and regulatory and compliance risks, regardless of whether they are internally or externally driven are considered and mitigated to avoid adverse affect on the quality and financial stability of the charity.

Principal risks and uncertainties that the trustees see as facing the charity are identified, assessed and recorded in the charity risk assessment which also summarises detailed actions that are necessary for the charity to take to reduce, mitigate or control those risks. Financial pressures caused by the current cost-ofliving crisis is a key risk demands on our services and high levels of inflation. Also, with increased use and dependence on technologies, the potential for cyber-crime or data loss. Trustees are taking steps to ensure the long-term financial stability of the charity by engaging with funders including statutory commissioners to ensure that funding remains available and where this is not possible to take appropriate action early to prevent the charity being exposed to vulnerability. We are similarly working with our suppliers and professional advisors to ensure that systems are as secure as possible.

Designated Funds and Reserves

The trustees are aware of the need to maintain adequate reserves to ensure that the charity's work can continue. Designated funds are set aside to enable the trustees to develop specific areas of charitable work and to meet potential future obligations. In addition, the Board has to ensure that adequate resources are available to avoid disruption to any of the charity's services, when impacted by the volatile and uncertain nature of the charity's income.

To ensure that services can be maintained in the short term, the trustees have unrestricted and undesignated general funds of £1,430,225 (2024 - £1,696,627), which represents approximately 4.6 months (2024 – 6.0 months) running costs, based on revenue costs of £3,764,453. It is the trustees' intention to maintain this fund at between three and six months' running costs. This equates to a target of between £941,113 and £1,882,227 and hence we are within this target range.

In addition, the trustees have set aside a designated fund of £2,211,532 (2024 - £2,277,830), which represents the net book value of fixed assets and a designated fund of £5,158,051 (2024 - £5,340,918), which represents the net book value of investments funded from unrestricted funds at the year-end. The Trustees do not have a designated timeframe for the expenditure of this fund on the basis that the revenue generated is used to support ongoing services.

The trustees have also decided that it is prudent to set aside a designated fund that represents accrued obligations to staff for redundancy. The balance on this fund of £535,206 (2024 - £452,010), represents the fully accrued obligation.

The consolidated free reserves as at 31 March 2025 are £1,430,266 (2024 - £1,696,627). This is calculated as unrestricted reserves less restricted reserves and designated reserves (including an amount for tangible fixed assets) and is in effect the available resources the charity has.

Ethical Investment Policy

Caritas trustees intentionally invest in line with the values and principles of the charity while still earning a just and sufficient return on investment to help fund the charity's work. Caritas policy is also informed by the UK Stewardship Code of the Financial Reporting Council and the United Nations Principals for Responsible Investment. The charity has adopted a comprehensive Reserves and Investment Policy Statement was drawn up, ratified by the Board and implemented.

The policy, reviewed annually, describes the financial position and objectives of the board at the time of writing with the stated intent that they will be reviewed regularly. The investment policy target return is CPI plus 5% (gross of fees) per annum. Having considered their financial position, the board is agreed that part of the available cash in excess of the required statutory reserves should be assigned to investments. To this end the board has invested with CCLA Investment Management Limited in their pooled funds on an execution only basis.

The assets within the Funds are managed by CCLA and, since the launch of their Catholic Investment Fund in April 2021, the trustees determined to transfer assets into this fund in line with the 'faith consistent investment policy'. This fund and the associated policies have been designed to reflect the teachings and mission of the Catholic Church. The policy is made up of a combination of ethical restrictions, that are targeted to avoid investing in companies whose activities contradict Catholic teaching and activities conducted by CCLA (such as corporate engagement) that seek to promote the common good.

The performance of the portfolio is measured against a composite index set by the Investment Manager in agreement with the Caritas Committee and quarterly reports will be provided to the Committee. The board considered the possible risks of investing and agreed that monies invested (although not required by the charity in the short to medium term) should not be placed in highly illiquid securities and investments and that the Funds met their needs. The underlying holdings of the Fund may be invested in illiquid assets, but not to the extent that it would restrict withdrawals if needed. The board agreed that a moderate risk balanced asset allocation profile be adopted but with the monies intended to be held for the long term. Ethical constraints were considered and the Fund(s) chosen were made to best suit the charity's ethical stance.

The performance of the Catholic Fund for the year to the end of March 2025 was -2.63% (net of fees) which was behind the target (CPI+5% gross) at 7.63%. In the prior year to March 2024 The Catholic Fund achieved 13.23%. This performance was mainly due to CCLA's absence or underweight positions in the "Magnificent 7" which dominated market returns in the period. They were also absent the US banks at a time when they performed strongly. There was also weakness in Healthcare due to several factors which CCLA believe to be short term.

CCLA remains focused on delivering long term returns and making investment decisions with a 10 year view. CCLA believes their preference for a well-diversified portfolio of good quality companies that can grow their earning over time, will serve investors well in the long term.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Caritas Diocese of Salford for the purposes of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and UK Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business
- Keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006
- Safeguard the assets of the charitable company and take reasonable steps for the prevention and detection of fraud and other irregularities.

The Financial Statements comply with current UK statutory requirements, the Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice - Accounting and Reporting by Charities (FRS102).

The Trustees' Appreciation

The trustees express their appreciation of the devotion and commitment of individuals, parishes, schools and religious communities to give, learn about, pray and take action to promote the mission of the charity.

The trustees are grateful for the generosity of all supporters. This voluntary activity is the bedrock of all Caritas' work and much of this activity is sustained by our network of dedicated volunteers, Each year, Caritas benefits from the generosity of the people of the Diocese of Salford and beyond who support, organise fundraising events and who make individual donations and bequests, The trustees' gratitude therefore extends to our individual donors and funders who continue to show their confidence in our work through their support. In addition, the trustees extend their gratitude to the employees and to the volunteers whose professionalism, commitment and personal values have enabled the charity to achieve so much during the year.

Provision of Information to auditors

Each of the persons who are trustees at the same time when this trustees' report is approved has confirmed that, so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and the trustees have taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

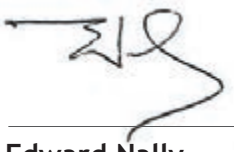
Auditors

Crowe U.K. LLP have indicated its willingness to be reappointed as statutory auditor.

Approval

This report, which incorporates the Strategic Report, was approved by the trustees on 30th October 2025 and signed on their behalf by

Right Reverend John Arnold - Bishop of Salford



Edward Nally
Trustee & company secretary

Independent auditor's report to the members of Caritas Diocese of Salford

Opinion

We have audited the financial statements of Caritas Diocese of Salford (the "charitable company") and its subsidiary (the "group") for the year ended 31 March 2025 which comprise Consolidated Statement of Financial Activities, Charity Statement of Financial Activities, Consolidated Balance Sheet, Charity Balance Sheet, Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2025 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and the charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- the charitable company has not kept adequate accounting records; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees Annual Report.

Responsibilities of trustees

We have been appointed as auditor under section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were Employment Legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any. We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the completeness and cut off of recognition of grant, contract and legacy income

and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance. Our audit procedures in relation to income included sample testing of source documents to nominal ledger of legacy, grant and contract income.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act

2006, and to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Michael Jayson
Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
3rd floor,
St George's House,
56 Peter Street,
Manchester,
M2 3NQ

12 November 2025

Consolidated statement of financial activities

(Incorporating an Income and Expenditure Account)
For the year ended 31 March 2025

	Notes	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOME					
Donations and legacies	2	484,827	774,245	1,259,072	783,963
Other trading activities	3	-	12,363	12,363	32,292
Investment income	4	-	229,980	229,980	207,079
Other Income	6	1,911	311,510	313,421	231,963
Charitable activities	5	1,482,030	920,401	2,402,431	2,631,816
TOTAL INCOME		1,968,768	2,248,499	4,217,267	3,887,113
EXPENDITURE					
Raising funds	8	-	399,918	399,918	331,306
Charitable activities	7	2,214,644	1,154,640	3,369,284	3,452,598
TOTAL EXPENDITURE		2,214,644	1,554,559	3,769,203	3,783,904
Net gain/(loss) on investments	13	-	(182,867)	(182,867)	408,625
NET INCOME/(EXPENDITURE)		(245,876)	511,074	265,198	511,834
Transfers		93,444	(93,444)	-	-
NET MOVEMENT IN FUNDS		(152,432)	417,630	265,198	511,834
FUND BALANCES AT 1 APRIL 2024		412,361	9,767,386	10,179,747	9,667,913
FUND BALANCES AT 31 MARCH 2025	16	259,929	10,185,015	10,444,944	10,179,746

All activities relate to continuing operations.

The notes on pages 78 to 115 form part of these financial statements.

Charity statement of financial activities

(Incorporating an Income and Expenditure Account)
For the year ended 31 March 2025

	Notes	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOME					
Donations and legacies	2	484,827	774,245	1,259,072	796,181
Other trading activities	3	-	12,363	12,363	3,710
Investment income	4	-	229,980	229,980	207,079
Other income	6	1,911	311,510	313,421	231,963
Charitable activities	5	1,482,030	920,401	2,402,431	2,631,816
TOTAL INCOME		1,968,768	2,248,499	4,217,268	3,870,749
EXPENDITURE					
Raising funds	8	-	399,918	399,918	311,974
Charitable activities	7	2,214,644	1,154,640	3,369,284	3,452,598
TOTAL EXPENDITURE		2,214,644	1,554,559	3,769,203	3,764,572
Net gain/(loss) on investments	13	-	(182,867)	(182,867)	408,625
NET INCOME/ (EXPENDITURE)		(245,876)	511,074	265,198	514,802
Transfers		93,444	(93,444)	-	-
NET MOVEMENT IN FUNDS		(152,432)	417,630	265,198	514,802
FUND BALANCES AT 1 APRIL 2024		412,361	9,754,877	10,167,238	9,652,436
FUND BALANCES AT 31 MARCH 2025	16	259,929	10,172,507	10,432,436	10,167,238

All activities relate to continuing operations.

The notes on pages 78 to 115 form part of these financial statements.

Consolidated balance sheet

Registered Number: 06594417
As at 31 March 2025

	Note	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	11	2,190,764		2,246,678	
Intangible fixed assets	12	20,768		31,152	
Investments	13	7,308,051		6,340,917	
			9,519,583		8,618,747
CURRENT ASSETS					
Debtors	14	241,081		406,128	
Cash at bank		1,358,349		1,260,721	
		1,599,430		1,666,849	
CREDITORS: amounts falling due within one year	15	(674,069)		(105,850)	
CURRENT ASSETS LESS CURRENT LIABILITIES			925,361		1,560,999
NET ASSETS			10,444,944		10,179,746
CONSOLIDATED FUNDS					
Restricted Funds	16		259,929		412,361
Unrestricted Designated Funds	16		8,754,789		8,070,758
Unrestricted General Funds	16		1,430,225		1,696,627
			10,444,944		10,179,746

The financial statements were approved and authorised for issue by the Members of the Council on 30 October 2025 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 78 to 115 form part of these financial statements.

Charity balance sheet

Registered Number: 06594417
As at 31 March 2025

	Note	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	**11**	2,190,764		2,246,678	
Intangible fixed assets	**12**	20,768		31,152	
Investments	**13**	7,308,052		6,340,918	
			9,519,584		8,618,748
CURRENT ASSETS					
Debtors	**14**	241,081		406,128	
Cash at bank		1,355,347		1,257,720	
		1,596,428		1,663,848	
CREDITORS: amounts falling due within one year	**15**	(683,576)		(115,358)	
CURRENT ASSETS LESS CURRENT LIABILITIES			912,852		1,548,490
NET ASSETS			10,432,436		10,167,238
CHARITY FUNDS					
Restricted Funds	**16**		259,929		412,361
Unrestricted Designated Funds	**16**		8,754,789		8,070,758
Unrestricted General Funds	**16**		1,417,718		1,684,119
			10,432,436		10,167,238

The financial statements were approved and authorised for issue by the Members of the Council on 30 October 2025 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 78 to 115 form part of these financial statements.

Consolidated cash flow statement

For the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash provided by operating activities	1,243,172	255,585
Cash flows from investing activities		
Purchase of property plant and equipment	(11,500)	(21,600)
Purchase of intangible assets	-	(31,152)
Disposal of investments	-	-
Purchase of investments	(1,150,000)	-
Interest received	15,956	10,734
Disposal of fixed assets	-	-
Net cash provided by investing activities	(1,145,544)	(42,018)
Change in cash and cash equivalent in the reporting period	97,628	213,567
Cash and cash equivalent at beginning of the period	1,260,721	1,047,154
Cash and cash equivalent at end of period	1,358,349	1,260,721

NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income	265,198	511,834
Unrealised loss/(gain) on investments	77,866	(131,740)
Unrealised loss/(gain) on revaluation of fixed assets	105,000	(276,885)
Depreciation of tangible fixed assets	77,798	68,627
(Loss)/gain on disposal of fixed assets	-	8,071
(Increase)/Decrease in debtors	165,047	130,189
(Increase)/Decrease in creditors	568,219	(43,777)
Interest received	(15,956)	(10,734)
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	1,243,172	255,585

For the year ended 31 March 2025

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	2024 £
Cash in hand	1,358,349	1,260,721

RECONCILIATION OF NET FUNDS	At 1 April 2024 £	Cash flow £	At 31 March 2025 £
Cash at hand and in bank	**1,260,721**	**97,628**	**1,358,349**

The notes on pages 78 to 115 form part of these financial statements.

Notes to the financial statements

For the year ended 31 March 2025

1. ACCOUNTING POLICIES

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

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Caritas Diocese of Salford meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

1.2 Company information

The charity is a company limited by guarantee (registered number 06594417) which is incorporated and domiciled in the UK. The address of the registered office is Cathedral Centre, 3 Ford Street, Salford, M3 6DP.

1.3 Going concern

Planning for the future in such uncertain times has created significant challenges, however the forecasts, budgets and cash flow projections have been amended for the expected impact on the charity. The trustees have reviewed the financial information and have the view that the charity has adequate resources to continue its activities for the foreseeable future and consider that there were no material uncertainties over the charity's financial viability. The level of liquidity and reserves of the charity give confidence that we will be able to operate fully beyond the next 12 months. Caritas continues to operate in a difficult funding environment and services will be adapted to operate with the funds available. Caritas will continue to review our reserves policy taking into account the current risks.

1.4 Consolidated financial statements

These financial statements consolidate the results of the charity and its subsidiary undertaking. The consolidation has been undertaken on a line by line basis.

The charity has taken advantage of the exemption available to a qualifying entity in FRS 102 from the requirement to present a charity only cash flow statement with the consolidated accounts.

1.5 Company status

The Charity is a company limited by guarantee. The members of the company are the trustees named on page 84. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

1.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.7 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.8 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters.

Support costs have been allocated to charitable activities on the basis of time spent. Governance costs are those incurred in connection with governance and compliance with constitutional and statutory requirements.

1.9 Investments

Fixed asset investments are stated at market value at the balance sheet date. Where investment assets are subject to restrictions on sale, appropriate discounts are applied to their market values. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year.

1.10 Investment properties

Investment properties are included in the balance sheet at their open market value and are not depreciated.

1.11 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles	20%	straight line
Equipment and tenants improvements		
	20%	straight line
Freehold buildings	2%	straight line

1.12 Intangible assets

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

All intangible assets are considered to have a finite useful life. If a reliable estimate of the useful life cannot be made, the useful life shall not exceed ten years.

1.13 Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred.

1.14 Financial instruments

The Group has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic Financial Instruments are initially recognised at the transaction value and subsequently measured at amortised cost using an effective interest method. Financial assets are held at amortised cost, comprising of cash and bank in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise bank loans and overdrafts, trade and other creditors.

1.15 Donated services and gifts in kind

Donated services and gifts in kind are included in the statement of financial activities where their value is ascertainable and material. The value of the contribution to Caritas is based on either market value or the amount Caritas would have paid for equivalent goods or services. Income is included under donations and legacies. An equal amount of expenditure is included under the relevant category, as determined by the nature of the goods or services. The net impact on the net income or expenditure for the year is nil. Volunteers' time has not been valued and is not included in the accounts.

1.16 Critical accounting judgments and key sources of estimation uncertainty

In the application of the entity's accounting policies which are described above, the Trustees are required to make judgments, estimates, assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Fair value of investment properties

When assessing the fair value of investment properties management have taken into consideration the market value of similar properties and the current state of the properties.

Deferred income

When assessing whether income should be deferred, management have taken into consideration whether the income has performance-related conditions or other conditions attached that limit its recognition.

1.17 Pension costs

The Charity operates a defined contribution pension scheme. Contributions are charged to wages and salaries in the Statement of Financial Activities as they become payable. The assets of the scheme are held separately from the assets of the Charity.

Notes to the financial statements

For the year ended 31 March 2025

2. DONATIONS AND LEGACIES

Group

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £
Donations	217,818	316,044	533,862
Legacies	65,312	397,475	462,787
Appeals and collections			
Caritas Sunday and Annual Appeal	45,223	-	45,223
Lent Appeal	19,783	-	19,783
St Joseph's Penny Collection	-	47,137	47,137
Every Step Appeal	11,565	13,499	25,063
Summer Appeal	23,532	-	23,532
Advent Appeal	95,408	-	95,408
Other events	6,186	91	6,277
	484,827	774,245	1,259,072

Charity

Donations	217,818	316,044	533,862
Legacies	65,312	397,475	462,787
Appeals and collections			
Caritas Sunday and Annual Appeal	45,223	-	45,223
Lent Appeal	19,783	-	19,783
St Joseph's Penny Collection	-	47,137	47,137
Every Step Appeal	11,565	13,499	25,063
Summer Appeal	23,532	-	23,532
Advent Appeal	95,408	-	95,408
Other events	6,186	91	6,277
	484,827	774,245	1,259,072

Notes to the financial statements

For the year ended 31 March 2025

2. DONATIONS AND LEGACIES

Group

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Donations	100,637	231,318	331,955
Legacies	9,937	183,957	193,894
Appeals and collections			
Caritas Sunday and Annual Appeal	1,818	18,626	20,444
Lent Appeal	18,540	19,641	38,181
St Joseph's Penny Collection	-	67,370	67,370
Every Step Appeal	-	733	733
Summer Appeal	11,843	140	11,983
Advent Appeal	25,689	47,917	73,606
Other events	44,834	962	45,796
	213,298	570,664	783,962

Charity

Donations	100,637	231,318	331,955
Legacies	9,937	183,957	193,894
Gift aid from trading subsidiary	-	12,218	12,218
Appeals and collections			
Caritas Sunday and Annual Appeal	1,818	18,626	20,444
Lent Appeal	18,540	19,641	38,181
St Joseph's Penny Collection	-	67,370	67,370
Every Step Appeal	-	733	733
Summer Appeal	11,843	140	11,983
Advent Appeal	25,689	47,917	73,606
Other events	44,834	962	45,796
	213,298	582,882	796,180

Notes to the financial statements

For the year ended 31 March 2025

3. OTHER TRADING ACTIVITIES

Group and Charity		Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £
Trading activities				
- book sales		-	12,363	12,363
		-	12,363	12,363

Notes to the financial statements

For the year ended 31 March 2025

OTHER TRADING ACTIVITIES Group		Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Trading activities				
- book sales		-	3,710	3,710
- charity shops		-	28,582	28,582
		-	32,292	32,292

OTHER TRADING ACTIVITIES Charity		Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Trading activities				
- book sales		-	3,710	3,710
		-	3,710	3,710

Notes to the financial statements

For the year ended 31 March 2025

4. INVESTMENT INCOME

Group and Charity

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £
Investment Bonds Income	-	60,170	60,170
Dividend income	-	40,851	40,851
Bank interest	-	15,956	15,956
Rents receivable from investment properties	-	113,003	113,003
	-	229,980	229,980

4. INVESTMENT INCOME

Group and Charity

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Investment Bonds Income	-	47,116	47,116
Dividend income	-	40,048	40,048
Bank interest	-	10,734	10,734
Rents receivable from investment properties		109,181	109,181
	-	207,079	207,079

Notes to the financial statements

For the year ended 31 March 2025

5. CHARITABLE ACTIVITIES

Group and Charity	Grant income 2025 £	Contract Income 2025 £	Other income 2025 £	Rent 2025 £	Total funds 2025 £	Total Funds 2024 £
Homelessness	532,836	405,007	2,588	502,596	1,443,027	1,541,477
Social Action	326,081	-	5,787	-	331,868	499,707
Social Work and Social Care	81,988	370,120	12,891	-	464,999	442,710
Formation and Animation	162,538	-	-	-	162,538	147,922
	1,103,443	775,127	21,266	502,596	2,402,432	2,631,816

Notes to the financial statements

For the year ended 31 March 2025

6. OTHER INCOME

Group and Charity

	Grant income 2025 £	Other income 2025 £	Rent 2025 £	Total funds 2025 £	Total Funds 2024 £
Other Income	-	96,131	217,290	313,421	231,963
Total	-	96,131	217,290	313,421	231,963

Notes to the financial statements

For the year ended 31 March 2025

7. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2025 £	Support costs 2025 £	Total 2025 £	Total 2024 £
Charitable activities				
Homelessness	1,729,117	414,742	2,143,859	2,038,603
Social Action	366,799	167,358	534,157	611,954
Social Work and Social Care	422,358	112,763	535,120	644,890
Formation and Animation	123,244	32,904	156,148	157,151
	2,641,518	727,767	3,369,284	3,452,598

Notes to the financial statements

For the year ended 31 March 2025

	2025 £
Support costs	
Salary costs	504,065
Training and recruitment	12,119
Travelling expenses	5,268
Repairs and maintenance	24,278
Office service charge	2,012
Insurance	27,527
Telephone	6,662
Household expenses	8,707
Printing, postage and stationery	4,843
IT support	23,297
Professional fees	26,553
Bank charges and interest	1,210
Books and subscriptions	16,411
Depreciation	10,815
Miscellaneous costs	52,493
Profit/Loss on disposal of fixed assets	-
Rental Expenses (Donated service)	152,054
	878,314
Governance costs	
Wages and salaries	31,162
Professional Fees	18,953
	928,429

During the year the charity made grants totalling £26,175 (2024: £20,831) to individuals.

Notes to the financial statements

For the year ended 31 March 2025

7. RESOURCES EXPENDED (continued)

	2024 £
Support costs	
Salary costs	592,463
Training and recruitment	8,820
Travelling expenses	5,297
Repairs and maintenance	7,546
Office service charge	4,786
Insurance	22,176
Telephone	14,730
Household expenses	5,683
Printing, postage and stationery	7,035
IT support	24,473
Professional fees	47,183
Bank charges and interest	2,454
Books and subscriptions	8,654
Depreciation	432
Miscellaneous costs	50,137
Profit/Loss on disposal of fixed assets	8,078
Rental Expenses (Donated service)	96,000
	905,947
Governance costs	
Wages and salaries	26,367
Professional fees	19,837
	952,151

Notes to the financial statements

For the year ended 31 March 2025

8. EXPENDITURE ON RAISING FUNDS

Group & Charity		Direct fundraising costs 2025 £	Support costs 2025 £	Total Funds 2025 £
Appeals and collections				
Publications		12,922	3,450	16,372
Fundraising and communications		184,273	49,198	233,471
Expenditure on rental properties		118,451	31,624	150,075
		315,646	84,273	399,919

Notes to the financial statements

For the year ended 31 March 2025

Group		Direct fundraising costs 2024 £	Support costs 2024 £	Total Funds 2024 £
Appeals and collections				
Trading activities - charity shops		19,332	-	19,332
Fundraising and communications		142,258	48,162	190,420
Expenditure on rental properties		90,810	30,744	121,554
		252,400	78,906	331,306

Charity		Direct fundraising costs 2024 £	Support costs 2024 £	Total Funds 2024 £
Appeals and collections				
Fundraising and communications		142,258	48,162	190,420
Expenditure on rental properties		90,810	30,744	121,554
		233,068	78,906	311,974

Notes to the financial statements

For the year ended 31 March 2025

9. NET INCOME

This is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets:		
owned by the charity	77,797	68,627
Auditors' remuneration – audit fees	13,126	17,237
Auditors' remuneration – non-audit fees	2,600	2,600
Staff pension contributions	77,581	85,514

Notes to the financial statements

For the year ended 31 March 2025

10. STAFF COSTS, STAFF NUMBERS AND THE COST OF KEY MANAGEMENT PERSONNEL

	2025 £	2024 £
Staff costs were as follows:		
Wages and salaries	2,128,514	2,370,827
Social security costs	194,060	213,384
Other pension costs	77,581	85,514
	2,400,155	2,669,725

The number of employees whose emoluments amounted to more than £60,000 during the year was as follows:

	2025 No	2024 No
£70,001 - £80,000	1	1

There were no Directors to whom retirement benefits are accruing under money purchase schemes in respect of qualifying services.

The key management personnel of the charity comprise the senior management team and are listed in the legal and administration information on page 116. The total employee benefits of the key management personnel of the charity were £353,314 (2024: £309,922). There were settlement payments in the year of £Nil (2024: £5,942).

During the year, no Members of the Council received any remuneration, benefits or reimbursement of expenses. (2024 £Nil).

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

	2025 No.	2024 No.
Administrative staff	7	22
Management staff	17	8
Project / service staff	62	72
	86	102

Notes to the financial statements

For the year ended 31 March 2025

11. TANGIBLE FIXED ASSETS

Group and Charity	Freehold land and buildings £	Equipment and tenants' improve-ments £	Motor Vehicles £	Total £
Cost				
At 1 April 2024	2,730,698	68,004	16,014	2,814,716
Additions	-	11,500	-	11,500
Disposals	-	(46,406)	-	(46,406)
At 31 March 2025	2,730,698	33,098	16,014	2,779,810
Depreciation				
At 1 April 2024	523,713	41,122	3,203	568,038
Charge for the year	54,614	9,597	3,203	67,414
Disposals	-	(46,406)	-	(46,406)
At 31 March 2025	578,327	4,313	6,406	589,046
Net book value				
At 31 March 2025	2,152,371	28,785	9,608	2,190,764
At 31 March 2024	2,206,985	26,882	12,811	2,246,678

Notes to the financial statements

For the year ended 31 March 2025

12. INTANGIBLE FIXED ASSETS

Group and Charity	Website £	Total £
Cost		
At 1 April 2024	**31,152**	**31,152**
Additions	**-**	**-**
Disposals	**-**	**-**
At 31 March 2025	**31,152**	**31,152**
Depreciation		
At 1 April 2024	**-**	**-**
Charge for the year	**10,384**	**10,384**
Disposals	**-**	**-**
At 31 March 2025	**10,384**	**10,384**
Net book value		
At 31 March 2025	**20,768**	**20,768**
At 31 March 2024	**31,152**	**31,152**

Notes to the financial statements

For the year ended 31 March 2025

13. FIXED ASSET INVESTMENTS

Group	Investment Property £	Unlisted securities £	Total £
Market value			
At 1 April 2024	3,885,000	2,455,917	6,340,917
Additions	-	1,150,000	1,150,000
Disposals	-	-	-
Revaluations	(105,000)	(77,866)	(182,866)
At 31 March 2025	3,780,000	3,528,051	7,308,051
At 31 March 2024	3,885,000	2,455,917	6,340,917

Notes to the financial statements

For the year ended 31 March 2025

13. FIXED ASSET INVESTMENTS (continued)

Charity	Investment Property £	Unlisted securities £	Investment in Subsidiary £	Total £
Market value				
At 1 April 2024	3,885,000	2,455,917	1	6,340,918
Additions	-	1,150,000	-	1,150,000
Disposals		-	-	-
Revaluations	(105,000)	(77,866)	-	(182,866)
At 31 March 2025	3,780,000	3,528,051	1	7,308,052
At 31 March 2024	3,885,000	2,455,917	1	6,340,918

Investments at market value comprise:	**Charity 2025 £**	**Group 2025 £**	Charity 2024 £	Group 2024 £
Investment property	3,780,000	3,780,000	3,885,000	3,885,000
Unlisted investments	3,528,052	3,528,051	2,455,918	2,455,917
Total market value	7,308,052	7,308,051	6,340,918	6,340,917

The carrying value of investment properties was updated to current market value as at 31 March 2025 as assessed by local independent estate agents.

All the fixed asset investments are held in the UK.

Unlisted investments are made up of £1,378,051 in the Catholic Investment Fund and £2,150,000 in the COIF deposit fund.

Notes to the financial statements

For the year ended 31 March 2025

13. FIXED ASSET INVESTMENTS (continued)

INVESTMENT IN SUBSIDIARY UNDERTAKING

Caritas Diocese of Salford Trading Limited is a wholly owned subsidiary of Caritas Diocese of Salford with registered number 08717793. The results of Caritas Diocese of Salford Trading Limited are as follows:

i) Profit and loss account for year to 31 March 2025

	2025 £	2024 £
Turnover	-	28,582
Cost of sales	-	(1,952)
Gross Profit	-	26,630
Administration expenses	-	(17,380)
Profit for the year	-	9,250
Gift Aid Distribution	-	(12,218)

ii) Balance sheet as at 31 March 2025

	2025 £	2024 £
Amounts due from Intercompany	9,508	11,504
Cash in hand	3,001	3,001
Creditors falling due within one year	-	(1,996)
Net Assets	12,509	12,509
Share capital	1	1
Profit and loss account	12,508	12,508
Shareholders surplus	12,509	12,509

Notes to the financial statements

For the year ended 31 March 2025

14. DEBTORS

Group and Charity	2025 £	2024 £
Due within one year		
Trade debtors	94,333	296,712
Prepayments and accrued income	93,217	93,326
Other Debtors	53,530	16,090
	241,081	406,128

Notes to the financial statements

For the year ended 31 March 2025

15. CREDITORS:

	2025 £	*2024 £*
Group		
Due within one year		
Trade creditors	43,593	27,582
Other creditors	62,951	12,859
Accruals and deferred income	567,525	65,409
	674,069	105,850

	2025 £	*2024 £*
Charity		
Due within one year		
Trade creditors	43,593	27,008
Other creditors	62,950	12,859
Accruals and deferred income	567,525	63,987
Amounts due to subsidiary undertakings	9,507	11,504
	683,576	115,358

Deferred income	2025 £	2024 £
Deferred income at 1 April 2024	39,758	75,294
Resources deferred in year	531,464	39,758
Amounts released from previous years	(39,758)	(75,294)
Deferred income at 31 March 2025	531,464	39,758

As at 31 March 2025 the charity was holding funds received in advance for work that will be undertaken in 2 years to 31 March 2027.

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS

Charity	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
DESIGNATED FUNDS	£	£	£	£	£	£
Fixed assets fund	2,277,830	-	-	-	(66,298)	2,211,532
Long term investments fund	5,340,918	-	-	-	(182,867)	5,158,051
Reserve fund	452,010	-	-	-	83,196	535,206
Capital fund	-	-	-	-	850,000	850,000
	8,070,758	-	-	-	684,031	8,754,789
GENERAL FUNDS						
General Funds	1,684,119	2,247,963	(1,554,022)	(182,867)	(777,474)	1,417,718
Total unrestricted funds	9,754,877	2,247,963	(1,554,022)	(182,867)	(93,443)	10,172,507

Charity	Brought Forward 2024	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2024
DESIGNATED FUNDS	£	£	£	£	£	£
Fixed assets fund	2,649,901	-	-	-	(372,071)	2,277,830
Long term investments	4,584,178	-	-	-	756,740	5,340,918
Reserve fund	475,100	-	-	-	(23,090)	452,010
	7,709,179	-	-	-	361,579	8,070,758
GENERAL FUNDS						
General Funds	1,450,381	2,767,561	(2,628,683)	408,625	(313,765)	1,684,119
Total unrestricted funds	9,159,560	2,767,561	(2,628,683)	408,625	47,814	9,754,877

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
	£	£	£	£	£	£
RESTRICTED FUNDS						
Caritas Aspire	-	75,161	(55,630)	-	-	19,531
St Joseph's Mission to Deaf People	25,854	20,494	(33,423)	-	-	12,925
Maryvale Blackburn	-	374,429	(358,295)	-	-	16,134
Morning Star Hostel	-	632,762	(584,005)	-	-	48,757
Lalley Centre and Community Allotment	30,963	185,024	(180,916)	-	-	35,071
Refugee Response	75,334	8,214	(35,843)	-	-	47,705
Catholic Family Care	1,092	-	(1,092)	-	-	-
Bury Red Door	41,881	163,605	(185,187)	-	-	20,299
Caritas Bishop's Fund	57,516	15,681	(32,393)	-	-	40,804
Cornerstone Day Centre	50,349	441,383	(473,029)	-	-	18,703
Capital Developments	129,372	52,015	(274,831)	-	93,444	-
Subtotal	412,361	1,968,768	(2,214,644)	-	93,444	259,929
Total of Funds	10,167,238	4,217,267	(3,769,203)	(182,867)	-	10,432,436

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

	Brought Forward 2024	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2024
	£	£	£	£	£	£
RESTRICTED FUNDS						
Ukraine Crisis Service	40,288	6,046	(17,710)	-	(28,624)	-
St Joseph's Mission to Deaf People	58,577	48,569	(81,292)	-	-	25,854
Morning Star Hostel	98,672	-	(98,672)	-	-	-
Lalley Centre and Community Allotment	20,282	133,739	(162,466)	-	39,408	30,963
Refugee Response	143,465	63,717	(77,268)	-	(54,580)	75,334
Catholic Family Care	2,741	780	(2,429)	-	-	1,092
Connecting Older People	6,555	-	-	-	(6,555)	-
Bury Red Door	41,477	166,790	(166,386)	-	-	41,881
Caritas Bishop's Fund	80,819	8,248	(31,551)	-	-	57,516
Cornerstone Day Centre	-	530,547	(482,735)	-	2,537	50,349
Capital Developments	-	144,752	(15,380)	-	-	129,372
Subtotal	492,876	1,103,188	(1,135,889)	-	(47,814)	412,361
Total of Funds	9,652,436	3,870,749	(3,764,572)	408,625	-	10,167,238

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

Group	Brought Forward 2024	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2024
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,649,901	-	-	-	(372,071)	2,277,830
Long term investments	4,584,178	-	-	-	756,740	5,340,918
Reserve Fund	475,100	-	-	-	(23,090)	452,010
	7,709,179	-	-	-	361,579	8,070,758
GENERAL FUNDS						
General Funds	1,465,857	2,783,925	(2,648,015)	408,625	(313,765)	1,696,627
Total unrestricted funds	9,175,036	2,783,925	(2,648,015)	408,625	47,814	9,767,385

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

Group	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,277,830	-	-	-	(66,298)	2,211,532
Long term investments	5,340,918	-	-	-	(182,867)	5,158,051
Reserve Fund	452,010	-	-	-	83,196	535,206
Capital Fund	-	-	-	-	850,000	850,000
Sub total	8,070,758				684,031	8,754,789
GENERAL FUNDS						
General Funds	1,696,627	2,247,963	(1,554,022)	(182,867)	(777,475)	1,430,226
Total unrestricted funds	9,767,385	2,247,963	(1,554,022)	(182,867)	(93,444)	10,185,015

Notes to the financial statements

For the year ended 31 March 2025

16. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward 2025	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2025
	£	£	£	£	£	£
Designated Funds	8,070,758	-	-	-	684,031	8,754,789
General Funds	1,696,627	2,247,963	(1,554,022)	(182,867)	(777,475)	1,430,226
Subtotal	9,767,385	2,247,963	(1,554,022)	(182,867)	(93,444)	10,185,015
Restricted Funds	412,361	1,968,768	(2,214,644)	-	93,444	259,929
Total of Funds	10,179,746	4,216,731	(3,768,666)	(182,867)	-	10,444,944

Notes to the financial statements

For the year ended 31 March 2025

Trustee Policy Statement on Reserves and Designated Funds

As trustees of Caritas Diocese of Salford, we are committed to ensuring the financial health and sustainability of the charity in accordance with best practices, legal requirements and our charitable mission. Our approach to managing reserves and designated funds is integral to our duty of care in safeguarding the charity's resources and fulfilling our objectives with transparency and accountability.

The purpose of this policy is to define the Charity's approach to managing and designating its funds to ensure financial stability, support future growth, and address the needs of the people who use our services. It reflects our commitment to financial resilience, allowing us to respond to both immediate and long-term challenges, and to maintain our ability to deliver high-quality services to the most vulnerable members of our community.

In line with good practice, we have established a clear framework for managing both restricted and designated funds, as well as reserves. This ensures that the funds are used for their intended purposes, that we can meet future liabilities, and that our charitable activities are sustainable in the face of changing circumstances.

Our reserves policy reflects the prudent management of resources, providing us with the flexibility to manage risks, including unexpected events, disruptions and potential funding gaps. It also ensures that we are in a strong financial position to meet the ongoing and future needs of the individuals and communities we serve.

This policy is regularly reviewed by the Board of Trustees to ensure that it remains aligned with Caritas Diocese of Salford's strategic priorities, complies with legal and regulatory requirements, and meets the evolving needs of our stakeholders.

By adhering to this policy, the trustees are reaffirming their commitment to the charity's financial integrity and to upholding the trust placed in us by donors, supporters, and beneficiaries alike.

Details of funds DESIGNATED FUNDS:

Fixed Assets Fund

This fund represents the net book value of tangible and intangible assets. It ensures resources are allocated for maintaining and upgrading physical and intellectual property essential to our operations.

Reserve Fund

The reserve fund is designated to cover unforeseen expenses and contingencies, including notice and redundancy costs, should the charity cease its charitable activities. This fund aims to provide financial stability and continuity during transitions.

Long Term Investments Fund

This fund includes long-term investments that generate revenue to support ongoing charitable activities. It excludes short-term investments and focuses on maintaining and growing financial resources for future sustainability.

Capital Fund

Designated for enhancing and developing our facilities, particularly those critical to delivering key services. This fund ensures our buildings remain high-quality, sustainable assets benefiting the community we serve.

Notes to the financial statements

For the year ended 31 March 2025

RESTRICTED FUNDS:

Catholic Family Care

Dedicated to providing clothing and footwear to families in need, funded through annual subscriptions net of expenditures aligned with charitable objectives. Following the cessation of activity by the service and distribution of funds this restricted fund will cease in 2025/26.

Bury Red Door

Supports the Red Door drop-in service for homeless individuals in Bury, ensuring continuity and expansion of services as needed.

Caritas Bishop's Fund

Provides immediate crisis support to families or individuals facing urgent situations, ensuring swift and effective assistance.

St Joseph's Mission to Deaf People

Supports the D/deaf and hard of hearing communities within the Diocese of Salford, providing essential services and support.

Morning Star Hostel

Funds dedicated to providing safe and supported accommodation for single homeless men, ensuring ongoing quality of care and support.

Lalley Centre and Community Allotment

Supports the Lalley Fund, which addresses local deprivation and poverty through community initiatives.

Refugee Response

Coordinates support for refugees within the Diocese of Salford, in alignment with appeals and other Caritas services.

Cornerstone Day Centre

Provides essential services to homeless women, men, and adults marginalised due to mental health or disabilities, funded by designated donations for these specific services.

Capital Developments

Reserved for specific projects like the redesignation of Caritas House into homeless accommodation and redevelopment of other key sites, funded by government and trust sources to ensure clear accounting and project execution.

Caritas Aspire

Caritas Aspire supports refugees and asylum seekers by providing high-quality ESOL (English for Speakers of Other Languages) tuition, helping them integrate into their communities and access essential services, education, and employment opportunities.

Maryvale Blackburn

Maryvale provides supported accommodation for young parents and their infant children in Blackburn with Darwen, offering a stable environment and essential support to help families build a better future.

Notes to the financial statements

For the year ended 31 March 2025

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Group	Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025
	£	£	£
Tangible fixed assets	-	2,190,764	2,190,764
Intangible fixed assets	-	20,768	20,768
Fixed asset investments	-	7,308,051	7,308,051
Current assets	272,528	1,326,901	1,599,429
Creditors due within one year	(12,599)	(661,470)	(674,069)
	259,929	10,185,014	10,444,944

Group	Funds 2024	Unrestricted Funds 2024	Total Funds 2024
	£	£	£
Tangible fixed assets	-	2,246,678	2,246,678
Intangible fixed assets	-	31,152	31,152
Fixed asset investments	-	6,340,917	6,340,917
Current assets	424,960	1,241,889	1,666,849
Creditors due within one year	(12,599)	(93,251)	(105,850)
	412,361	9,767,385	10,179,746

18. OPERATING LEASE COMMITMENTS

At 31 March 2025 the group had future minimum lease payments under noncancellable operating leases as follows:

	Land and buildings		Other	
	2025	*2024*	2025	*2024*
	£	£	£	£
Within 1 year	-	-	1,364	1,819
Between 2 and 5 years	-	-	-	1,364
	-	-	1,364	3,183

Notes to the financial statements

For the year ended 31 March 2025

19. COMPANY LIMITED BY GUARANTEE

The Council of the Charity guarantees to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

20. RELATED PARTY TRANSACTIONS

Caritas Diocese of Salford, over several years, has been working closely with the Diocese of Salford to ensure that the charitable purposes of both charities complement their shared mission. To effect this a convergence of governance and a planned transition of Trusteeship occurred so that the trustees of Caritas Diocese of Salford are now the same as those of the Diocese of Salford.

The charity has benefited from the rent free provision of premises from the Diocese of Salford. The value of market rent was estimated at £152,054 which has been recognised in rental expenditure. A corresponding amount of £152,054 has been recognised in income, representing the donated services received from the Diocese of Salford.

Dr O'Neal became a Trustee of Francis House Charitable Trust, a charity which rents space from Caritas. The total value of rent charged in the year was £160,255 (2024: £152,305). The total amount outstanding as at the reporting date is

£Nil (2024: £77,214). The rental agreement was in place before he was appointed as a Trustee of the Caritas. Should there be any review of

the current rental agreement, Dr O'Neal will not have any involvement in any discussions on the agreement due to the potential conflict of interest arising from the common trusteeship.

There were no other related party transactions that need to be disclosed.

Notes to the financial statements

For the year ended 31 March 2025

21. FINANCIAL INSTRUMENTS

Group	2025	2024
	£	£
Financial assets measured at amortised cost	1,515,718	1,573,523
Financial liabilities measured at amortised cost	152,054	66,940

Financial assets consist of cash, trade debtors and other debtors

Financial liabilities consist of trade creditors, other creditors and accruals

23. POST BALANCE SHEET EVENT

There have been no significant events affecting the Company since the year end.

Legal and administrative information

For the year ended 31 March 2025

Charity name:

Caritas Diocese of Salford

Governing documents:

Memorandum and articles of association

The trustees:

Chair of trustees:

Right Reverend John Arnold - Bishop of Salford

Trustees:

Rev Canon Michael Cooke

Rev Christopher Dawson

Mr Michael Devlin (resigned 20 July 2024)

Sir Peter Fahy

Rev Peter Hopkinson

Mrs Mary Hunter

Rev Canon Michael Jones

Mrs Elizabeth Lilley

Mr Brendan McCafferty

Mr Edward Nally LLB

Dr Eamonn O'Neal

Senior management team:

Director: Patrick O'Dowd

Head of Finance and Resources:
Angela McCormack

Head of fundraising: Rachel Taylor

Head of human resources: Sue McVeigh.

Communications manager: Claire Briscoe

Formation and animation coordinator:
Kathryn Ansley

Head of children and families:
Rebecca Underdown
(from April 2024 until February 2025)

Head of social action: Craig Savage

Head of homelessness: Amanda Croome

Head of school service: Helen Chambers
(from June 2025)

Company registered number: 6594417

Charity registered number: 1125808

Principal and registered office:
Cathedral Centre, 3 Ford Street, Salford M3 6DP

Secretary:
Mr Edward Nally LLB

Auditors:

Crowe U.K. LLP,
3rd floor, St George's House,
56 Peter Street,
Manchester, M2 3NQ

Bankers:

The Royal Bank of Scotland Plc,
PO Box 320, St. Ann's Street,
Manchester M60 2SS

Handelsbanken,
4th Floor, Kabel House,
15 Quay Street,
Manchester M3 3HN

Investment managers:

CCLA,
1 Angel Lane, London EC4R 3AB

Thank you!

From supporting people experiencing homelessness to working with those who are displaced or seeking asylum, from helping families living through a time of poverty to working alongside children and young people to improve their mental wellbeing – our services have a huge remit but it's one we are committed to continuing to deliver as we strive to support people to transform their lives with dignity.

We can only do that thanks to everyone who supports our charity and has been part of our community over the last twelve months.

Taking action in your local community to drive change and help people at a time they need it most, making much-needed donations, giving your time or sharing our news and appeals...

However you choose to give your support, thank you so, so much. You really do help change lives.

"I felt embarrassed coming to ask for help like this and anxious being around other people but this support has been amazing...you've helped me change my life and I don't know what I'd have done without it because I felt I had nothing otherwise."
Person accessing our services

CARITAS DIOCESE OF SALFORD
0161-817 2250
info@caritassalford.org.uk

CARITAS DIOCESE OF SALFORD

England & Wales - Charity number 1125808

Accounts

Trustees' Annual Report and Financial Statements 2022-23

Caritas
Diocese of Salford

Registered number: 06594417
Charity number: 1125808

“Thank you so much for everything you have all done for me, it’s really appreciated. I have felt safe, secure and blessed to have been here.”

Person accessing our services

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Welcome

Without question, Caritas Diocese of Salford has not been in any way immune from the economic and social challenges of these times. For those in poverty or social need, these must have been very testing times, and this has reflected on the activities and expectations of our Caritas work and activities. Coming out of the pandemic into a cost-of-living crisis has meant significant disturbance and anxiety for many families and individuals who were already faced with varying degrees of poverty and deprivation or mental or physical needs.

It is precisely these growing needs that have challenged Caritas in its work which, arguably, has never been more important with its singular purpose of coming to the aid of those in need. Whilst demands on Caritas have grown, so the costs of services and staffing have also increased.

During the last year we have been particularly challenged by the need to assist, in whatever way possible, the refugees from Ukraine who have substantially added to the number of refugees from elsewhere who have arrived in the Greater Manchester area. Bringing no more than they can carry, they are often traumatised by the events that have caused them to flee from their homes in fear for their lives and the lives of their children. Providing accommodation and essential food and provisions has been a priority in our work. We have greatly benefitted from the generosity of families willing to receive refugees but Caritas must also provide ongoing assistance wherever possible.

The economic crisis continues to mean that even hard-working families are finding it hard to make ends meet; people are facing isolation; having to choose between eating and heating their homes; are unable to provide for their children in the ways in which they would like. A recent report estimated that 42% of all children in Greater Manchester are living in poverty and many of them have both parents or guardians in employment. This stands in stark contrast to the claim that we are the fifth most prosperous nation in the world. This poverty must be understood as linked closely to matters of the environment and the need to insulate housing, provide adequate public transport and provide the means by which all people may live with dignity in a sustainable way.

The Gospel imperative to put love into action includes helping those in need and playing an active part in securing justice and building up communities of compassion. Caritas' work over the last year has continued to ensure that we are upholding the human dignity of individuals and working alongside them to help them transform their lives with dignity.

Our work is only made possible by the generosity of supporters, grant funders, volunteers, parishes and schools. Without their contributions in many and varied ways, we would not be able to continue the work. It is with their continuing assistance that good work is being done for the benefit of people in need.

Rt Rev John Arnold,
Bishop of Salford

An Introduction

I'm pleased to introduce our annual report for 2022-2023. While it's impossible to capture all of the hard work that has gone on across Caritas Salford over the last twelve months in a document of this size, this annual report hopefully captures some of the highlights from what has been another positive year of developments, change and progress against our strategic aims.

This progress has been made against a significantly challenging backdrop of social upheaval as the communities we work alongside have continued to face the difficulties brought about by the cost-of-living crisis, covid-19 pandemic and the turmoil of the political, social, health and economic landscapes both in the UK and around the rest of the world too.

It has arguably never been a more complex time for charities like ours to operate. Demand for our services has continued to increase as people feel the deep impact of the cost-of-living crisis, and it's a crisis that we're not immune to either. Our costs have continued to rise, whether to deliver those services which are needed now more than ever, to pay our utility bills, or to ensure that we're able to meet the needs of local communities now and into the future too.

I'm incredibly proud of our hardworking team of staff and volunteers who have - despite the numerous challenges we've faced - continued to uphold human dignity at a local level and accompanied and supported people as they've changed their lives for the better.

Every day we see families who, despite going out to work hard, still have to make difficult choices about whether they're able to feed or clothe their children; individuals who have suddenly become homeless due to forced evictions, changes in their family or employment life or unexpected illness; people who live alone and without our support would not see another human being from one month to the next. But, thanks to our teams working in the community in Greater Manchester and Lancashire, we're privileged to have supported thousands of people at a time they've needed us most.

There's still a lot to do and we're not complacent. We've had to make difficult decisions around our service provision and what we're able to deliver and will have to make further tough choices in the future. We have had to continue to work hard to increase our fundraising income to meet the growing demand for those services too and we are incredibly appreciative of everyone who has supported us this year, and who will go on to support us in the coming months and years too. We simply couldn't carry on working in the local community without that kindness and generosity and we never take it for granted.

We know that we need to continue to adapt and evolve, being fleet of foot to respond to the changing needs of the people who need our support and to ensure that Caritas Salford can continue to work in communities in Greater Manchester and Lancashire for many years to come. It's a big responsibility, but we're proud to have so many people across the diocese who join us as we call for - and take - action to bring equity and justice for everyone.

Those people we work alongside will continue to remain at the heart of all the decisions we make and I hope you enjoy reading this report and discovering more about some of the ways we've worked alongside them to help them change their lives with dignity.

Huge thanks to everyone who has been part of our journey over the last twelve months. We couldn't do what we do without you.

Patrick O'Dowd,
Director, Caritas Diocese of Salford

Our Caritas vision, mission, values and objectives

We're the principal domestic social action charity of the Catholic Diocese of Salford and we work alongside people of all faiths and none. Our services span Greater Manchester and Lancashire.

Our vision:

Our vision is for a society where there is justice and equality, and where the voices of people experiencing poverty, disadvantage and/or discrimination are heard, valued and acted upon so that all people can live in peace and dignity.

Our mission:

- **Love in Action**: our mission is to help people across the Diocese of Salford experiencing poverty, disadvantage and discrimination to transform their lives with dignity.
- We provide a practical response to those in crisis, suffering hardship or who are at risk. We rebuild lives for the long-term, enabling people to live in a safe, healthy and secure environment.
- We call for a better, more just world, where the voices of people experiencing poverty are heard and acted upon and we positively influence the systems, decisions and resources that affect those in need.

Our values:

Inspired by Catholic Social Teaching, our values shape our work and underpin everything we do:

- **Respect:** valuing the worth of people; colleagues, volunteers and the people in our communities we work alongside.
- **Integrity:** honesty, truthfulness, straightforwardness and forthrightness.
- **Ambition:** positive desire to achieve things for the common good.
- **Collaboration:** eexploring opportunities for partnership and mutual cooperation while remaining faithful to our core mission.

Our objectives:

- Reduce poverty, disadvantage and discrimination in our diocese to enable people to 'live life to the full'.
- Increase awareness and understanding of Catholic Social Teaching and animate the diocesan community to take practical action.
- Become the voice for those who cannot speak for themselves, empowering people and advocating for justice and social change.
- Become a sustainable – and more visible and effective – catalyst for change.

Did you know…?

Caritas Salford was created in 2008, and has since incorporated the work of Catholic Children's Rescue Service, Catholic Welfare Societies, St Joseph's Mission to Deaf People, Justice and Peace, Racial Justice and Catholic Family Care to bring together work of individual charities created over more than a century.

Our reach spans

620

square miles across the area.

We support **thousands** of people every year with our range of community based services.

We run **12** services across the Diocese of Salford.

We are proud to be supported by

103

staff

We also have

263

amazing volunteers.

We couldn't do what we do without them.

We support people from vulnerable communities, empowering them and seeking to reduce poverty, disadvantage and discrimination.

Don't just take our word for it. Here's what just a few of the people who have accessed our services, our volunteers, and local professionals have said:

"People showed us humanity between friends and neighbours…Life was harder before, here there is safety, humanity, support."

"Cornerstone means a lot to me, it gives me a sense of purpose and something to look forward to."

"My Caritas social worker is amazing, so helpful and full of compassion. She is a gem."

"If it wasn't for St Joseph's I would have had no help in this crisis. They are the only ones that have knocked on my door."

"When you see that your children are happy you forget that you are far from your family, in exile…You feel that you have achieved something for them."

Our work this year has continued in line with our four strategic pillars **Service, Formation and Animation, Advocacy and Sustainability,** which underpin everything we do.

Our work and impact

Supporting children, young adults and families:

We support children, young people and families in a range of ways, assisting them with difficulties, providing safe accommodation, and managing opportunities to support development and improve quality of life.

Our work in schools:

Our schools' service aims to remove barriers to learning and participation, nurturing emotional and spiritual development of children and their families and enabling and empowering them to develop new skills and knowledge. The support we provide is tailored to the needs of each individual, providing a bespoke package which can address a range of areas, including behaviour, supporting bereavement, emotional wellbeing, anxiety and confidence.

This year our schools' service has continued to reach thousands of children across the North West, with a combination of specialist group interventions, one-to-one direct work with children, and family support sessions and interventions.

We currently work with 41 primary and high schools within the diocese, a number slightly reduced compared with the same time last year. Schools who have not been able to continue the service have cited budget pressures, and our current offering to schools we work with has been adapted to provide more flexible patterns of work to better meet budgetary requirements alongside the support needs of the organisations.

The service has continued to support schools in maintaining their focus on education through providing targeted interventions and additional help where a child is struggling emotionally or behaviourally. We support children to overcome barriers to fuller participation and learning in school, to give a greater sense of achievement and enjoyment in all aspects of school life. Building their confidence also enables them to develop their social and communication skills, through a variety of one-to-one sessions, group work and/or family support work as required.

We also support school staff with assessing the needs of children and young people who may need ongoing support in place, or who may be at risk of abuse or safeguarding issues.

Feedback that we receive highlights the positive impact that our interventions have on the children and young people we work alongside. Whether based within small groups or within individual one-to-one sessions, the provision of a skilled and qualified social worker, counsellor or art therapist is highly valued. In relations to promoting empowerment and shared solutions to difficulties around behaviours, self-harm, early emotional and mental health problems and many other issues that children and young people can present with, the interventions can improve the way those young people can feel about themselves.It has also been felt and feedback by school – and often by the family at home too – that they have opened themselves up to more opportunities and possibilities.

The service collectively responds to many safeguarding issues and supports children, young people, schools and families around clarifying issues, finding the right services, and supporting schools with processes and access to additional resources needed. Team Around the Family meetings, for example, can be invaluable when making a plan and enabling school, family and Caritas to work together to improve circumstances.

Where we have received, or suspect, concerns or allegations about the welfare of a child or vulnerable adult, these are always referred to the appropriate statutory agency, in line with our safeguarding policies and procedures.

This year we have also seen a higher demand for group work around friendships and social skills, in addition to supporting children and young people with coping strategies around anxiety, self-esteem and their sense of identity or loss and bereavement. This may reflect the gaps in school attendance as the norm, in broader routines and in social opportunities informed by lockdowns and the pandemic and further compounded by the additional stresses of the cost-of-living crisis. Super Skills for Life, Relax Kids, Friendship Groups, Healthy Mindsets and Lego Therapy continue to be very popular.

Groups have also been delivered to parents, carers and families in the form of courses around managing children's behaviour and parenting approaches, Multi Family Groups and courses which are more specialist such as Riding the Rapids are also regularly requested.

Larger workshops and assemblies such as the NSPCC PANTS session have also been delivered throughout the year, as well as transitions workshops as young people prepare for high school.

> *"We have used the Caritas team to cover welcome home visits for children and their families who are new to school and coming into nursery and reception. This is really helpful in preparing the children for school and sharing the worker's views and experience too."*
>
> Headteacher

Some of this year's school service / children and families service headlines in numbers:

New referrals:
472

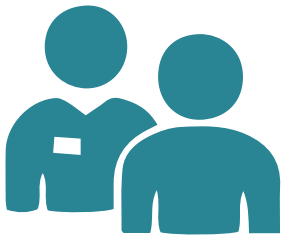
118
adults supported

41
schools supported

2,703
children and young people supported

1,583
group sessions delivered to children and young people

More than
7,000
young people reached in sessions with our team



97
safeguarding consultations and referrals

1,321
family support sessions delivered

1,727
toy sacks delivered to children at Christmas

Our school service in action:

Supporting 'A'

'A' was referred to the Caritas Schools' Service due to worries about her poor attendance at school. 'A' was often late and found it very difficult to engage with her learning, becoming inattentive in class. During the initial assessment sessions, her mum shared that she had recently left a violent and abusive relationship and 'A' and her sister had witnessed many of the incidents. This relationship had had a major impact on her own and her daughter's mental health and emotional wellbeing. The difficulties were further compounded by the family's tenancy being at risk due to antisocial behaviour from her ex-partner.

Home conditions were also poor with very little furniture, with 'A' stating she felt uncomfortable and afraid in her home as the conditions reminded her of her mum's ex-partner. This atmosphere also informed a heightened anxiety about leaving the home and being in school away from her mum.

A plan was worked out in order to improve the issues around housing, finance, debt and emotional wellbeing. Caritas obtained permission from 'A's mum in order to work with the housing support officer and we opened an Early Help Assessment to develop a plan to address the unmet needs and secure the tenancy again. Following this, Team Around the Family (TAF) meetings were held and led by Caritas, progressing actions to improve outcomes around finance and debt, housing, emotional wellbeing and mental health. Our team also were awarded two grants for the family via Buttle Trust and Bishops Fund, which were predominately used to clear up and brighten the home and provide more furnishings.

'A's Mum is working alongside a mental health support worker with a plan to improve and manage her wellbeing as well as working towards improved financial stability. She has said that Caritas' involvement and the enrolment of other support services has improved their situation, and the whole family have reported that their home conditions are much improved.

'A' now likes her home and feels comfortable, she enjoys the makeover on her bedroom, and her attendance at school has also significantly improved.

'A' and her Mum both report that they are in a better routine and 'A' is having a much more positive start to the school days.

“ Having a Caritas worker means that I can concentrate more of my time and energy on the school learning and education aspects of what I do. Some days it can feel like I could spend all day responding to safeguarding issues and trying to clarify what is needed. On days like these there is someone else to work with who often knows the families and the children, and, if they do not, they can assist and have greater familiarity with the processes and knowledge of how to complete assessments.”

Headteacher

Our work supporting people who have been adopted:

Through 2022, our Adoption Support Service continued to work with adopted adults and birth relatives, supporting them to access adoption records, reunite with family members, or provide intermediary work.

In the reporting period, they continued to receive and provide support from people seeking access to their adoption records, supporting with family reunions and providing intermediary support services.

Following the closure of our adoption service several years ago, our trustees have been reflecting on the wider challenges experienced by many adoption services in the sector and in particular on the ongoing support available to adopted adults. While deeply mindful of their commitment to support people who had been adopted by Catholic Children's Rescue Society, the declining numbers of people seeking assistance coupled with the absence of sustainable funding, wider economic pressures including the need to address long-standing pension commitments, they took the difficult decision to close this service with effect from September 2022. This included taking the necessary steps to de-register the service with the regulator Ofsted and ensure the effective transfer of information about people who were adopted or supported through the agency to Salford City Council, the appropriate local authority duty holder.

Those adopted are still able to access their documents and we have committed to continuing to provide signposting information on how to do this.

The Trustees would like to recognise and thank all those who have been involved in creating, developing and nurturing the service over many years and reassure them that our commitment to children and families needing support will continue in new ways to meet alternative demands.

Our young parents' accommodation and support services:

Our young parents' accommodation in Bolton and Blackburn provide support, safety, security and a period of stability to young parents and their children at a time when they have experienced crisis or distress in their lives. While our work predominantly supports young women aged 16-25 years and their babies up to the age of two years, we have also been able to provide a safe refuge for single fathers and for young couples in our family room.

The support we provide enables the young people to prepare for independent living, supporting their immediate and longer-term needs with a safe, supportive temporary place for their family to live. We support them to develop their confidence and abilities in order for them to have a greater choice and make necessary changes to transform their lives. We also regularly contribute to local authority safeguarding assessments to ensure children are protected, working alongside social workers and early help and support services. The services work closely with statutory Children's Services and the service in Blackburn is contracted through Blackburn with Darwen Council.

Over the last year we have continued to equip parents with independent living skills, including how to manage their finances. Grants have also been secured for our residents to help them to set up their own homes in the community when they are ready for independent living.

We have made significant improvements to the service this year, including changing to providing 24/7 support. We have invested in staff training and a new case management system which have supported our strengths-based, trauma-informed approach that maximises the involvement of and benefits to our families.

We have a strong multi-agency approach and work collaboratively with a range of statutory and voluntary sector partners to ensure we are delivering a joined up, comprehensive, safe and effective service for young people and their families.

In the coming year we plan to further develop our service provision. In particular to introducing a wider

range of in-house parenting classes, activities and training to further increase the skills and

confidence of our young parents. We are looking closely at the potential to redevelop the accommodation in our Blackburn property which is owned by Caritas and are in discussions with the landlord of the property we use in Bolton about the long-term use of that building. Our hope is to be able to expand this further, subject to dialogue with Bolton Local Authority and other partners in the area as we believe there is a continued demand for support in this area.

Some of this year's service headlines include:

- **61** adults and children safely accommodated in the accommodation with a support plan in place.
- **95.5%** overall occupancy
- **5,579** nights of accommodation provided
- 11 families supported to move on to their own independent tenancies having received help to register for rehousing, bid on properties, sign up for their tenancies, find furniture and move in.
- 12 babies have been born to mothers staying in our service this year with staff able to provide support through their pregnancy and then support the mothers when they bring their new babies home.

Supporting ‘A’ and her family

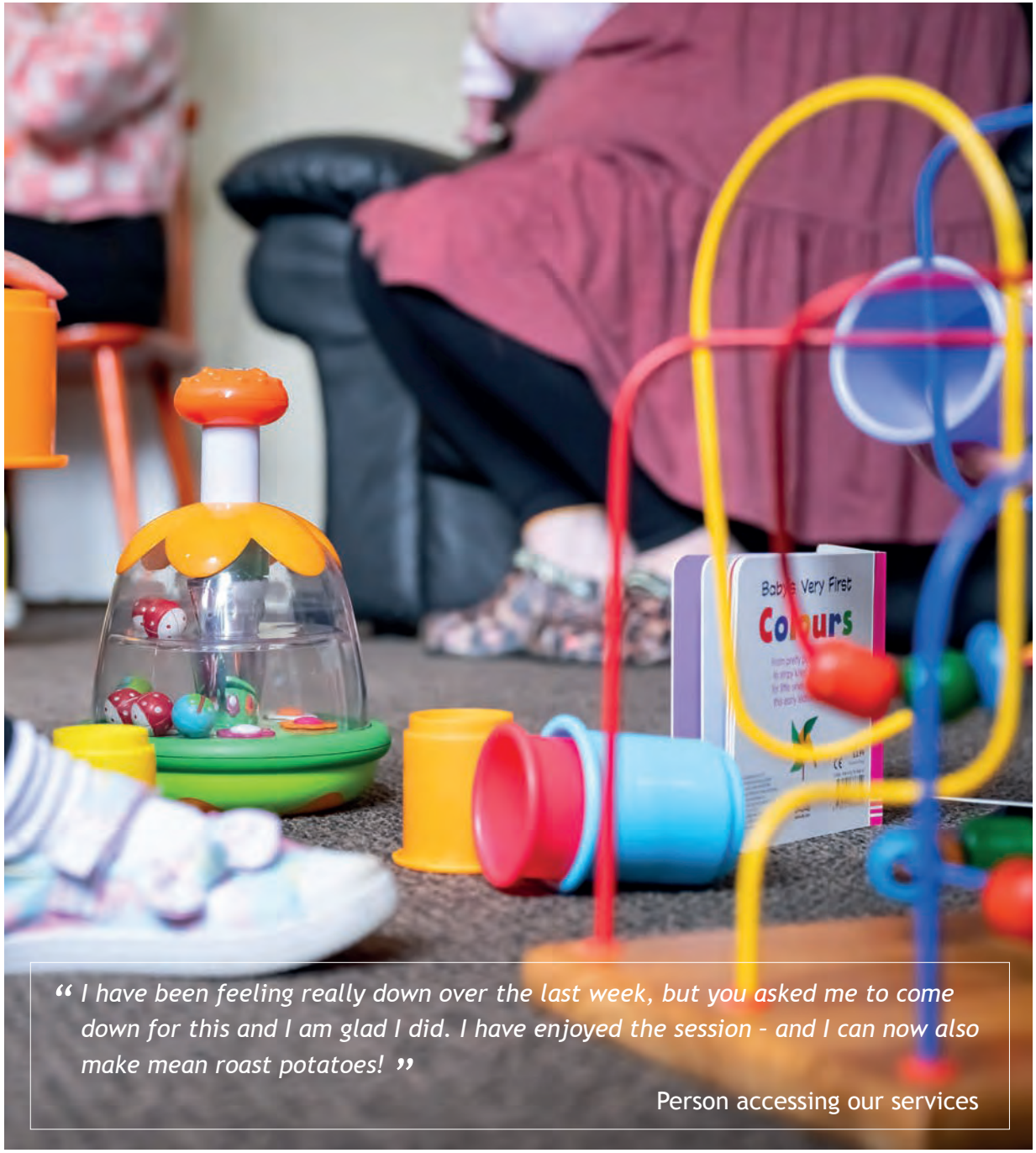
‘A’ moved into our accommodation as an emergency referral - a vulnerable, pregnant young person, fleeing an abusive relationship, and facing homelessness on her own.

She arrived with few belongings and was very nervous and overwhelmed. Staff immediately made her feel at ease and supported her to settle into her new accommodation.

Due to the support and encouragement of staff, her confidence grew and she engaged fully in key worker sessions, accessing all support offered and gaining the knowledge and skills required for effective parenting.

The team continued to support her holistically with budgeting, mental and physical health support, positive relationship building and healthy eating, and the impact of this support enabled her to retain custody of her baby. She is now looking forward to bringing up her family in a new home. She recently said to staff:

“I would not have got through this without all your help. Thank you.”



“ I have been feeling really down over the last week, but you asked me to come down for this and I am glad I did. I have enjoyed the session - and I can now also make mean roast potatoes! ”

Person accessing our services

Supporting homeless people:

The cost of living crisis and the lasting impacts of the covid-19 pandemic have led to increasing numbers of people facing homelessness. This year we have been able to help more than 1,200 people through our five homeless services.

With more people becoming or facing the threat of homelessness, our teams needed to be responsive and adapt to changing needs to help families and individuals in need of urgent support.

The aim of our homelessness services remains the same – to ensure that people in our community have the support they need to prevent them from becoming homeless, and that people who do become homeless are helped to secure, safe accommodation with the help they need to make a new home. We want a world where no-one has to sleep rough.

In parallel with delivering these direct housing outcomes, we also aim to enable people who are experiencing homelessness or at risk of homelessness to improve their wellbeing, providing services which meet their immediate basic needs, promote mental health and wellbeing, enable people to access health and other support services, and to take up education, training, volunteering opportunities and employment as a means of sustaining positive housing outcomes.

The teams across our homelessness services work with people to design, deliver and evaluate what we do to ensure we are meeting their needs and will enable people in our services to have a voice in advocating for policy change where it's needed. We also work in partnership with other organisations in the statutory, voluntary and faith-based sectors to deliver work and maximise impact on the people in our local communities.

Some of this year's homelessness service headlines in numbers:

Helped

236

people move off the streets and/or out of homelessness and securing supported or permanent accommodation.

Supported

87

people into education,training, voluntary work or employment.

Supported

187

people to resolve financial problems.

Facilitated

11

specialist agencies to run regular drop-ins with **275** people attending.

Ran

446

activity sessions to increase skills, confidence and self-esteem attended by 279 people.

Cornerstone:

At Cornerstone, our day centre facility in Manchester, a holistic approach to supporting the whole person and assisting people to have their voice heard remained key.

The people who come to Cornerstone are like all of us – they aspire to have a good quality and safe place to live, friendships, good health and a purpose in life. We're proud that the majority of people who visit feel we help them with all or some of these aims.

This year our primary objective was to completely transform the service delivered, to create a community centre which is truly run in partnership with the people who visit. We continued to focus on improving our recording of data – both qualitative and quantitative – to help to further shape and develop our offering, and raising the profile of the service to increase our influence and partnership working also continued.

During the last twelve months, 42 people who are or have been homeless joined our new Community Volunteering Programme. This has given them a new purpose, as well as increasing skills, confidence and self-esteem and has helped improve our services.

We have also been supported by the generosity of corporate volunteers, including teams from NatWest, Kellogg's, Welspun, Bruntwood Scitech and BT. These corporate team days enable up to

ten individuals from a company to experience working with our Cornerstone team for a day and many continue to support our charity in other ways throughout the year. We're hugely grateful to everyone who supports our work and enables us to continue working alongside local people.

We have developed our activities timetable with the input of people who use the service and now have a new outdoor gym, garden area and games. We run weekly gym sessions where people can access the outdoor gym equipment, badminton or basketball. We also run our own gardening group where we are growing fruit and vegetables, are composting food waste from the kitchen, and using other recyclable waste to make bee hotels. Our aim is to create an environment where people can feel a sense of ownership over the space and improve their wellbeing.

One individual, speaking about our games session, said: "I saw people playing dominoes yesterday but I didn't feel confident enough to play. My mental health was a lot better today so I had the courage to join and I really enjoyed it. I will definitely play again now that I feel confident."

Creativity has played a big part in our work this year too. We were involved in Streetwise Opera's project, which included a performance at Bridgewater Hall, and have also delivered art and poetry workshops. We plan to expand our arts programme, providing people with the opportunity to learn new skills, express themselves, improve their confidence and wellbeing and have some fun together.

In a session to plan a new food project, one of our attendees said: "When you're homeless you live off junk. If you teach people to expect better, then you're challenging the things that keep them homeless. Life revolves around food, you're going back to the basics of why we live and find pleasure. It should be a lot of fun for people to play with this, mixing cooking and creative writing and gardening. Growing things is creating too, after all."

From October 2022, the centre was also a registered warm space from Monday to Friday between 12noon and 1.30pm. The team provided a free, safe space for people to access throughout the winter and served hot three-course lunches daily. Need for this service has grown significantly due to the cost-of-living crisis, with many visitors reporting that they are unable to afford heating for showers or gas for cooking. We regularly support 90-110 people per day.

Our health support provision has also increased with Cornbrook GP running a drop-in and chronic disease screening weekly, Urban Village Medical Practice van visiting once a week, a monthly podiatrist, weekly optician and a mental health worker attending the centre two days a week too. We also have partnerships with the DWP, Manchester Homeless Assessment Team, Shelter and Boaz who run regular drop-ins on site to help people with benefits, housing and immigration advice.

Some headlines from Cornerstone this year include:

- **72** health drop-in sessions supporting **150** people
- **42** people experiencing homelessness became community volunteers at Cornerstone
- **847** people used the service
- More than **23,000** hot lunches provided
- More than **1,400 showers** for over 200 individuals
- **134** individuals supported with a food parcel or food bank referral

Supporting 'B':

'B' had been sleeping at the airport and came to our Cornerstone centre in July.

They started to volunteer straight away, giving them access to a weekly bus pass and a way to spend their time productively. Within a week of attending, they had been supported to contact housing and secure temporary accommodation through the council.

Since then they have received free eye care from our Visioncare drop-in, applied for a national insurance number which enabled them to apply for benefits and they have now secure paid work.

We also celebrated their official name change by deed poll with a signed card and some cake.

'B' says that Cornerstone has been like a family to them and although they no longer require our support, they continue to come in and see staff and people that use the service.

> *"I can't tell you how much of a positive impact volunteering here has had on my life. I think it's being an important member of the team and people relying on you. It's the best job I've ever had."*
>
> Volunteer

Morning Star:

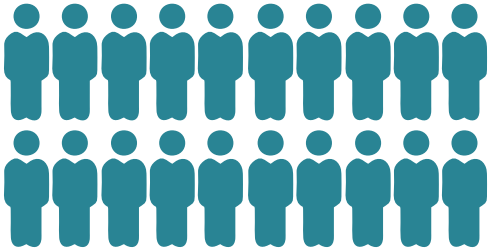
Morning Star, adjacent to our Cornerstone centre in central Manchester, provides high quality, safe, supported accommodation for 20 single men. They each have their own bedroom, access to a shared kitchen and living room and a support worker. The team provides the time for people to build the confidence and skills for independent living and supports the re-establishment of relationships with those closest to them if possible.

This year saw a focus on redesigning Morning Star as a supported alternative to unsupported bed and breakfast provision and creates a new pathway off the streets. The team aims to support individuals to move on to more permanent accommodation, using a multi-agency approach to ensure a holistic support package.

We invested significantly improvements to the Morning Star building, upgrading the bedrooms with new carpets, furniture, curtains and bedding funding through room sponsorship donations. We've also upgraded the living room, laundry facilities, support rooms and garden. We also provided two additional single rooms for emergencies which provided a safe space for people sleeping rough during severe cold weather. Improvements to the facility will continue to be made in the next year, including creating more en-suite bathrooms.

A new staff team was recruited and trained to provide 24/7 support with a psychologically-informed, strengths based approach which promotes recovery from the trauma of homelessness.

This year Morning Star:



Provided **103** people with safe, supported accommodation

45 people supported to move into longer term or permanent accommodation

The average length of stay was just **50** days, significantly less than the average stay in alternative unsupported bed and breakfast accommodation.

Our Morning Star Hostel service in action:

Supporting 'A':

'A' had become homeless due to a relationship breakdown and due to his poor health was accommodated by the council but placed in bed and breakfast accommodation. He had been in the bed and breakfast with no support for over 12 months when he came to the Cornerstone Day Centre.

Staff helped him with practical things including laundry, food parcels and hot meals. He had lost weight due to his living conditions, which had also adversely affected both his physical and mental health. Cornerstone staff asked him if he would like to transfer to the Morning Star – he was shown the vacant room and was very keen to move, which we were able to organise with the council the same day.

While at Morning Star he was supported to register with the on-site GP and saw the visiting nurse and mental health worker. He also joined in various activities and reported an improvement in his mental health. He met regularly with his support worker and together they applied for longer term supported housing for him.

He has now successfully moved on but still comes back to access activities and support, which has provided a continuity of support that he has found very beneficial and which will continue when he moves to his own tenancy.

"I have been in and out of prison for fifteen years and this is the first time I have had any support."

Person accessing our service

Red Door Day Centre:

Caritas Red Door is our day centre for people who are homeless or at risk of homelessness in Bury. We provide a warm welcome to anyone over 18 and provide holistic support including helping with housing, finance/benefits and health issues with a big focus on wellbeing. We also provide free nutricious meals and a warm hub where people can socialise.

The team supports a wide range of people from the local community including people sleeping rough or sofa surfing and people struggling to maintain their tenancy, those struggling with finances or living in social isolation, people experiencing mental health difficulties, those with drug and alcohol dependency and individuals with no recourse to public funds.

This year, we have transformed and expanded the service and now operate five days a week, with a full range of timetabled activities and support sessions. We have partnered with other organisations including Bury Council's Rough Sleeper Team and the Achieve Drug and Alcohol Service, to increase the range of support on offer.

We have co-produced our new service and also introduced a Community Volunteer Programme which has seen 17 people who use the service taking part in volunteering sessions such as decorating and gardening. Through these sessions, people have gained new skills, improved their confidence and built greater resilience, with a number of the volunteers also moving on to education and secure employment as a result.

Some headlines from Red Door this year include:

- **217** individuals supported
- **30** people helped into temporary or permanent secure accommodation
- **40** people have attended activity sessions, improving their wellbeing
- **27** individuals helped into education, volunteering or employment

> *"You've helped me sort this payment plan out now, I know exactly how much I need each month and now I'm actually a month ahead on my payments. It feels like a massive weight has been lifted. I used to proper stress about this stuff."*
>
> Person accessing our service

> *"You know what, to look past everything I have done in my past and look at me, the person I am today and ask me to volunteer is massive. To put your trust in me, I can't tell me how much it means. You know I won't let you down. Thank you."*
>
> Community Programme Volunteer

Supporting ‘B’:

‘B’ first came to Red Door when he was sleeping rough on the street and had a substance misuse problem.

Through attending Red Door he was able to access housing and drug support, via referrals to professional support agencies. He was supported to open a bank account, claim benefits and eventually move into his own tenancy.

When things got tough and ‘B’ relapsed, he was welcomed back and staff helped him to see where things had gone wrong and how he could manage tough situations better in the future.

He continues to live in his flat which he has been able to fully furnish, he manages his money well and today, is rebuilding relationships with his immediate family, whom he has not seen for a number of years.

He has now started volunteering regularly at Red Door under our Community Volunteer Programme.

The Lalley centre and community allotment:

Our Lalley centre and community allotment in Collyhurst supports people on low incomes with practical needs in health, housing, family and employment.

Staff and volunteers assist people who are unemployed or receiving benefits, families facing homelessness, those struggling with addictions, mental health issues or conditions that prevent them from working. The community allotment offers the chance for local people to learn new skills whilst also providing fresh produce as part of a healthy-eating scheme, which also supplies our community pantry at the centre.

For part of the reporting period – from September 2022 to February 2023 – it was necessary to temporarily suspend part of the 1-2-1 support work due to limitations on staffing, however, food support and assistance continued to be provided. We took the opportunity to redevelop the service provision and, since February 2023 have expanded the support available along with wellbeing sessions to support local communities and people impacted by the cost-of-living crisis.

The newly reopened allotment is also more community-focused, with individuals visiting helping out across the whole site and learning about all aspects of gardening. The resulting harvest will also help to supply the community pantry with fresh produce for local people to enjoy.

Partnership working has been key for both the Lalley Centre and community allotment, with local police community support officers holding surgeries on site and a debt advice service also launched to help local people.

The allotment is also part of the Good to Grow partnership of community gardens and Green Social Prescribing, whereby patients can be referred by a doctor to undertake a course of outdoor-based activities at designated sites.

The allotment also welcomed adults in recovery who are supported by Manchester charity Back on Track as they enjoyed some peaceful time outside in the fresh air. Our own Aspire Education group also began visiting the allotment once a month as part of their English language programme, learning through conversation while working in the garden.

The Saviour Primary School's nurture and forest school groups also used our allotment this year for sessions under the guidance of our allotment coordinator, with children learning about how to grow food and getting directly involved – from seed growing to harvest.

The team also hosted a free training day in partnership with Lancashire Wildlife Trust and Sow the City which focussed on Therapeutic Horticulture. The session brought together the theory behind maximising the wellbeing benefits of gardening and group work on designing sessions for people with particular needs, as well as practical activities outside on the allotment.

The Lalley Community Allotment in action:

Supporting 'J':

'J' started volunteering at our community allotment while she recovered from a breakdown in her marriage, losing her job and custody of her children.

She has found learning to grow plants to be a peaceful and therapeutic activity which brings her a little closer to the clarity of mind which she said she had lost since her breakdown.

She has attended a training day on Mental Health in Nature, delivered by Manchester Mind at the Lalley Centre, and is keen to continue learning about gardening and mental health in the hope of potentially finding a new career based on something that improves both her own and others' mental health.

Some key headlines around the service provided by the Lalley Centre this year include:

653 emergency food parcels given out to individuals and families

246 adults and children accessed the services

130 toiletry parcels provided to local people

One-to-one sessions delivered to support debt management and benefits help

15 local primary school visits to the allotment teaching children how to grow food from seed

59kg of food produced on the allotment equivalent to **739** meals

Caritas Connecting Older People (formerly St Joseph's Welfare):

In North Manchester we run our Caritas Connecting Older People services supporting people over 65 years old in the community. These services reach out to those individuals who may be experiencing loneliness and isolation, and offer friendship and support to help them to remain independent in their own home for as long as possible. The team also provides practical services such as support with shopping, helping with letters or professional phone calls and runs weekly group sessions, day trips and special events to bring people together to socialise and enjoy some peer companionship.

Over the last year the service received a high number of new referrals, who were all offered the option to attend a Wednesday group where people took part in activities, built confidence and socialised with others.

Celebratory and themed events were well attended, including 97 people taking part in our Easter celebrations and the Jubilee for the Queen. 61 people also attended a trip to York markets at Christmas. These activities supported our aim of reducing isolation in older people and were carried out in partnership with other organisations such as Rainbow Surprise, NEPHRA and Obado.

The team's partnership working also lead to the nomination and subsequent win of the Connecting Older People service in the annual Spirit of Manchester Awards. Linking with partnership organisations and our Caritas St Joseph's Mission to Deaf People has meant the group has also celebrated culture from the UK and beyond – from being taught crochet from people using British Sign Language, to dressing, cooking, eating and dancing in cultures from South Asia.

A Digital Inclusion course was also delivered with Northwards, supporting people to improve their digital skills such as emailing, making safe purchases online and better incorporating of a modern digital world into their day-to-day lives. These new ways to connect have also meant a reduction in isolation, more independence and increased confidence.

Over the last year the service has:

- Supported **166** people
- Provided **48** activity sessions
- Provided **4** special trips, meals and celebration activities to further reduce isolation

Knowing of the acute (and growing) need for local people to be supported, we were disappointed to learn that the Our Manchester funding for the Connecting Older People Service was not to be continued – ending on 31 March 2023.Despite significant efforts to secure another source of funding for the service, which has been funded by Our Manchester since 2017 and has been operating in various forms for over 20 years, unfortunately we have been unable to do so.

As a charity we were able to commit to continuing the service for three months following the funding ending, to enable us to appropriately wrap up and ensure individuals are signposted to other organisations where they may find support.

This has been a difficult situation and we are extremely grateful to everyone who has supported the service over almost two decades of its operation.

> *"I think it's marvellous what you do for people, thank you so much for all your help."*
>
> Person accessing our service

> *"'A' said that she can't wait to come to the group session each week - it's all she talks about to her family and she always asks if it's Wednesday yet."*
>
> Person accessing our service

St Joseph's Mission to Deaf People:

St Joseph's Mission to Deaf People recognises the rights and needs of Deaf people. We believe and acknowledge that Deaf People are a cultural and linguistic (Sign Language users) minority group.

Our team at the St Joseph's Mission to Deaf People works to break down the barriers of isolation experienced by members of the local Deaf community. The team ensures that access to services and pastoral support is available and delivered in language suitable to a D/deaf audience, many of whom use British Sign Language or Sign Supported English as a primary communication method.

The service is available to all people who identify as Deaf, deaf, deafened, hard of hearing and their family members. We also welcome those with dual-sensory differences and any use of assistance technology.

Additionally, the team also seeks to raise awareness in the wider community and among people who are hearing of the life, culture and experiences of the D/deaf community.

This year the service has been invaluable in bringing those who are D/deaf into Caritas projects, not only for them to utilise the services but for the awareness, presence and learning from D/deaf people and their culture.

British Sign Language taster sessions have also been delivered and these have encouraged and given confidence to hearing non-signers to use sign language in basic conversations with D/deaf people. This has also helped D/deaf people feel more confident in approaching other services across Caritas.

The team has also continued to create video resources which have been provided to the community via the Caritas website and social media accounts. These have proven a popular way for individuals to engage and receive information.

We have provided a signed Mass (with Canon Paul Daly) every Sunday at 11.30am at St Patrick's Church (Livesey St, M4 5HF), which is followed by a social environment in the church. Signed Mass is also available at St John's, Ivy Street, Burnley every last Sunday of the month at 3pm. The signed Masses are open to all.

Some key headlines from the service this year include:

- **52** people regularly using the service
- **52** people attending weekly Sunday services of signed Mass
- **31** attendees of British Sign Language taster sessions

Supporting Refugees:

Our services to refugees and people seeking asylum, which have been supporting the welcoming, protecting, promoting and integration of refugees into life in the UK since their foundation in 2016, have assisted hundreds of people fleeing war, famine and poverty. We support parishes and communities in joining practical action, aiming to improve the lives of families and help them to resettle locally.

Aspire Education (formerly Refugee Education):

Caritas Aspire Education offers English classes, mentoring and wellbeing services to refugees in Greater Manchester. Integral to our service is the offering of a welcoming and aspirational community in which refugees can pursue their aspirations, integrate into their new communities, and rebuild their lives. This is achieved through English language tuition, coaching into higher education and employment, and wrap-around wellbeing support.

The people accessing the service include refugees and people seeking asylum from around the globe, including large cohorts from East Africa, the Middle East and Iran as well as Afghanistan, Hong Kong and Ukraine. Students often have aspirations to progress into professional employment, many wishing to restart careers that have been cut short due to conflict. Our support enables them to rebuild their lives and give back to their new community.

This year we have also seen our learners improve their confidence through participation in social activities and conversation clubs, as well as through their English classes. There has also been improved knowledge about employment, higher education and volunteering pathways among our learners due to one-to-one support being offered by our Student Advisor. Our work to support people to gain an increased level of personal control and new opportunities to rebuild has also been key, improving outcomes for both those direct beneficiaries, but also more widely by helping tackle intergenerational unemployment by boosting the socio-economic prospects of their families and wider community.

We have also seen our learners build their social networks through mentoring, wellbeing classes and lessons. The increase in learners from Hong Kong, Ukraine and central America has also seen the diversity of our learner cohort increase and has lead to more intercultural and interfaith exchange in our project.

Partnerships have also remained key this year, with a contract to deliver ESOL courses with Manchester Adult Education Services continuing. We also worked with Northwest Regional Strategic Migration Hub to offer ESOL courses and wrap-around support to BN (O) visa holders from Hong Kong.

We work with Mustard Tree in central Manchester including their Freedom Project, which offers people volunteering opportunities with a view to finding full-time employment. So far more than 30 Caritas Aspire learners have joined the project.

Individuals from Deloitte Manchester office volunteer in conversation clubs with people accessing our service, and also offer monthly employability workshops to further support development.

Over the last year, some headlines from the Aspire Education service include:

- **160** people accessing the service
- **240** wellbeing interventions and referrals made
- More than **50** refugees and people seeking asylum given one-to-one support to access education, careers or volunteering.
- Twice-monthly wellbeing sessions attended by **52** individuals

Caritas

Aspire Business:

Aspire Business supports entrepreneurs from a refugee background who strive to establish successful business across Manchester and Lancashire. It is a project which is partly funding by the Home Office RTOF (Refugee Transition Outcome Fund), Ben and Jerry's and TERN (The Entrepreneurial Refugee Network).

People who access Aspire learn about the principles of business and are supported to develop their ideas, services and products to become a step closer to achieving their entrepreneurial aspirations.

As well as providing practical support and training, the team also provides mentoring and coaching to help build confidence, whilst also broadening people's networks to help them reach new markets.

Our team provides a tailored, flexible approach, in an environment which allows aspiring entrepreneurs to test their ideas and interact with real customers. This approach empowers people as they endeavour to establish thriving businesses that positively impact both them and wider communities across Greater Manchester and Lancashire too.

In the coming year the team will also be broadening their reach to increase the numbers of people benefiting from the service, engaging with local authority referrals and continuing to broaden and further improve training content for aspiring entrepreneurs. We will also be building further partnerships with companies and businesses locally who can provide both practical and financial support to the start-ups that are created as a result of our Aspire Business programme.

Some headlines from Aspire Business this year include:

- **13** individuals completed the 12-week basic business training course, Up Collective
- **12** individuals supported via the On Demand programme which supports those nearer to the launch of their business
- **52** people attended a special marketplace event for refugees to showcase their businesses

Supporting ‘M’:

‘M’ is an artist and an entrepreneur who joined the Aspire programme after she nearly gave up on her Idea DIPACT which is an art cafe/ collective run by local artists and managed by her and her partner.

She learned new skills during this programme, and especially through the one-to-one support provided by her mentor who is a business owner and an investor.

Her mentor helped her to shift her focus from the creative side of her business (which is her main passion and strength) to thinking about her business planning, pitching to investors, doing market research and getting to know her competition. He has also agreed to continue working with her beyond this programme.

‘M’ tested her prototype via video presentation and with the feedback received was able to create a more refined business plan. She pitched her final idea to around 100 guests at the Aspire graduation event – an event where she was also approached by a retired account manager who said that she would like to help her with managing the accounts for her company.

‘M’ has been referred to an advanced programme that is helping her with vital steps for the creation of her company and she will continue working with her mentor to pitch her idea to more investors and connections provided by the network of her mentor and the network she built through Aspire.

Supporting people from Ukraine:

The war in Ukraine has led to significant displacement and challenges for many families who have come to our diocese to seek support. Through appeals and applications for grant funding, we have appointed our Ukrainian link worker who seeks to establish links with people from Ukraine, filling the gaps in support, linking and signposting to help them to integrate in the local community. We have supported individuals and parishes to participate in the Homes for Ukraine scheme as hosts and been able to match families to particular hosts enabling Ukrainians to arrive in the UK to safe accommodation, access education for children and young people in local schools, providing funds for uniform and transport. We have been able to provide support to the Ukrainian Catholic church in Manchester with the development of creche space within the church to support the number of infants and children that have arrived and are seeking to expand further our work with the Homes for Ukraine hosting scheme by partnering with the St John of God Hospitaler services and the CSAN co-ordination team.

Finally, we are particularly grateful to partners in Caritas Krakow for their support with matching and referral of people who need resettlement assistance and with providing up-to-date on the ground knowledge and experience.

Community Sponsorship Scheme:

Through our Community Sponsorship Scheme, Caritas Salford enables a group of volunteers to safely resettle, welcome and support a family of refugees in their community for two years. As the lead sponsor, we provide capacity and professional supervision, acting as guarantor of the scheme and providing the framework for safeguarding, training, mentoring, and evaluating the programme This enables a family to pursue their aspirations, and allows parishioners to live faith through action.

The programme is rooted in mutual collaboration and empowerment, working alongside refugees, and throughout the pandemic we have adapted and developed the processes and policies based on learning and improved understanding of the social, psychological and environmental challenges resettled families experience.

This year the team has continued to work in partnership with organisations locally and nationally to support the resettlement of families and improve experiences and best-practice, including the Home Office, Local Authorities, North West Regional Strategic Migration Partnership, Reset, Caritas Diocese of Shrewsbury, Caritas Social Action Network, University of London, City of Sanctuary, Greater Manchester Sanctuary Seekers community response, and the European Council on Refugees and Exiles.

Some headlines from our Community Sponsorship Scheme this year include:

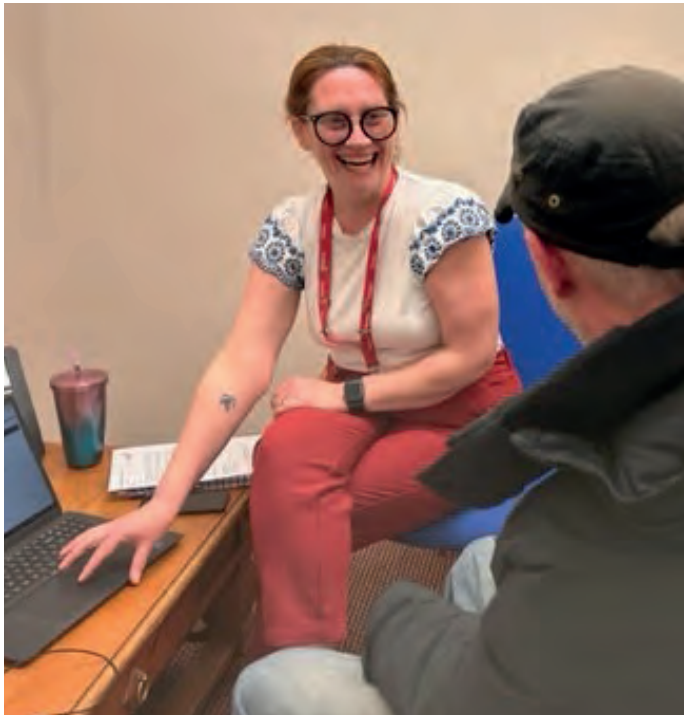
- **160** people including volunteers used our service
- **4** families (or 15 individuals defined as vulnerable by the UNHCR were safely resettled in the UK
- **4** newly resettled families (or 15 individuals) signed a tenancy agreement for housing that was secured for two years
- The families were supported to find GPs, open bank accounts and access other local services
- **6** children were successfully registered in school or college
- Families were supported at **303** appointments this year

Supporting 'I':

'I' came to Manchester from Ukraine in April 2022 after the Russian invasion.

Caritas Aspire was the first organisation she came into contact with and she has been studying with us ever since.

She was a industrial engineer in Ukraine and has been helped with her employability, including improving her CV and converting her overseas qualifications.



"The Aspire programme provided knowledge, structure and flexibility, and it was an empowering experience which was exactly what I needed - to not be defined by a forced migration background but actually valued for my skills and experiences."

Aspiring entrepreneur

Caritas Charity Shop and Community Drop-In

Our volunteer-led and run charity shop near Bolton town centre provides more than just access to quality, affordable products – also offering the much-needed opportunity for people in the community to drop-in and socialise with others.

The shop also hosts a Community Café style area in which people can get refreshments with toast, and a warm smile.

Regrettably the shop and community drop-in have continued to struggle again this year, following the reduction of pandemic restrictions and an increase in the cost-of-living for people in the local community. However, despite the challenges, changes in the local area, including to the bus station, have meant increased footfall and the shop has managed to achieve a profit supporting other projects in Caritas.

The shop has sadly been broken into twice in the past year, meaning an increase in insurance premiums and significant outlays for excess charges and other associated expenses. Despite these challenges, the team of dedicated volunteers have worked incredibly hard to ensure that the shop has been able to stay open as much as possible, meeting the needs of local people.

The items sold in the shop are of noticeably good quality and are all checked, cleaned and laundered ready for public sale.

While the community benefit of the shop, particularly the drop-in, is significant, the trading circumstances and wider funding pressures continue to present challenges to operating and sustaining the service financially. Working together as a team of volunteers and employees, Caritas is continually looking for ways to improve income and reduce cost so the charity shop remains a Bolton presence and a funding benefit to our much-needed projects.

John Roddy, RIP

It was with great sadness that we learned that John, a long-time volunteer and supporter at our shop, died in April 2023.

John was integral to the formation and day-to-day operation of our shop and he is greatly missed by our volunteer led service.

Accessibility:

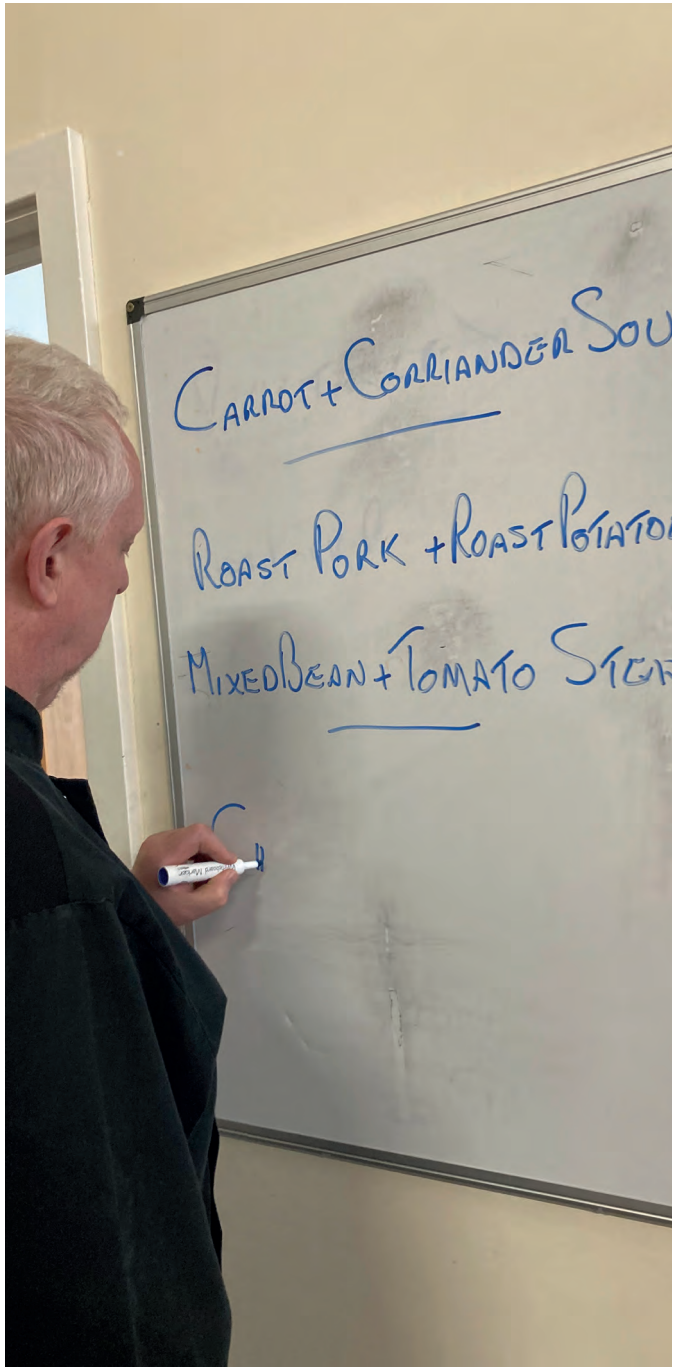
At Caritas, we believe that everyone should have opportunity to participate in all activities. This includes people who use our services, employees and volunteers. We seek to welcome, integrate, and support the participation of all people by making our projects accessible. If people do face barriers because of a physical, mental, emotional, learning, sensory and/or communications need we strive to work alongside individuals to find inclusive ways of working that suit people best.

From June 2022 Caritas employed an Accessibility Coordinator to begin the work of ensuring that we are accessible to all who want to attend our projects and join in our activities. The Catholic Fellowship funded 50% of this role and act as a valuable link within the diocese. During this period, people have been supported to increase their knowledge and understanding of what constitutes accessibility needs and our responsibilities to support them.

Caritas is working to ask all people if there are any support needs that need addressing so that they can access our services. By doing this, we are striving to co-produce solutions by involving, asking, acting and then reviewing. We have been carrying out reviews of our projects to understand how well we function as an organisation. Talking about disability and accessibility has helped to reduce the taboo that some people feel. This in turn helps people feel safe to disclose their needs and be confident that we will work with people to find positive outcomes.

We have also been working with parishes and clergy in the Diocese of Salford to improve awareness and accessibility for people in parishes. Part of this has involved identifying training needs, developing best practise guidelines, and highlighting good practise to replicate.

To be as accessible as possible, Caritas is promoting the concept of “Universal Design” to try and reduce the need for adjustments by removing as many barriers as possible that could affect people from the design of project delivery. One such example of this that now is standard in both Caritas and the Diocese of Salford is releasing videos with captions of the spoken word.



Some headlines from our accessibility work this year include:

- **10** accessibility awareness sessions delivered to **118** people
- **26** individuals attended an initial Hate Crime Awareness Community Shared Lunch event, with **20** attending a second event
- **4** clergy supported in improving sign language access within the diocese
- **9** Masses and other celebrations have been signed
- BSL interpreters have been co-ordinated for **4** large events in the Diocese of Salford to support and highlight the needs and inclusion of D/deaf people in events.
- **25** others have also been supported to improve sign language access
- Visits have also been carried out to local parishes and services
- **3** volunteer accessibility advocates have been appointed as part of a pilot scheme and supported in their role

“ In the few short months that we have been in place as volunteer accessibility advocate, we have seen a real culture shift within the parish. Parishioners are open in discussing their accessibility needs and seem more comfortable using (and being seen using) accessibility aids. We’re excited to see how our parish continues to evolve in the future.”

Volunteer accessibility advocate

“ I learnt so much about how deafness affects a person and how important it is for us to become inclusive and have sign language as part of our parish, community and life.”

Accessibility session attendee

Caritas Bishop's Fund:

The Caritas Bishop's Fund is for families across the diocese facing challenge or crisis. This may be for various reasons due to illness or unemployment, job insecurity and the rising costs of energy and food. The O'Halloran fund is for Manchester residents only.

The purpose of the funds is to provide immediate support to families or individuals, those facing a crisis or those disadvantaged who cannot by their own means access money for specific things such as beds, whitegoods, school uniform and food.

Demand for the fund has increased this year due to the cost-of-living crisis as more people locally have found themselves in poverty or facing disadvantage and isolation.

This year **90** people - **25** adults and **65** children - have used the service, with **49** accessing the Bishops Fund. This year we have also supported with travel costs such as bus passes for families in need.

Caritas Bishop's Fund - Grant Making Policy

Caritas Salford operates a compassionate grant making policy through the Bishop's Fund, offering small grants of up to £500 to individuals or families grappling with personal crises or hardship.

This dedicated grant fund is a vital resource open to residents across the Diocese of Salford, encompassing Greater Manchester and Salford. Funds to support the grant are received from the Diocese of Salford, the former Mary Strand Trust, the O'Halloran Trust (for Manchester residents only) or from other grants which may be received from time to time.

In light of a surge in demand, the maximum amount accessible to individuals has been adjusted to £500 (from a maximum of £2,000). Trusted partners such as local schools, parishes, and professionals engaged with families enduring poverty play a crucial role in referring cases.

The grants are primarily earmarked for urgent situations and are deliberately intended to have flexibility in order to address and response to diverse needs. Recent examples include as aiding a family displaced by a fire to their home, replacing essential household equipment, or covering transportation expenses for medical treatment not covered by benefits. Grant applications undergo internal independent scrutiny by a minimum of two senior managers, ensuring a thorough review process. Typically, approval is granted within 48 hours. In order to expedite assistance for urgent requirements, partners often cover initial costs, with Caritas reimbursing them upon provision of receipts."

"The family is struggling financially. School have been able to provide food vouchers and school shoes but unfortunately the oven broke in the family home a few weeks ago. They have tried to replace it, but mum has shared that it is a struggle and there is no way she can save for this. Her youngest two children suffer with asthma and have to sleep with the windows open to ventilate the air flow as the house has damp. As a result of this, the heating bill has risen, they need to keep the youngest two warm, but also need cleaner air otherwise the children suffer with their chests. Mum has sought support from her landlord and has made them aware of the situation, but no help has been given so far. This grant will help the family to buy an oven and have warm cooked meals which mum would like to provide for her family."

Person requesting support from our Bishops Fund

Volunteering:

Our 263 volunteers support our services and departments across Caritas. We're hugely grateful to every one of our volunteers and couldn't continue our work across Greater Manchester and Lancashire without their kindness and support.

In the reporting year we invested in the further development of the safe and effective delivery of our volunteering services across the organisation by recruiting a volunteer coordinator. This role aims to support Caritas Salford in enhancing the recruitment, selection, induction, and ongoing support for volunteers, particularly in meeting high standards for safe recruitment.

The role is crucial in supporting existing service managers manage their responsibilities for volunteers while also developing practices to ensure volunteers are fulfilled and opportunities are inclusive. The purpose of this role is also to identify and develop opportunities to increase the diversity of volunteers, including those with lived experience of specific challenges, to build confidence and skills and ensuring that Caritas treats all volunteers with fairness and equity.

To maintain a consistent and secure recruitment process, we have implemented a standardised application procedure for volunteering across all our services. We use a volunteer management system, Assemble, to facilitate the recruitment of volunteers. The application process includes multiple stages to ensure that we follow a uniform procedure, and all the relevant information regarding the status of each application is readily accessible to all service managers. In the reporting period, 34 role profiles were created and added on Assemble, with 25 volunteering opportunities published and viewed by 1748 people.

The advertising and publishing of volunteering opportunities on different platforms, both internally and externally, have successfully diversified the volunteer pool, resulting in a wider range of skills and experiences to draw from.

This has been achieved by increasing interest and applications from people from different backgrounds, with a notable increase in the broadened age range of applicants. Moreover, the volunteer pool has become more diverse with a growing number of applications from non-white backgrounds, particularly from people in the local Chinese community. This has resulted in a more inclusive and diverse volunteer team, with a wider range of skills and experiences to contribute to the organisation's objectives.

We have also worked to establish improved systems to ensure volunteers' data and information is stored in one central location and have reviewed and updated our volunteer policy.

A new volunteer information pack helps give interested people an overview of the volunteering programme at Caritas, and volunteers are also being supported to undertake relevant mandatory training to ensure our services remain safe, effective and compliant in all areas.

> *"I'm only where I am because you made me feel I could do it and you never stopped believing in me, which is something that hasn't happened much in my life."*
>
> Person accessing our services

> *"It's very great for me to have the volunteer work in the lovely Caritas Allotment, where I can grow different vegetables and meet different people! As a newcomer from Hong Kong, I wish to continue to help the people in need and contribute to this country."*
>
> Volunteer

Formation, animation and advocacy:

Caritas works to form and animate our parishes and school communities with the necessary tools to help them put the Church's commitment into practice, in accordance with the principles of Catholic Social Teaching. Our aim is for a positive, transformative impact on the lives of people experiencing poverty, discrimination and disadvantage across the diocese, and within the wider community.

We have continued to build relationships, visibility and credibility across the diocese through mutually collaborative engagement in shared projects and initiatives, and have reconnected with – and accompanied – our diocesan school community at their own pace as they have begun to emerge through the pandemic.

Our team has provided school staff with an opportunity to refresh their knowledge and understanding of Catholic Social Teaching, how it links to the mission of their school, and supported them as they identify where the gaps may be and how they might bridge them.

Many of our parishes have also continued to accept the invitation to appoint a Caritas representative, allowing us to continue to keep in touch with local practical social action projects and provide additional support as required. We would like to thank all of our parish representatives for their dedication and are working to further grow this important network in the coming year.

In response to the cost-of-living crisis, we have created a range of resources for parishes and other local communities to use to help support people in their area. Our how-to guide for setting up a Warm Space was used, for example, by a parish in Eccles to develop a warm welcome prior to Sunday Mass. The project ran from February until late April and visitors included one family from Nigeria who had moved to the UK in 2022. The parents and their three young children benefitted from the project by having time to relax together in a warm and welcoming environment, with the parents enjoying hot refreshments whilst the children played with toys from the parish hall. The feedback received from this parish has also been used by our team to enhance the resource for use by other parishes.

Another example of our team supporting local parishes to put their love into action is a Caritas Parish Rep who has been leading alongside other organisations on the development of their parish presbytery into accommodation for those seeking asylum who are destitute. The Rep liaised with Caritas who supported in linking the Rep and wider group in with the relevant diocesan teams, and the project will mean that emergency accommodation will be able to be provided to four people seeking asylum who have No Recourse to Public Funds.

The team also signposts parish priests to other Caritas services to support those in need in their community.

We work in partnership with others locally and nationally to help us achieve our strategic aims, including GM Citizens, the diocesan Departments of Formation, Education, and CPDF and Environment. We also convene four annual face to face meetings of DiSAN members (Catholic charities and organisations operating within the Diocese of Salford).

Our advocacy work has also continued to build in strength, with additional investment made in capacity to enable our strategic ambitions to be better delivered by our Advocacy, Policy and Research Coordinator.

Through our advocacy work, we aim to call for a more just world where the voices of people

experiencing poverty, disadvantage and isolation are listened to, acted upon and empowered to positively influence the policies, structures, decisions and resources that affect them.

By using 'see, judge/discern, act' principles we research, gather and share information and knowledge in a manner which protects human dignity – especially from the lived experiences of the people we work alongside, and on the underlying causes and effects of social problems in our communities. We also lead appropriate campaigning activities to act upon these to achieve tangible positive outcomes.

Research of local need across the diocese has taken place and is ongoing, helping us to shape and develop areas for policy work and advocacy. Local data has been collected which will be used to inform ongoing work and we have also contributed to a call for evidence from the Commission on the Integration of Refugees regarding the experiences of the integration of people who are refugees and asylum seekers. We researched and reported on the lived experience of individuals who access our services and the commission aims to inform and advise key policy makers on some of the current barriers to positive integration, a wider understanding on the impacts of this, and provide suggestions and a compelling case for change on a national level.

Partnership working has continued to be of paramount importance this year, and we have joined several high-profile campaigns such as Homeless Link's 'Keep Our Doors Open' and Asylum Matters 'Lift the Ban'. We are key supporters of Greater Manchester Poverty Action.

Being involved in this way, during the early stages of our advocacy development, has allowed us to begin to engage in campaigning, establish our priority areas and increase wider understanding, awareness and agreement of our advocacy aims.

Despite current challenges and uncertainty, our role on the leadership team of GM Citizens provides many opportunities for networking and collaboration and potential for effecting meaningful positive change at a local grass roots level.

We have also continued to create campaigns throughout the year to tie in to key moments such as the Living Wage Campaign, World Day of the Poor, and World Day of Migrants and Refugees, to continue to raise awareness and encourage positive action across our parishes and communities.

> *"Our staff session from Caritas gave us lots of ideas to move forward and help support our children with CST...it has created scaffolding for lesson planning and cross curricular delivery."*
>
> Headteacher

Some headlines from this year also include:

- Delivered an introduction to Caritas and Catholic Social Teaching sessions to **420** school staff
- **302** new Caritas Ambassadors trained
- Collaborated with the diocesan and other teams to support Hope in the Future events locally
- **4** DiSAN meetings convened
- **4** Caritas in Practice staff and volunteer induction days delivered
- **12** diocesan CPDF sessions co-delivered
- **15** Universal Synod conversations facilitated across our services
- **365** thought for the day social media posts created and published including input from pupils at our diocesan schools.

Fundraising

The ongoing post-pandemic landscape and cost-of-living crisis have not only significantly increased the number of people who require support from our services, as well as the complexity of their needs, but has also continued to impact fundraising activity.

We have continued to evolve and transform our approach, mitigating risks and maximising opportunities in order to remain financially viable, but it remains a challenging time as we face increased costs alongside a significant uplift in demand for our services.

Individual giving campaigns performed well this year, with all appeals raising more compared to the previous period.

Legacy income this year had a significant impact on total voluntary income, down from £195,809 in 2021-2022 to just £80,479 in this reporting period. This reflects a wider trend in the sector, caused by delays in probate following the pandemic, which saw some exceptional items in the previous year. Our response to this has been to ensure legacy giving is given a significant focus, alongside creatively maintaining and growing our supporter base.

We are continuing to invest in ambitious, visible fundraising campaigns that attract both our loyal supporters from parishes and schools but also seek to expand our influence to other demographics to promote long-term sustainability.

Our income from grants in this reporting period increased from £697,603 to more than £1million, and we are proud to have continued to retain, develop and expand relationships with grant funders and supporters.

Corporate relationship building continues to develop across the charity. Through our involvement in the networking group Freshwalks, we were offered a pro-bono partnership by a creative agency in Manchester called Doodledo. They worked with us on our campaign for Advent 2022, spending time in our day centre and chatting to staff, volunteers and people accessing help. They then created and helped to fund a short animation film at a fifth of the cost to us as it cost them in professional time.

We continue to make significant inroads into developing new income streams, whilst ensuring income from existing ones is maximised. We are developing and enhancing approaches that will convert donors from giving once to giving monthly, and promoting opportunities for people to remember their loved ones through an in-memory giving page.

Telling the stories of people accessing our services and communicating them to help support our fundraising and other work has also been vital during the last year. Our new marketing and communications strategy has supported this work in improving recognition and understanding of our charity and our work, as well as beginning to broaden our reach to new audiences across Greater Manchester and Lancashire.

We are extremely and sincerely grateful to all of our supporters for their continued support – especially during the cost-of-living crisis.

Where we're going... our vision for 2030 and beyond?

In 2021 following the impact of Covid-19, we began the implementation of a three-year strategic plan to restructure our services, expand and develop our work to support parishes, schools and increase our advocacy and campaigning activity. In spite of uncertainty and volatility in the environment caused by the pandemic and the subsequent economic turmoil we are on target to achieve our goals of ensuring Caritas Salford remains a safe place for people in crisis seeking support.

As we approach the end of that cycle the Trustees and Senior Leadership Team have begun a process of looking towards the future vision and mission for the charity. At a time of great complexity and ambiguity, the Trustees are eager to continue to explore the issues that face communities across Salford Diocese and ensure that they are suitably equipped to deliver credible and sustainable support. This will continue during the current year with a new strategy plan to be launched in 2024.

Part of this has included the Trustees and Senior Leadership examining their current services and particularly the buildings and properties where they are delivered. Such developments will be vital in ensuring we can continue to offer services in an environment which is welcoming and safe, sustainable and reflects the values of human dignity afforded to all. We are especially grateful to the team from Muse Developments and OMI architects for their corporate support and who have been assisting in examining and shaping our capital planning on a pro bono basis. This activity will continue to be developed in the coming year.

> *" For me, it's the isolation, that's what gets me down. I come here and you are all kind to me, I meet my friends, play games, do some art and crafts and have a great time. Honestly it's the best bit of my week. I love coming here. "*
>
> Person accessing our services

> *" I can't tell you how much this means to have support. Things are so hard at the moment and I'm really grateful for everything you do. My boys don't know where the food comes from, but they know they will be fed. "*
>
> Person accessing our services

Governance and management:

Caritas Diocese of Salford is governed by a Memorandum and Articles of Association from our Incorporation May 2008. This document outlines our charitable objects which are primarily to further the general charitable objects of the Catholic Church in the Diocese of Salford by providing services and facilities for the relief of poverty, advancement of education and promotion of social justice, and other charitable acts which promote individual and community development for the public benefit, for people of all faiths and none. The charity's work is directed to children and young people, people with disabilities, those who are vulnerable including individuals and families, communities and groups in need.

Good governance is fundamental to the success of any charitable organisation. It enables and promotes a clear structure that not only ensures compliance with the law and relevant regulations but most importantly promotes a culture which everything we do works towards fulfilling our mission. With this in mind, the Trustees have adopted the latest Charity Governance Code (2020).

The trustees of Caritas Salford support the incorporation of the code into their collective behaviour and where this is not possible will explain why this is not possible.

The trustees ensure Caritas Salford's compliance with the law and relevant regulations and promoting a culture where the charity works towards fulfilling its vision and mission is the rationale for the trustees practice and governance.

All trustees have undergone safeguarding and health and safety training.

Appointment to the Board of Management is by election of the members by a simple majority. All nominations must have first been approved by the Bishop who is a member of the Board and its chairperson. New trustees undergo an induction process to brief them on their legal obligations under Charity and Company Law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, operational structures, the strategic plan, the financial projections and the recent financial performance of the charity. During the induction process new trustees meet with key operational employees.

Trustees are encouraged to attend training events where these will facilitate the undertaking of their role. Each trustee takes an area of special interest in the work of the charity.

Structure

The trustees of Caritas Salford are committed to ensuring that the charity is able to deliver its charitable mission effectively for the public benefit. They recognise and understand their roles and legal responsibility and are committed to ensuring the charity is governed effective and support continual improvement.

To ensure this trustees support the strategic direction of the charity and monitor performance through regular meetings of the Board of Trustees. The trustees meet four times per year and, through the creation of a dedicated Caritas Committee which acts as a general purposes committee. This group of trustees hold further meetings during the year where they work to closely monitor and oversee strategic and operational performance, working in partnership with the Director and Leadership Team.

This group of trustees is supplemented by the co-opted membership of the Bishop's Delegate, an Episcopal Vicar, Father Gerald Murphy, who has pastoral oversight of charitable works in the diocese. In addition to the general matters discussed at the Caritas Committee meeting, the trustees have established a Health and Safety Committee which meets each quarter to review safety strategy and performance.

The Senior Leadership Team meets routinely with a formal extended meeting each month to look at overall organisational performance and have particular attention on matters regarding to safety and safeguarding. Regular reports on all aspects of the charity's work are provided to trustees both in advance of formal meetings and on an ongoing basis.

Management

The Director is appointed by the trustees to manage the day to day operations of the charity. To preserve the mission, ethos and values of the charity, the trustees have determined that the post of Director retains the occupational requirement that the individual must be in sympathy with the teachings of the Catholic Church as enunciated by the Bishop of Salford.

The Director is charged with the duty of accounting to the Board and making recommendations on plans and policy, The director is assisted by the Senior Leadership Team.

During 2022/23 we reorganised our management structure so that in addition to the Director, the charities leadership and management is supported by the following team:

- Head of Resources and Support Services – overseeing all aspects of Finance, HR, Property and Central Administration roles.
- Head of Homelessness and Head of Social Action – two senior roles to provide enhanced capacity to support our services.
- Schools Service Manager (now replaced in the current period by the Head of Children and Families) to oversee the schools social work and counselling teams and look at developing our support to children and families across the Diocese.In addition to these senior leadership positions, a wider team of other managers across the organisation from formation, HR, fundraising, communications attend the leadership team meetings to contribute to discussions and provide direct input.

Ongoing supervision and appraisal is at the heart of the operational management system of the charity. Managers and Service Co-ordinators from across the organisation meeting on a monthly basis through the newly created 'Leadership Forum', which discusses standing items such as health and safety, safeguarding and other compliance issues alongside issues which affect the whole organisation.

In 2022, we held our first whole staff conference at a dedicated centre in Manchester where the vast majority of our staff were able to meet, understand the services they contribute to as part of the whole organisation and consult them on broader matters for the future. We were supported in this by external facilitators who helped animate and record the day. In addition, staff are invited to take part in quarterly pulse surveys where they indicate how they are feeling and provide direct feedback (anonymously if they wish). The reports are reviewed by the Senior Leadership Team and, as far as practicable, build on the areas identified for action.

All employees and volunteers are required to complete mandatory training which is relevant to their role as well as being offered other opportunities for personal development, further training, promotion and career development opportunities within their roles. Every member of staff has an annual appraisal based on their performance throughout the year.

In addition to induction to their specific role and service, all new staff also attend organisation-wide induction at our main office. The purpose of this is to give staff and volunteeers the opportunity to learn more about the underpinning values, mission and strategy for the charity, understand about their role and how it fits into our wider work and learn about other services and how this contributes to the whole of Caritas Salford's work.

Governance information, training opportunities and good practice seminars are available to Trustees, staff and volunteers; senior staff members have direct links to other charities to promote information sharing and ensure that good practice and new ideas are brought into the charity. From time to time consultants may be employed for specific independent advice.

Commitment to be an employer of choice for staff and a rewarding voluntary experience to people who support the charity's mission and values remains a high priority for the organisations culture. The following are examples of this:

- Flexibility in working hours
- Low sickness rates
- Improved access for disabled people into employment
- Investment in staff and volunteer training
- Commitment to the Living Wage and nationally recommended inflation uplifts to salaries

Public Benefit Statement

The trustees confirm that they have complied with their duty under sections 4 & 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by The Charity Commission.

The annual report includes a detailed description of the activities undertaken by the charity during the year to further its charitable purposes for the public benefit. The Board has referred to the Charity Commission's guidance on public benefit when reviewing its strategy and objectives and in planning Caritas' future activities. All trustees complete an annual declaration of conflict of interest. The trustees have referred to the guidance contained in the Charity Commission's guidance on public benefit and has planned Caritas' activities to avoid the granting of any private benefit other than one that is purely incidental to carrying out Caritas' objectives.

Related Parties

The subsidiary trading company, Caritas Diocese of Salford Trading Limited, which runs the charity shop, is a related party.

The Bishop of Salford, by virtue of his right to Trustee membership as chairperson and to appoint Trustee members, is a related party of the company.

The Trustees of The Diocese of Salford (also known as the Salford Diocesan Trust, Registered Charity Number 250037) are also the Trustees of Caritas Diocese of Salford and by virtue of this are a related party.

Pay Policy for Senior Staff

The Board of Trustees is responsible for directing and controlling, running and operating the charity. All trustees and committee members give of their time freely and no trustee or committee member received remuneration or reimbursement of expenses in the year. The pay of all staff is reviewed annually and, subject to affordability, staff are awarded a cost-of-living increase. Traditionally, though at their absolute discretion, trustes have taken note of the uplifts awarded on the basis of the recommendations of the National Joint Council. Due to the extra-ordinary pressures facing everyone due to the high levels of inflation and cost of utilities, trustees took the decision in advance of the new financial year to award an increase of 2.75% to staff in advance of the awaited settlement by the National Joint Council. All staff received the 2.75% pay increase, and lower paid staff also received an additional increase to their pay. Following these steps to alleviate the cost of living challenges and to support the retention of valued staff members, Caritas also followed the recommendations of the NJC to increase salaries from April 2023.

Safeguarding

Caritas has an established safeguarding policy which was extensively re-written by external professional advisors in 2021 and has been updated in 2023 to reflect ongoing practice. The Charity follows safe recruitment and selection processes for all paid and volunteer roles and seeks to ensure as far as reasonably practicable that people who are short-listed and selected for job vacancies have the skills, experience and level of disclosure that are relevant to the posts. Suitability is tested by means of an application form and a formal interview with a panel of at least two senior members of staff. A probationary period and supervision confirm the appointment of staff, and ongoing supervision, mandatory training and an annual appraisal is also in place following appointment. Caritas obtains Disclosure and Barring Service (DBS) checks on all staff members or volunteers who may be working with people in unsupervised contexts or where it is appropriate for their role.

Throughout the year we have continued to expand the implementation of online recording systems for safeguarding concerns, compliments, complaints, incidents and accidents. The enhanced levels of scrutiny by senior managers and the data produced from the system help us see the outputs and outcomes for people experiencing crisis and vulnerability. The safeguarding arrangements for the charity are regularly reviewed and Mr Edward Nally is the designated trustee for safeguarding.

Health and safety

The health, safety and welfare of our staff, volunteers and most importantly the people who use our services is of the utmost importance and, like safeguarding matters, we have also invested in this area extensively over the past year. Essential improvements to the condition of properties has been a key feature and we will continue to explore the long-term needs for our services to ensure they are not just compliant but reflect our commitment to best practice approaches to matters like psychologically informed environments. The health, safety and welfare policies and procedures have also been updated in 2023 and are regularly reviewed by a designated trustee, Mrs Elizabeth Lilley. Mr Eamonn O'Neal is the lead trustee for the recently formed Capital Projects Planning Team which seeks to consider the vision and long-term use of our buildings.

Concern for the Environment

Bishop John Arnold is the leading bishop in England and Wales for advocating for Care for Creation and as such encourages Caritas to be bold in thinking about reducing our carbon output and minimising our environmental impact. As well as seeking to increase the amount of recycling of waste, we have also taken steps to reduce energy consumption including the decision to replace our service van with an electric vehicle. Our commitment to effective stewardship of creating remains absolute and we are taking practical steps to deliver this including: Recycling of 100% of general and confidential office waste.

- Significant recycling of household goods and clothing through charitable outlets
- Redistribution of foodstuffs to people experiencing hardship from supermarket, food warehouses and local shops using new technologies to reduce the need for service visits or in-person meetings where appropriate. Education of staff, volunteers and people who use our services on the environmental impact of the charity.

At the same time, we are also mindful that some of the buildings we operate now need major investment to reduce the carbon footprint and we are working with specialist advisors on how we can deliver this in the future.

Living Wage

Caritas is an accredited Living Wage employer recognised by the Living Wage Foundation. Organisations that pay the real Living Wage have reported significant improvement in the quality of work, reductions in staff absence and a stronger

corporate reputation. Over the past year (in line with our modern slavery approach, see below) we have been working closely with contractors and suppliers to adopt the scheme and arranged that all of them sign up to a code of conduct where they agree to work towards the real Living Wage for all their employees.

Modern Slavery

Research indicates that modern slavery exists in the supply chain of nearly every business and organisation and through our on the ground services we are often confronted by the reality of this as we respond to those who are experiencing or at risk of modern slavery. All staff receive training on how to identify, respond and record instances of modern slavery and through investment in new, unified recording systems, we are able to quickly provide appropriate support and referral.

We have proactively worked to identify and eliminate risks in our supply chain and are proud to be collaborating with the Diocese of Salford and its subsidiary organisations in the release of a new Modern Slavery statement released in February 2022 and embedded through our statement with suppliers. Building on the existing work of Caritas staff and volunteers to tackle human trafficking, our partnership with the Medaille Trust, we have encouraged parishes to take proactive steps to end Modern Slavery and raised awareness of how to report concerns or seek advice.

Trustees continue to opt for ethical investments through the Catholic Fund operated in line with Catholic moral and social teaching by CCLA and we are pleased to be closely associated with their 'Find it, Fix it, Prevent it' initiative which is focused on eliminating the risk of modern slavery in investment funds which support the charity's revenue. We intend to continue this work over the coming year to ensure that people at risk are protected and supported.

Fundraising Regulation

Caritas is a member of the Fundraising Regulator - the independent regulator of charitable fundraising. As such we comply with the Code of Fundraising Practice and Fundraising Promise.

Our policies and procedures comply with the Code and supporter contact is in line with data protection legislation. The charity does carry out fundraising activities requiring disclosure under the Charities Act 2011. Caritas employs an Income Generation Manager who delivers against an approved fundraising strategy. In addition, from time to time freelance or self-employed people may be taken on to research grant opportunities or evaluate projects for the purpose of applying to trusts and grant makers. Whenever appointed such a person acting on behalf of the charity will be subject to an undertaking to be bound by the voluntary scheme for regulating fundraising as set out by our membership to the Fundraising Standards ethical code. The activities of the person will also be monitored and the person will be required to comply fully with the scheme and standards.

We received one complaint with regards to fundraising during the financial year 2022-23 from the son of a donor with a regular monthly standing order. Caritas had previously been notified that the donor (his father) was in his 90s, vulnerable and isolating and not to make contact. Due to human error, the updated details on the donor's record was not picked up at the next fundraising appeal. A complaint was received in August 2022, but resolved without referral to the Fundraising Regulator or ICO. A rigorous review of supporter data management practice was subsequently carried out with training support from the CRM provider (Donorfy). An additional half day of GDPR/data protection training was invested in and attended by income development staff.

How we protect vulnerable supporters

As part of our professional practice and reflection of Safeguarding each month, fundraising staff refer to the Fundraising Regulator's (FR) Code

of Practice, with close attention paid to 1.3.9 of the Code, i.e. does a person lack capacity to make a decision to donate or is in vulnerable circumstances, which mean they are not able to make an informed decision? We discuss and document any concerns whatsoever about a donor's support and/or behaviour. For example, if an individual is making extraordinarily large gifts, or gifts that are little and often without a clear pattern and any contact we have had with that person (in person, over the phone, in writing) and if there is anything that indicates any vulnerability i.e., forgetfulness, distress, vagueness, mention of illness, multiple donations in the same day/week. Where we consider a person to be vulnerable, we will ensure they no longer receive communication from Caritas that might be perceived as solicitation of further financial support. If we consider a donation to be received whilst without capacity, we would arrange for this to be refunded.

Data protection

To ensure that the personal and sensitive data of people who use our services alongside our staff and volunteers is protected, we have begun a comprehensive review into our data protection policies, procedures and practices to ensure that these are consistent across the organisation. With effect from January 2023, we have appointed an external provider, Hope and May (an NCVO trusted supplier) to provide professional advice and act as our data protection officer. At the time of compiling this report, we are a considerable way through the review and have begun updating our policies and practices.

Risk Management

The Trustees are committed to maintaining a strong risk management framework. Their aim is to ensure that the charity makes every effort to manage risk appropriately by maximising potential opportunities while minimising the adverse effects of risks. In February 2023, the Trustees adopted a new risk management policy and risk register to ensure that all governance, strategic, operational, financial and regulatory and compliance risks, regardless of whether they are internally or externally driven are considered and mitigated to avoid adverse affect on the quality and financial stability of the charity.

Principal risks and uncertainties that the trustees see as facing the charity are identified, assessed and recorded in the charity risk assessment which also summarises detailed actions that are necessary for the charity to take to reduce, mitigate or control those risks.

One of the principal risks includes the financial pressures caused by the current cost-of-living crisis, demands on our services and high levels of inflation. Trustees are taking steps to ensure the long-term financial stability of the charity by engaging with funders including statutory commissioners to ensure that funding remains available and where this is not possible to take appropriate action early to prevent the charity being exposed to vulnerability.

Designated Funds and Reserves

The Trustees are aware of the need to maintain adequate reserves to ensure that the Charity's work can continue. Designated funds are set aside to enable the Trustees to develop specific areas of charitable work and to meet potential future obligations. In addition, the Board has to ensure that adequate resources are available to avoid disruption to any of the Charity's services, when impacted by the volatile and uncertain nature of the Charity's income.

To ensure that services can be maintained in the short term, the Trustees have unrestricted general funds of £1,465,858 (2022 - £1,171,106), which represents approximately 4.8 months (2022 – 4.4 months) running costs, based on revenue costs of £3,665,193. It is the Trustees' intention to maintain this fund at between three and six months' running costs. This equates to a target of between £916,298 and £1,832,596 and hence we are within the target range.

In addition, the Trustees have set aside a

designated fund of £2,649,901 (2022 - £2,606,568), which represents the net book value of fixed assets and a designated fund of £4,584,178 (2022 - £5,075,652), which represents the net book value of investments funded from unrestricted funds at the year-end. The Trustees do not have a designated timeframe for the expenditure of this fund on the basis that the revenue generated is used to support ongoing services.

The Trustees have also decided that it is prudent to set aside a designated fund that represents accrued obligations to staff for redundancy. The balance on this fund of £475,100 (2022 - £419,480), represents the fully accrued obligation.

A designated pension reserve is no longer required (2022 - £879,000) as the defined benefit pension liability has been derecognised on transfer to the Guarantor on the 30 September 2022.

The consolidated free reserves as at 31 March 2023 are £1,465,858 (2022 - £1,171,106). This is calculated as unrestricted reserves less restricted reserves and designated reserves (including an amount for tangible fixed assets) and is in effect the available resources the charity has.

Ethical Investment Policy

Caritas trustees intentionally invest in line with the values and principles of the charity while still earning a just and sufficient return on investment to help fund the charity's work. Caritas policy is also informed by the UK Stewardship Code of the Financial Reporting Council and the United Nations Principals for Responsible Investment. The charity has adopted a comprehensive Reserves and Investment Policy Statement was drawn up, ratified by the Board and implemented.

The policy, reviewed annually, describes the financial position and objectives of the Board at the time of writing with the stated intent that they will be reviewed regularly. The investment policy target return is 5% per annum. Having considered their financial position, the Board are agreed that part of the available cash in excess of the required statutory reserves should be assigned to investments. To this end the Board has invested with CCLA Investment Management Limited in their pooled funds on an execution only basis.

The assets within the Funds are managed by CCLA and, since the launch of their Catholic Investment Fund in April 2021, the Trustees determined to transfer assets into this fund in line with the 'faith consistent investment policy'. This fund and the associated policies have been designed to reflect the teachings and mission of the Catholic Church. The policy is made up of a combination of ethical restrictions, that are targeted to avoid investing in companies whose activities contradict Catholic teaching and activities conducted by CCLA (such as corporate engagement) that seek to promote the common good.

The performance of the portfolio is measured against a composite index set by the Investment Manager in agreement with the Finance Sub Committee and quarterly reports will be provided to the Committee. The Board considered the possible risks of investing in investments and agreed that monies invested (although not required by the charity in the short to medium term) should not be placed in highly illiquid securities and investments and that the Funds met their needs. The underlying holdings of the Fund may be invested in illiquid assets, but not to the extent that it would restrict withdrawals if needed. The Board agreed that a moderate risk balanced asset allocation profile be adopted but with the monies intended to be held for the long term. Ethical constraints were considered and the Fund(s) chosen were made to best suit the charity's ethical stance.

Statement of Trustees' Responsibilities

The trustees (who are also directors of Caritas Diocese of Salford for the purposes of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and UK Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently, make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business
- Keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006
- Safeguard the assets of the charitable company and take reasonable steps for the prevention and detection of fraud and other irregularities.

The Financial Statements comply with current UK statutory requirements, the Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice - Accounting and Reporting by Charities (FRS102).

The Trustees' Appreciation:

The trustees express their appreciation of the devotion and commitment of individuals, parishes, schools and religious communities to give, learn about, pray and take action to promote the mission of the charity. The trustees are grateful for the generosity of all supporters. This voluntary activity is the bedrock of all Caritas' work and much of this activity is sustained by our network of dedicated volunteers, Each year, Caritas benefits from the generosity of the people of the Diocese of Salford who support, organise fundraising events and who make individual donations and bequests, The trustees' gratitude therefore extends to our individual donors and funders who continue to show their confidence in our work through their support.

In addition, the trustees extend their gratitude to the employees and to the volunteers whose professionalism, commitment and personal values have enabled the charity to achieve so much during the year.

Provision of Information to Auditors:

Each of the persons who are trustees at the same time when this trustees' report is approved has confirmed that, so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and the trustees have taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

Auditors

Crowe U.K. LLP have indicated its willingness to be reappointed as statutory auditor.

Approval

This report, which incorporates the Strategic Report, was approved by the trustees

On 21st September 2023 and signed on their behalf

Right Reverend John Arnold - Bishop of Salford

Edward Nally
Trustee & company secretary

Independent Auditor's Report to the Members of Caritas Diocese of Salford

Opinion

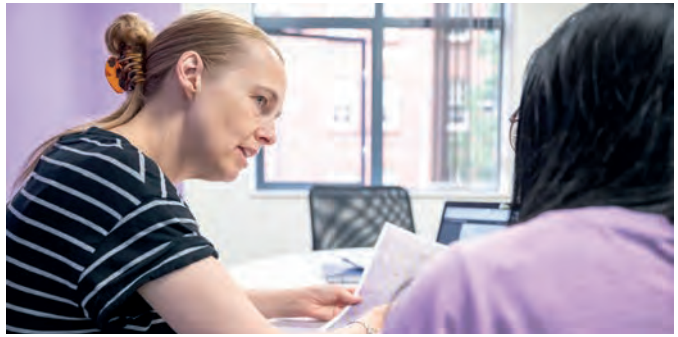
We have audited the financial statements of Caritas Diocese of Salford ('the charitable company') and its subsidiary ('the group') for the year ended 31 March 2023 which comprise the Consolidated Statement of Financial Activities, the Charity Statement of Financial Activities, the Consolidated Balance Sheet, the Charity Balance Sheet and the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2023 and of the group's income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's or the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 52, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to

avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were Employment Legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of grant, contract, legacy and donation income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance. Our audit procedures in relation to income included sample testing of donation, legacy, grant and contract income.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Michael Jayson
Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
Statutory Auditor
The Lexicon
Mount Street
Manchester
M2 5NT

6th October 2023

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account) For the Year Ended 31 March 2023

		Restricted funds	Unrestricted funds	Total funds	Total funds
		2023	2023	2023	2022
		£	£	£	£
INCOME					
Donations and legacies	2	91,219	720,109	715,328	769.229
Other trading activities	3	-	32,045	32,045	30,965
Investment income	4	-	139,229	139,229	110,734
Other Income	6	2,700	317,323	320,023	-
Exceptional Income	18	-	879,000	879,000	-
Charitable activities	5	547,453	1,873,283	2,420,736	2,046,504
TOTAL INCOME		641,372	3,960,989	4,602,361	2,957,502
EXPENDITURE					
Raising funds	8	-	270,956	270,956	143,939
Charitable activities	7	615,285	2,769,306	3,384,591	2,887,939
TOTAL EXPENDITURE		615,285	3,040,262	3,655,547	3,031,878
Net loss on investments	12	-	(81,474)	(81,474)	374,270
NET INCOME/(EXPENDITURE)		26,087	839,253	865,340	299,894
Transfers		58,022	(58,022)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		84,109	781,231	865,340	299,894
Actuarial gains/(losses) on defined benefit pension schemes	18	-	-	-	694,000
NET MOVEMENT IN FUNDS		84,109	781,231	865,340	993,894
FUND BALANCES AT 1 APRIL 2022		408,767	8,393,806	8,802,573	7,808,679
FUND BALANCES AT 31 MARCH 2023	15	492,876	9,175,037	9,667,913	8,802,573

All activities relate to continuing operations.

The notes on pages 64-105 form part of these financial statements.

CHARITY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account) For the Year Ended 31 March 2023

		Restricted funds	Unrestricted funds	Total funds	Total funds
		2023	2023	2023	2022
		£	£	£	£
INCOME					
Donations and legacies	2	91,219	727,825	819,044	779,175
Other trading activities	3	-	5,670	5,670	6,743
Investment income	4	-	139,229	139,229	110,734
Other Income	6	2,700	317,323	320,023	-
Exceptional Income	18	-	879,000	879,000	-
Charitable activities	5	547,453	1,873,283	2,420,736	2,046,504
TOTAL INCOME		641,372	3,942,330	4,583,702	2,943,156
EXPENDITURE					
Raising funds	8	-	251,603	251,603	128,589
Charitable activities	7	615,285	2,769,306	3,384,591	2,887,939
TOTAL EXPENDITURE		615,285	3,020,909	3,636,194	3,016,528
Net loss on investments	12	-	(81,474)	(81,474)	374,270
NET INCOME/ (EXPENDITURE)		26,087	839,947	866,034	300,898
Transfers		58,022	(58,022)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		84,109	781,925	866,034	300,898
Actuarial gains/(losses) on defined benefit pension schemes	18	-	-	-	694,000
NET MOVEMENT IN FUNDS		84,109	781,925	866,034	994,898
FUND BALANCES AT 1 APRIL 2022		408,767	8,377,635	8,786,402	7,791,504
FUND BALANCES AT 31 MARCH 2023	15	492,876	9,159,560	9,652,436	8,786,402

All activities relate to continuing operations.

The notes on pages 64-105 form part of these financial statements.

CONSOLIDATED BALANCE SHEET

Registered Number: 06594417. As at 31 March 2023

	Note	2023 £	2023 £	2022 £	2022 £
FIXED ASSETS					
Tangible fixed assets	11	2,649,893		2,606,563	
Investments	12	5,584,177		6,075,651	
			8,234,070		8,682,214
CURRENT ASSETS					
Debtors	13	536,317		327,645	
Cash at bank		1,047,154		922,511	
		1,583,471		1,250,156	
CREDITORS: amounts falling due within one year	14	(149,627)		(250,797)	
CURRENT ASSETS LESS CURRENT LIABILITIES			1,433,843		999,359
Defined benefit pension liability	18		-		(879,000)
NET ASSETS			9,667,913		8,802,573
CONSOLIDATED FUNDS					
Restricted Funds	15		492,876		408,767
Unrestricted - Designated Funds	15		7,709,179		7,222,700
Unrestricted - General Funds	15		1,465,858		1,171,106
			9,667,913		8,802,573

The financial statements were approved and authorised for issue by the Members of the Trustee Board on 21st September 2023 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 64-105 form part of these financial statements.

CHARITY BALANCE SHEET

Registered Number: 06594417. As at 31 March 2023

	Note	2023 £	2023 £	2022 £	2022 £
FIXED ASSETS					
Tangible fixed assets	11	2,649,893		2,606,563	
Investments	12	5,584,178		6,075,652	
			8,234,071		8,682,215
CURRENT ASSETS					
Debtors	13	534,884		326,829	
Cash at bank		1,044,083		919,440	
		1,578,967		1,246,269	
CREDITORS: amounts falling due within one year	14	(160,602)		(263,082)	
CURRENT ASSETS LESS CURRENT LIABILITIES			1,418,365		983,187
Defined benefit pension liability	18		-		(879,000)
NET ASSETS			9,652,436		8,786,402
CHARITY FUNDS					
Restricted Funds	15		492,876		408,767
Unrestricted - Designated Funds	15		7,709,179		7,222,700
Unrestricted - General Funds	15		1,450,381		1,154,935
			9,652,436		8,786,402

The financial statements were approved and authorised for issue by the Members of the Trustee Board on 21st September 2023 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 64-105 form part of these financial statements.

CONSOLIDATED CASH FLOW STATEMENT

For the year ended 31 March 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net cash provided by operating activities	(1,828,179)	182,136
Cash flows from investing activities		
Purchase of property plant and equipment	(118,129)	(11,470)
Disposal of investments	410,000	(162,590)
Sale of investments	1,523,000	-
Interest received	2,051	-
Disposal of fixed assets	135,900	-
Net cash provided by investing activities	1,952,822	(174,060)
Change in cash and cash equivalent in the reporting period	124,643	8,076
Cash and cash equivalent at beginning of the period	922,511	914,435
Cash and cash equivalent at end of period	1,047,154	922,511

NET CASH FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net income	865,340	299,894
Unrealised (gain)/loss on investments	81,474	(371,680)
Depreciation of tangible fixed assets	74,796	80,291
(Loss)/gain on disposal of fixed assets	(135,900)	53,272
(Increase)/decrease in debtors	(208,670)	31,747
(Decrease)/increase in creditors	(101,168)	40,542
Interest received	(2,051)	-
Purchase of investment	(1,523,000)	-
Decrease in stock	-	10,070
Transfer of defined benefit pension deficit	(879,000)	-
Defined benefit pension scheme finance cost	-	38,000
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	(1,828,179)	182,136

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023	2022
	£	£
Cash in hand	1,047,154	922,511

RECONCILIATION OF NET DEBT	At 1 April 2022	Cash flow	At 31 March 2023
	£	£	£
Cash at hand and in bank	922,511	124,643	1,047,154

The notes on pages 64-105 form part of these financial statements.

1. Accounting policies

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

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Caritas Diocese of Salford meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

1.2 Company information

The charity is a company limited by guarantee (registered number 06594417) which is incorporated and domiciled in the UK. The address of the registered office is Cathedral Centre, 3 Ford Street, Salford, M3 6DP.

1.3 Going concern

Planning for the future in such uncertain times has created significant challenges, however the forecasts, budgets and cash flow projections have been amended for the expected impact on the charity. The trustees have reviewed the financial information and have the view that the charity has adequate resources to continue its activities for the foreseeable future and consider that there were no material uncertainties over the charity's financial viability. The level of liquidity and reserves of the charity give confidence that we will be able to operate fully beyond the next 12 months. Caritas continues to operate in a difficult funding environment and services will be adapted to operate with the funds available. Caritas will continue to review our reserves policy taking into account the current risks.

1.4 Consolidated financial statements

These financial statements consolidate the results of the charity and its subsidiary undertaking. The consolidation has been undertaken on a line by line basis.

The charity has taken advantage of the exemption available to a qualifying entity in FRS 102 from the requirement to present a charity only cash flow statement with the consolidated accounts.

1.5 Company status

The Charity is a company limited by guarantee. The members of the company are the trustees named on page 84. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

1.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.7 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.8 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Support costs have been allocated to charitable activities on the basis of time spent. Governance costs are those incurred in connection with governance and compliance with constitutional and statutory requirements.

1.9 Investments

Fixed asset investments are stated at market value at the balance sheet date. Where investment assets are subject to restrictions on sale, appropriate discounts are applied to their market values. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year.

1.10 Investment properties

Investment properties are included in the balance sheet at their open market value and are not depreciated.

1.11 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles	-	20%	straight line
Equipment and tenants improvements	-	20%	straight line
Freehold buildings	-	2%	straight line

1.12 Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred.

1.13 Pensions

The Charity operates one defined contribution pension schemes and one defined benefit scheme during the year. The pension charge for the defined contribution pension schemes represents the amounts payable by the Charity to the funds in respect of the year.

On the 31 March 2022 there was a liability recognised in relation to the pension scheme of £879,000. Following negotiations with both the scheme and guarantor, Caritas Diocese of Salford left the scheme on the 30 September 2022. On cessation, all of the assets and liabilities associated with the deferred and pensioner member transferred to the Guarantor (Tameside Metropolitan Borough Council), and, as previously agreed, no cessation payment was required hence the liability associated with the pension scheme has been derecognised following the transfer.

1.14 Financial instruments

The Group has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic Financial Instruments are initially recognised at the transaction value and subsequently measured at amortised cost using an effective interest method. Financial assets are held at amortised cost, comprising of cash and bank in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise bank loans and overdrafts, trade and other creditors.

1.15 Donated services and gifts in kind

Donated services and gifts in kind are included in the statement of financial activities where their value is ascertainable and material. The value of the contribution to Caritas is based on either market value or the amount Caritas would have paid for equivalent goods or services. Income is included under donations and legacies. An equal amount of expenditure is included under the relevant category, as determined by the nature of the goods or services. The net impact on the net income or expenditure for the year is nil. Volunteers' time has not been valued and is not included in the accounts.

1.16 Critical accounting judgments and key sources of estimation uncertainty

In the application of the entity's accounting policies which are described above, the Trustees

are required to make judgments, estimates, assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Fair value of investment properties

When assessing the fair value of investment properties management have taken into consideration the market value of similar properties and the current state of the properties.

Deferred income

When assessing whether income should be deferred, management have taken into consideration whether the income has performance-related conditions or other conditions attached that limit its recognition.

Defined benefit pension schemes

The charity had obligations to pay pension benefits to certain employees who were members of the Greater Manchester Pension Fund (GMPF). Following dialogue with GMPF during the financial year, it was agreed that our outstanding pension liabilities were to be transferred to our guarantor, Manchester City Council on 30 September 2022. For this reason, and because no cessation payment was required, the liability associated with the pension scheme has been derecognised following the transfer. This is shown as an exceptional item within the accounts as described in note 18 of the financial statements.

2. DONATIONS AND LEGACIES

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2023	2023	2023
	£	£	£
Donations	55,524	372,702	428,226
Legacies	-	80,479	80,479
Appeals and collections			
Caritas Sunday and Annual Appeal	3,613	32,046	35,659
Lent Appeal	5,360	42,354	47,714
St Joseph's Penny Collection	-	36,612	36,612
Other events	26,722	155,196	182,638
	91,219	720,109	811,328

Charity	Restricted Fund	Unrestricted Funds	Total Funds
	2023	2023	2023
	£	£	£
Donations	55,524	372,702	428,226
Legacies	-	80,479	80,479
Gift aid from trading subsidiary	-	7,716	7,716
Appeals and collections			
Caritas Sunday and Annual Appeal	3,613	32,046	35,659
Lent Appeal	5,360	42,354	36,612
St Joseph's Penny Collection	-	36,612	47,714
Other events	26,722	155,916	182,638
	91,219	727,825	819,044

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

2. DONATIONS AND LEGACIES

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2022	2022	2022
	£	£	£
Donations	236,151	125,426	361,577
Legacies	25,438	170,371	195,809
Appeals and collections			
Caritas Sunday and Annual Appeal	1,024	28,588	29,612
Lent Appeal	4,995	21,333	26,328
St Joseph's Penny Collection	-	20,649	20,649
Other events	80,375	54,949	135,324
	347,983	421,316	769,299

Charity	Restricted Funds	Unrestricted Funds	Total Funds
	2022	2022	202
	£	£	£
Donations	236,151	125,426	361,577
Legacies	25,438	170,371	195,809
Gift aid from trading subsidiary	-	9,876	9,876
Appeals and collections			
Caritas Sunday and Annual Appeal	1,024	28,588	29,612
Lent Appeal	4,995	21,333	26,328
St Joseph's Penny Collection	-	20,649	20,649
Other events	80,375	54,949	135,324
	347,983	431,192	779,175

3. OTHER TRADING ACTIVITIES	Restricted Funds	Unrestricted Funds	Total Funds
Group	**2023**	**2023**	**2023**
	£	**£**	**£**
Trading activities			
- book sales	-	5,670	5,670
- charity shops	-	26,375	26,375
	-	32,045	32,045

OTHER TRADING ACTIVITIES	Restricted Funds	Unrestricted Funds	Total Funds
Charity	**2023**	**2023**	**2023**
	£	**£**	**£**
Trading activities			
- book sales	-	5,670	5,670
	-	5,670	5,670

OTHER TRADING ACTIVITIES	Restricted Funds	Unrestricted Funds	Total Funds
Group	2022	2022	2022
	£	£	£
Trading activities			
- book sales	-	6, 743	6,743
- charity shops	-	24,222	24,222
	-	30,965	30,965

OTHER TRADING ACTIVITIES	Restricted Funds	Unrestricted Funds	Total Funds
Charity	2022	2022	2022
	£	£	£
Trading activities			
- book sales	-	6,743	6,743
	-	6,743	6,743

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

4. INVESTMENT INCOME	Restricted Funds	Unrestricted Funds	Total Funds
Group and Charity	**2023**	**2023**	**2023**
	£	**£**	**£**
Investment Bonds Income	-	14,650	14,650
Dividend income	-	40,002	40,002
Bank interest	-	2,051	2,051
Rents receivable from investment properties	-	82,526	82,526
	-	139,229	139,229

4. INVESTMENT INCOME	Restricted Funds	Unrestricted Funds	Total Funds
Group and Charity	2022	2022	2022
	£	£	£
Dividend income	-	40,004	40,004
Bank interest	-	654	654
Rents receivable from investment properties	-	70,076	70,076
	-	110,734	110,734

5. CHARITABLE ACTIVITIES

Group and Charity	Grant income 2023 £	Contract Income 2023 £	Other income 2023 £	Rent 2023 £	Total funds 2023 £
Social work	133,418	605,529	1,470	294,047	1,034,464
Community Services	966,527	123,077	113,232	183,436	1,386,272
	1,099,945	728,606	114,702	477,483	2,420,736

Group and Charity	Grant income 2022 £	Contract Income 2022 £	Other income 2022 £	Rent 2022 £	Total funds 2022 £
Social work	23,262	609,378	294,306	318,091	1,245,037
Community Services	674,341	-	27,397	99,729	801,467
	697,603	609,378	321,703	417,820	2,046,504

6. Other Income

Group and Charity

	Grant income 2023 £	Contract Income 2023 £	Other income 2023 £	Rent 2023 £	Total funds 2023 £
Other Income	5,000	-	174,708	140,315	320,023
Total	5,000	-	174,708	140,315	320,032

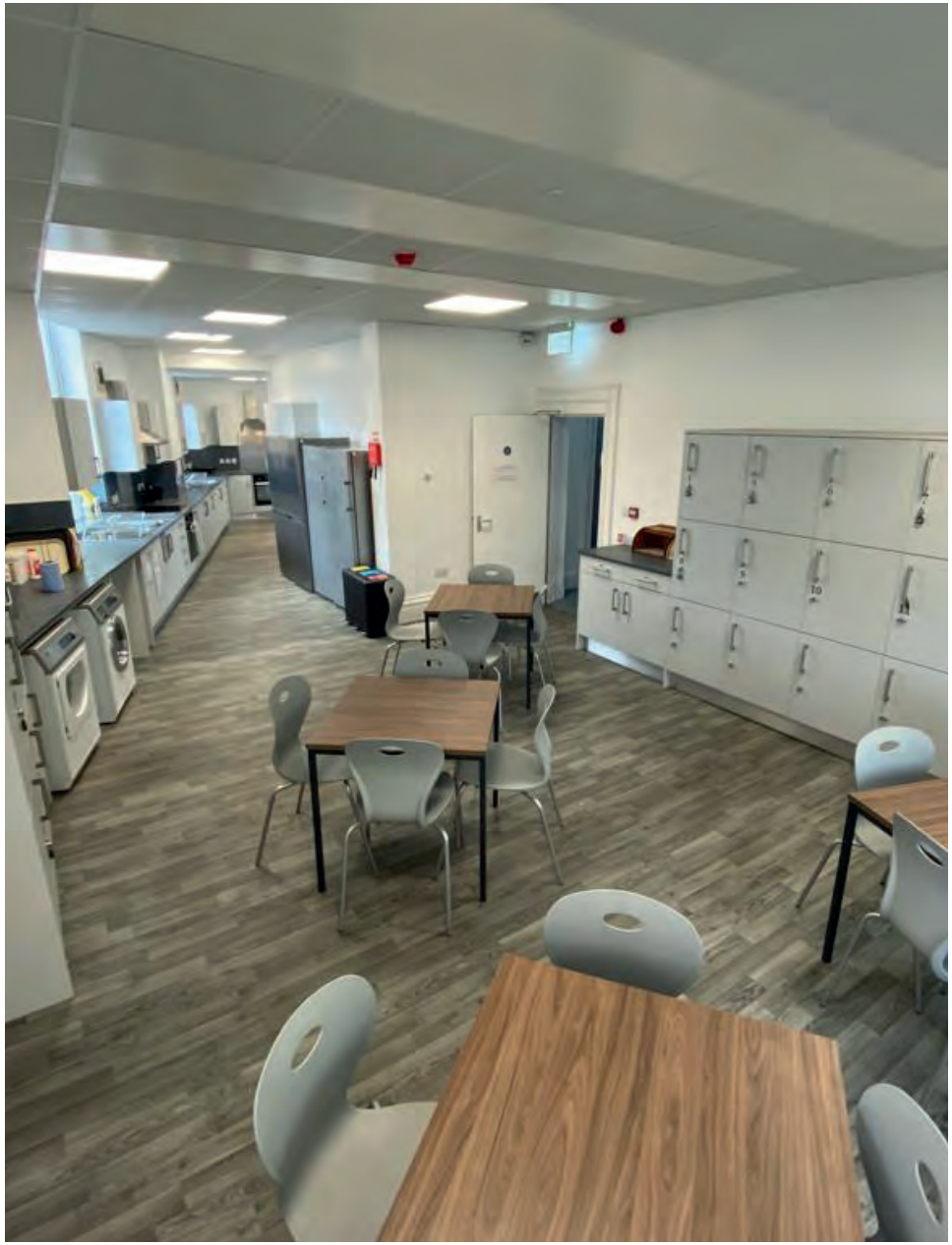
7. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2023 £	Support costs 2023 £	Total 2023 £
Charitable activities			
Social work	998,118	305,534	1,303,652
Community Services	1,593,234	487,705	2,080,939
	2,591,352	793,239	3,384,591

7. RESOURCES EXPENDED (continued)

	2023
	£
Support costs	
Salary costs	460,263
Training and recruitment	13,417
Travelling expenses	5,069
Repairs and maintenance	59,663
Office service charge	2,120
Insurance	17,253
Telephone	10,702
Household expenses	6,097
Printing, postage and stationery	6,816
IT support	50,281
Professional fees	32,404
Bank charges and interest	2,422
Books and subscriptions	12,217
Depreciation	432
Miscellaneous costs	35,787
Rental Expense	96,000
	810,943
Governance costs	
Wages and salaries	22,722
Professional Fees	18,542
	852,207

During the year the charity made grants totalling £36,466 (2022: £27,353) to individuals.



7. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2022 £	Support costs 2022 £	Total 2022 £
Charitable activities			
Social work	847,307	316,735	1,164,042
Community Services	1,254,825	469,072	1,723,897
	2,102,132	785,807	2,887,939

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

	2022
	£
Support costs	
Salary costs	479,808
Training and recruitment	3,705
Travelling expenses	5,513
Repairs and maintenance	15,105
Office service charge	39,047
Insurance	15,365
Telephone	9,623
Household expenses	11,313
Printing, postage and stationery	5,524
IT support	12,783
Professional fees	52,377
Bank charges and interest	2,400
Books and subscriptions	16,954
Depreciation	63,414
Miscellaneous costs	9,079
	742,010
Governance costs	
Wages and salaries	60,162
Professional fees	18,624
	820,796

8. EXPENDITURE ON RAISING FUNDS

Group	Direct fundraising costs 2023	Support costs 2023	Total Funds 2023
	£	£	£
Appeals and collections			
Trading activities - charity shops	19,353	-	19,353
Fundraising and communications	67,034	20,520	87,554
Expenditure on rental properties	125,601	38,448	164,049
	211,988	58,968	270,956

Charity	Direct fundraising costs 2023	Support costs 2023	Total Funds 2023
	£	£	£
Appeals and collections			
Fundraising and communications	67,034	20,520	87,554
Expenditure on rental properties	125,601	38,448	164,049
	192,635	58,968	251,603

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Group	Direct fundraising costs 2022	Support costs 2022	Total Funds 2022
	£	£	£
Appeals and collections			
Trading activities - charity shops	15,350	-	15,350
Fundraising and communications	80,885	30,236	111,121
Expenditure on rental properties	12,715	4,533	17,468

Charity	Direct fundraising costs 2022	Support costs 2022	Total Funds 2022
	£	£	£
Appeals and collections			
Fundraising and communications	80,885	30,236	111,121
Expenditure on rental properties	12,715	4,753	17,468
	93,600	34,989	128,589

9. NET INCOME

This is stated after charging:

	2023	2022
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	74,796	80,291
Auditors' remuneration – audit fees	15,500	15,600
Auditors' remuneration – non-audit fees	3,042	3,024
Staff pension contributions	67,208	62,257

During the year, no Members of the Council received any remuneration, benefits or reimbursement of expenses. (2022 - £Nil).

10. STAFF COSTS, STAFF NUMBERS AND THE COST OF KEY MANAGEMENT PERSONNEL

	2023	2022
	£	£
Staff costs were as follows:		
Wages and salaries	2,117,963	1,800,271
Social security costs	187,480	143,129
Other pension costs	67,208	62,257
	2,372,651	2,005,657

The number of employees whose emoluments amounted to more than £60,000 during the year was as follows:

	2023	2022
	No	No
£70,001 - £80,000	1	1

There were no Directors to whom retirement benefits are accruing under money purchase schemes in respect of qualifying services.

The key management personnel of the charity comprise the senior management team and are listed in the legal and administration information on page 84. The total employee benefits of the key management personnel of the charity were £315,478 (2022: £266,323). There were settlement payments in the year of £21,193 (2022: £22,361).

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

	2023	2022
	No.	No.
Administrative staff	14	11
Management staff	21	17
Home and care workers	61	47
	96	75

11. TANGIBLE FIXED ASSETS

	Freehold land and buildings	Equipment and tenants' improvements	Motor Vehicles	Total
Group				
	£	£	£	£
Cost				
At 1 April 2022	3,030,698	81,542	-	3,112,240
Additions	102,115	-	16,014	118,129
Disposals	-	(22,590)	-	(22,590)
At 31 March 2023	3,132,813	58,952	16,014	3,207,779
Depreciation				
At 1 April 2022	462,485	43,192	-	505,677
Charge for the year	60,614	14,182	-	74,796
Disposals	-	(22,590)	-	(22,590)
At 31 March 2023	523,099	34,784	-	557,883
Net book value				
At 31 March 2023	2,609,714	24,168	16,014	2,649,896
At 31 March 2022	2,568,213	38,350	-	2,606,563

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

TANGIBLE FIXED ASSETS

Charity	Freehold land and buildings	Equipment and tenants' improvements	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2022	3,030,698	74,633	-	3,105,331
Additions	102,115	-	16,014	118,129
Disposals	-	**(15,681)**	-	**(15,681)**
At 31 March 2023	3,132,813	58,952	16,014	3,207,779
Depreciation				
At 1 April 2022	462,485	36,283	-	498,768
Charge for the year	**60,614**	**14,182**	-	**74,796**
Disposals	-	**(15,681)**	-	**(15,681)**
At 31 March 2023	523,099	34,784	-	557,883
Net book value				
At 31 March 2023	2,609,714	24,168	16,014	2,649,896
At 31 March 2022	2,568,213	38,350	-	2,606,563

12. FIXED ASSET INVESTMENTS

Group	Investment Property	Unlisted securities	Total
	£	£	£
Market value			
At 1 April 2022	3,650,000	2,425,651	6,075,651
Additions	-	1,523,000	1,523,000
Disposals	(410,000)	(1,523,000)	(1,933,000)
Revaluations	20,000	(101,473)	(81,473)
At 31 March 2023	3,260,000	2,324,178	5,584,178

FIXED ASSET INVESTMENTS

Charity	Investment Property	Unlisted securities	Investment in Subsidiary	Total
	£	£	£	£
Market value				
At 1 April 2022	3,650,000	2,425,651	1	6,075,652
Additions	-	1,523,000	-	1,523,000
Disposals	(410,000)	(1,523,000)	-	(1,933,000)
Revaluations	20,000	(101,473)	-	(81,473)
At 31 March 2023	3,260,000	2,324,178	1	5,584,179

Investments at market value comprise:

	Charity 2023	Group 2023	Charity 2022	Group 2022
	£	£	£	£
Investment property	3,260,000	3,260,000	3,650,000	3,650,000
Unlisted investments	2,324,179	2,324,178	2,425,652	2,425,651
Total market value	5,584,179	5,584,178	6,075,652	6,075,651

Investment properties were valued by Sanderson Weatherall, Chartered Valuation Surveyors at fair value on 22 June 2018. The carrying value of investment properties was updated to current market value as at 3 April 2023 as assessed by local independent estate agents.

All the fixed asset investments are held in the UK.

Unlisted investments are made up of £1,324,178 in the Catholic Investment Fund and £1,000,000 in the COIF deposit fund.

12. FIXED ASSET INVESTMENTS (continued)

INVESTMENT IN SUBSIDIARY UNDERTAKING

Caritas Diocese of Salford Trading Limited is a wholly owned subsidiary of Caritas Diocese of Salford with registered number 08717793. The results of Caritas Diocese of Salford Trading Limited are as follows:

i) Profit and loss account for year to 31 March 2023

	2023	2022
	£	£
Turnover	26,375	24,222
Cost of sales	(1,357)	(788)
Gross Profit	25,018	23,434
Administration expenses	(17,996)	(14,562)
Profit for the year	7,022	8,872
Gift Aid Distribution	(7,716)	(9,876)

ii) Balance sheet as at 31 March 2023

	2023	2022
	£	£
Debtors	15,351	14,791
Cash in hand	3,071	3,071
Creditors falling due within one year	(2,945)	(1,691)
Net Assets	15,477	16,171
Share capital	1	1
Profit and loss account	15,476	16,170
Shareholders surplus	15,477	16,171

13. DEBTORS

	2023	2022
Group	**£**	£
Due within one year		
Trade debtors	260,940	60,373
Prepayments and accrued income	175,933	266,194
Other Debtors	99,444	-
	536,317	326,567

	2023	2022
	£	£
Charity		
Due within one year		
Trade debtors	260,940	60,373
Prepayments and accrued income	174,500	266,451
Other Debtors	99,444	-
	534,884	326,824

14. CREDITORS:

	2023	*2022*
	£	£
Group		
Due within one year		
Trade creditors	32,069	171,525
Other creditors	14,219	16,773
Accruals and deferred income	103,339	62,499
	149,627	250,797

	2023	*2022*
	£	£
Charity		
Due within one year		
Trade creditors	30,745	171,525
Other creditors	14,219	15,082
Accruals and deferred income	101,718	62,499
Amounts due to subsidiary undertakings	13,920	13,976
	160,602	263,082

Deferred income	**2023**	2022
	£	£
Deferred income at 1 April 2022	12,096	80,818
Resources deferred in year	75,294	12,096
Amounts released from previous years	(12,096)	(80,818)
Deferred income at 31 March 2023	75,294	12,096

As at 31 March 2023 the charity was holding funds received in advance for work that will be undertaken in 2023/24.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

15. STATEMENT OF FUNDS

Charity DESIGNATED FUNDS	Brought Forward 2023 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2023 £
Fixed assets fund (including revaluations)	2,606,568	-	-	-	43,333	2,649,901
Long term investments	5,075,652	-	-	-	(491,474)	4,584,178
Reserve fund	419,480	-	-	-	55,620	475,100
Pension reserve	(879,000)	879,000	-	-	-	-
	7,222,700	879,000	-	-	(392,521)	7,709,179
GENERAL FUNDS						
General Funds	1,154,935	3,063,330	(3,020,909)	(81,474)	334,499	1,450,381
Total unrestricted funds	8,377,635	3,942,330	(3,020,909)	(81,474)	(58,022)	9,159,560

Charity DESIGNATED FUNDS	Brought Forward 2022 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2022 £
Fixed assets fund (including revaluations)	2,728,653	-	-	-	(122,085)	2,606,568
Long term investments	4,541,382	160,000	-	374,270	-	5,075,652
Reserve fund	424,741	-	-	-	(5,261)	419,480
Pension reserve	(1,535,000)	-	(38,000)	694,000	-	(879,000)
	6,159,776	160,000	(38,000)	1,068,270	(127,346)	7,222,700
GENERAL FUNDS						
General Funds	1,119,317	1,577,692	(1,366,125)	-	(175,949)	1,154,935
Total unrestricted funds	7,279,093	1,737,692	(1,404,125)	1,068,270	(303,295)	8,377,635

15. STATEMENT OF FUNDS (continued)

	Brought Forward 2023 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2023 £
RESTRICTED FUNDS						
Ukraine Crisis Service	-	40,288	-	-	-	40,288
St Joseph's Mission to Deaf People	109,918	28,206	(79,547)	-	-	58,577
Post Adoption	5,000	1,440	(64,462)	-	58,022	-
Morning Star Hostel	-	98,672	-	-	-	98,672
Lalley Centre and Community Allotment	68,319	60,701	(108,738)	-	-	20,282
Refugee Response	149,578	72,336	(78,449)	-	-	143,465
Catholic Family Care	6,218	959	(4,436)	-	-	2,741
St Joseph Welfare	2,110	86,863	(82,418)	-	-	6,555
Bury Red Door	40,512	153,322	(152,357)	-	-	41,477
Caritas Bishop's Fund	27,112	98,585	(44,878)	-	-	80,819
Subtotal	408,767	641,372	(615,285)	-	58,022	492,876
Total of Funds	8,786,402	4,583,702	(3,636,194)	(81,474)	-	9,652,436

15. STATEMENT OF FUNDS (continued)

	Brought Forward 2022 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2022 £
RESTRICTED FUNDS						
Blackburn with Darwen Maryvale	-	113,700	(167,195)	-	53,495	-
St Joseph's Welfare	16,848	108,006	(134,416)	-	11,672	2,110
Post Adoption	5,000	5,000	(5,000)	-	-	5,000
Cornerstone Drop In Centre	75,103	411,273	(491,117)	-	4,741	-
St Joseph's Mission for the Deaf	149,107	2,652	(41,841)	-	-	109,918
Catholic Family Care	6,916	845	(1,543)	-	-	6,218
The Lalley	129,469	30,790	(91,940)	-	-	68,319
Red Door	13,145	73,667	(46,300)	-	-	40,512
Sr Joan's Service	-	-	(15,245)	-	15,245	-
Night Provision	4,350	85,342	(302,461)	-	212,769	-
Refugee Response	75,622	239,274	(165,318)	-	-	149,578
Education	6,850	114,917	(127,140)	-	5,373	-
Caritas Bishop's Fund	30,000	20,000	(22,888)	-	-	27,112
Subtotal	512,410	1,205,465	(1,612,403)	-	303,295	408,767
Total of Funds	7,791,503	2,943,154	(3,016,528)	1,068,270	-	8,786,399

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

Group	Brought Forward 2022 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2022 £
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	**2,728,65**	**-**	**-**	**-**	**(122,085)**	**2,606,568**
Long term investments	**4,541,382**	**160,000**	**-**	**374,270**	**-**	**5,075,652**
Reserve Fund	**424,741**	**-**	**-**	**-**	**(5,261)**	**419,480**
Pension reserve	**(1,535,000)**	**-**	**(38,000)**	**694,000**	**-**	**(879,000)**
	6,159,776	**160,000**	**(38,000)**	**1,068,270**	**(127,346)**	**7,222,700**
GENERAL FUNDS						
General Funds	**1,136,492**	**1,592,038**	**(1,381,475)**	**-**	**(175,949)**	**1,171,106**
Total unrestricted funds	**7,286,268**	**1,752,035**	**(1,419,475)**	**1,068,270**	**(303,295)**	**8,393,806**

15. STATEMENT OF FUNDS (continued)

Group	Brought Forward 2023 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2023 £
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	**2,606,568**	**-**	**-**	**-**	**43,333**	**2,649,901**
Long term investments	**5,075,652**	**-**	**-**	**-**	**(491,474)**	**4,584,178**
Reserve Fund	**419,480**	**-**	**-**	**-**	**55,620**	**475,100**
Pension reserve	**(879,000)**	**879,000**	**-**	**-**	**-**	**-**
	7,222,700	**879,000**	**-**	**-**	**(392,521)**	**7,709,179**
GENERAL FUNDS						
General Funds	**1,171,106**	**3,081,989**	**(3,040,262)**	**(81,474)**	**334,499**	**1,465,858**
Total unrestricted funds	**8,393,806**	**3,960,989**	**(3,040,262)**	**(81,474)**	**(58,022)**	**9,175,037**

15. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward 2023 £	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Transfers £	Carried Forward 2023 £
Designated Funds	7,222,700	879,000	-	-	(392,521)	7,709,179
General Funds	1,171,106	3,081,989	(3,040,262)	(81,474)	334,499	1,465,858
Subtotal	8,393,806	3,960,989	(3,040,262)	(81,474)	(58,022)	9,175,037
Restricted Funds	408,767	641,372	(615,285)	-	58,022	492,876
Total of Funds	8,802,573	4,602,361	(3,655,547)	(81,474)	-	9,667,913

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

Details of funds

DESIGNATED FUNDS:

Fixed assets reserve

The fixed assets fund has been set up to assist in identifying those funds that are not free funds and it represents the net book value of tangible assets.

Reserve Fund

This fund has been set up to reflect the anticipated costs of redundancy if the Charity were to discontinue its charitable activities.

Investment reserve

The investments fund has been set up to assist in identifying those funds that are not free funds and it represents the net book value of investments excluding short term investments to generate revenue.

RESTRICTED FUNDS:

St. Joseph's Mission to Deaf People

The St Joseph's Mission for Deaf People Fund is used to support the deaf and hard of hearing communities in the Diocese of Salford.

Post Adoption

The restricted fund relates to income received from a family trust to specifically fund therapeutic work within the Adoption Support Service.

Morning Star Hostel

Funds restricted to providing The Safe Haven night shelter.

Lalley Centre and Community Allotment

The Lalley Fund is a community centre responding to local deprivation and poverty.

Refugee Response

This restricted fund is being used to coordinate the support of refugees in the Diocese of Salford following the global appeal by Pope Francis.

Catholic Family Care

The Catholic Family Care fund is established to provide clothing and footwear to families in need. Funds have arisen through the annual subscriptions received from members, net of any expenditure in respect of its charitable objectives.

Connecting Older People

The Community Development Fund represents income received to fund support work with elderly people in the North Manchester communities delivered by the Connecting Older People Service.

Bury Red Door

The Red Door Fund in Bury is a drop-in support service for homeless people.

Caritas Bishop's Fund

The purpose of this fund is to provide immediate support to families or individuals facing a crisis.

Ukraine Crisis Service

The Ukraine Crisis Service responds in practical ways to the refugees and asylum seekers from Ukraine.

Blackburn with Darwen Maryvale

Blackburn with Darwen Maryvale Fund relates to contract income and services provision costs for supported accommodation units in Blackburn.

Cornerstone Day Centre

Cornerstone operates as a drop-in day centre for homeless women and men and other adults marginalised because of poor mental health, learning disability or other disabling conditions. The help offered includes hot and cold beverages, snacks, cooked lunches, a good as new clothing service, laundry and shower facilities and, on occasion, haircuts. Centre workers assist people in their claims for benefit and applications for housing. The service is funded by voluntary donations and donations received specifically for the service are designated against it.

Sr Joan's Service

The Sr Joan's Service responds to the needs of the local community particularly the elderly and carers in Bury.

Aspire Education

The Aspire Education Fund is used to provide an English language provision in Manchester mainly, but not exclusively for refugees and asylum seekers.

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2023	2023	2023
	£	£	£
Tangible fixed assets	-	2,649,893	2,649,893
Fixed asset investments	-	5,584,177	5,584,177
Current assets	500,550	1,082,921	1,583,471
Creditors due within one year	(7,674)	(141,953)	(149,627)
Pension scheme liability	-	-	-
	492,876	9,175,038	9,667,914

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2022	2022	2022
	£	£	£
Tangible fixed assets	-	2,606,563	2,606,563
Fixed asset investments	-	6,075,651	6,075,651
Current assets	408,767	841,383	1,250,150
Creditors due within one year	-	(250,797)	(250,797)
Pension scheme liability	-	(879,000)	(879,000)
	408,767	8,393,804	8,802,571

16. OPERATING LEASE COMMITMENTS

At 31 March 2023 the group had future minimum lease payments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2023	*2022*	2023	*2022*
	£	£	£	£
Within 1 year	1,000	-	1,819	2,319
Between 2 and 5 years	-	-	3,184	3,183
	1,000	-	5,003	5,502

17. COMPANY LIMITED BY GUARANTEE

The Council of the Charity guarantees to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

18. PENSION

The charity formally provided pension arrangements to some of its employees through the Greater Manchester Pension Fund administered by Tameside Metropolitan Borough Council. This was a multi-employer defined benefit scheme. Following negotiations with both the scheme and guarantor, Caritas Diocese of Salford left the scheme on the 30 September 2022. On cessation, all of the assets and liabilities associated with the deferred and pensioner member transferred to the Guarantor and, as previously agreed, no cessation payment was required hence the liability associated with the pension scheme has been derecognised following the transfer.

The charity also provides pension arrangements through a money purchase scheme administered by Friends Provident.

The amounts recognised in the balance sheet are as follows

	2023	2022
	£	£
Fair value of employer assets	-	5,314,000
Present value of funded obligations	-	(6,193,000)
Net pension liability	-	879,000

Fair value of employer assets has been limited to the present value of funded obligations from its fair value as there is no future economic benefits expected to return to the charity.

18. PENSION (CONTINUED)

Amounts recognised in the Statement of Financial Activities:

	2023	2022
	£	£
Service cost	-	(17,000)
Interest on Employer Assets	-	96,000
Interest on Pension Scheme Liabilities	-	(126,000)
Total net interest	-	(47,000)

Amounts recognised in other recognised gains / (losses)

	2023	2022
	£	£
Actual return less expected return on pension scheme assets	-	454,000
Changes in financial assumptions underlying the present value of the scheme liabilities	-	240,000
Total recognised gain/(loss) in OCI	-	694,000

Changes in the present value of the defined benefit obligation were as follows:

	2023	2022
	£	£
Defined benefit obligation recognized at 1 April 2022	-	6,587,000
Service cost	-	17,000
Interest cost	-	126,000
Contribution by members	-	3,000
Remeasurement	-	(240,000)
Estimated benefits paid	-	(300,000)
Closing defined benefit obligation	-	6,193,000

18. PENSION (CONTINUED)

Changes in the fair value of the charities share of scheme assets are as follows:

	2023	2022
	£	£
Fair value of employer assets at 1 April 2022	-	5,052,000
Contributions by members	-	3,000
Contributions by the employer	-	9,000
Return on assets (excluding interest)	-	454,000
Benefits paid	-	(300,000)
Interest income	-	96,000
Closing fair value of employer assets	-	5,314,000

The major categories of fund assets as follows:

	Assets at 31 March 2023	Assets at 31 March 2022
	£	£
Equities	-	3,560,380
Bonds	-	797,100
Property	-	425,120
Cash	-	531,400
	-	5,314,000

The principal assumptions at the balance sheet date:

	2023	2022
	% per annum	% per annum
Inflation rate (CPI)	-	3.30
Future salary increase rate	-	4.05
Future pension increase rate	-	3.30
Discount rate	-	2.70

18. PENSION (CONTINUED)

The sensitivities regarding the principal assumptions used to measure the scheme liabilities as at 31 March 2023 are:

	Approximate % increase to employer liability	Approximate monetary amount £'000
0.5% decrease in real discount rate	-	-
0.5% increase in the salary increase rate	-	-
0.5% increase in the pension increase rate	-	-

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

	At 31 March 2023	At 31 March 2022
Retiring today	-	
Males	-	20.3
Females		23.2
Retiring in 20 years		
Males	-	21.6
Females		25.1

19. RELATED PARTY TRANSACTIONS

Caritas Diocese of Salford, over several years, has been working closely with the Diocese of Salford to ensure that the charitable purposes of both charities complement their shared mission. To effect this a convergence of governance and a planned transition of Trusteeship occurred so that the trustees of Caritas Diocese of Salford are now the same as those of the Diocese of Salford.

The charity has benefited from the rent free provision of premises from the Diocese of Salford. The value of market rent was estimated at £96,000 which has been recognised in rental expenditure. A corresponding amount of £96,000 has been recognised in income, representing the donated services received from the Diocese of Salford.

The charity has also had transactions with its wholly owned trading subsidiary, Caritas Diocese of Salford Trading Limited. As at 31 March 2023 Caritas Diocese of Salford owed Caritas Diocese of Salford Trading Limited £13,920 (2022: £1,148). During the year £7,716 (2022: £9,876) was paid to Caritas Diocese of Salford from Caritas Diocese of Salford Trading Limited in respect of gift aid.

There were no other related party transactions that need to be disclosed.

20. FINANCIAL INSTRUMENTS

Group	2023	2022
	£	£
Financial assets measured at amortised cost	1,309,525	982,884
Financial liabilities measured at amortised cost	74,333	237,010

Financial assets consist of cash, trade debtors and other debtors

Financial liabilities consist of trade creditors, other creditors and accruals

21. POST BALANCE SHEET EVENT

There have been no significant events affecting the Company since the year end.

Legal and administrative information

For the year ended: 31 March 2023

Charity name: Caritas Diocese of Salford

Governing documents: Memorandum and articles of association

The trustees:

Chair of trustees:
Right Reverend John Arnold - Bishop of Salford

Trustees:

Rev Canon Michael Cooke

Rev Christopher Dawson

Michael Devlin (resigned 20 July 2023)

Sir Peter Fahy

Rev Peter Hopkinson

Mrs Mary Hunter

Rev Canon Michael Jones

Mrs Elizabeth Lilley

Mr Brendan McCafferty

Mr Edward Nally

Dr Eamonn O'Neal

Senior management team:

Director:
Patrick O'Dowd

Head of resources and support services:
Angela McCornack

Schools services manager:
Georgina Jones (until February 2023)

Head of children and families:
Rebecca Underdown (from April 2023)

Head of social action:
Craig Savage

Head of homelessness:
Amanda Croome

Company registered number: 6594417

Charity registered number: 1125808

Principal and registered office:
Cathedral Centre, 3 Ford Street, Salford M3 6DP

Secretary:
Mr Edward Nally LLB

Auditors: Crowe U.K. LLP, The Lexicon, Mount Street, Manchester, M2 SNT

Bankers: The Royal Bank of Scotland Plc, P0 Box 320, St. Ann's Street, Manchester M60 2SS

Handelsbanken, 4th Floor, Kabel House, 15 Quay St, Manchester M3 3HN

“We saw it as an end to suffering and poverty by coming to a country that was safe. When I go to bed at night, I know that my children are safe - and that was our purpose.”

Mother, resettled

Thank you!

Huge thanks to everyone who has supported Caritas Salford and been part of our charity's community over the last twelve months. Whether that's the amazing individuals and orgnisations that donate so we can continue our work; the staff and volunteers who have worked hard to improve the lives of people in our local communities; the professionals we've collaborated with across the region and nationally; or, most importantly, the people who access our services and work alongside us as we develop them further – thank you all.

We simply couldn't carry on our work to reduce the impact of poverty, disadvantage and isolation without everyone who makes up that wider community,
and we're extremely grateful for your ongoing support.

#Loved
Caritas
Diocese of Salford

CARITAS DIOCESE OF SALFORD
0161-817 2250
info@caritassalford.org.uk

CARITAS DIOCESE OF SALFORD

England & Wales - Charity number 1125808

Accounts

Trustees' Annual Report and Financial Statements 2021-22

Caritas
Diocese of Salford

“People showed us humanity between friends and neighbours… Life was harder before, here there is safety, humanity, support.”

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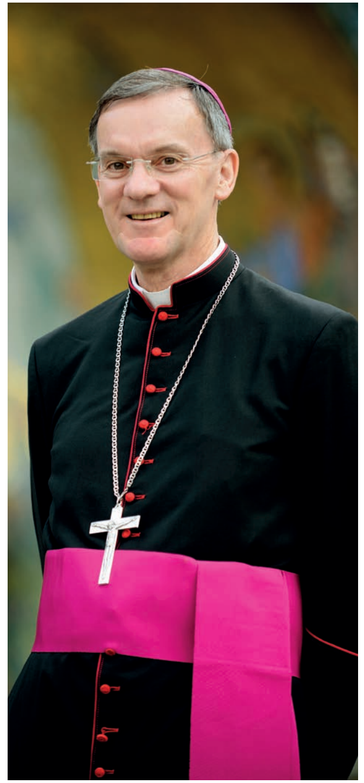
Welcome

Although, in many ways, we might realistically claim to be emerging from all the distress and difficulties of the Covid pandemic, it is very clear that its legacy will have an impact on our country and our Diocese for a good deal of time to come. The pandemic complicated further the difficult social problems of poverty and marginalisation that we were already facing and indeed increased the economic and social problems being faced by so many people. Caritas Diocese of Salford has been responding by engaging in an organisational transition so as to more efficiently meet the current needs of people and be better prepared for future demands.

This is evidenced in various ways. A new strategy is emerging within our agency to address the social problems in our Diocese. We have been responding in practical ways to the refugees and asylum seekers from Afghanistan and Ukraine, and the increasing poverty due to the cost of living increases. There is a growing priority of forming and animating parishes and communities in their knowledge of Catholic Social Teaching and Action, which is bringing increased local response to local community needs. There has been particular concentration on building collaboration with other faith and non-faith charities and connections, such as Greater Manchester Poverty Action, Medaille Trust, Greater Manchester Citizens, and Living Wage.

We are acknowledging that we are living in a fast-changing world where new aspects of poverty and social issues, questions of mental health and wellbeing, will need to be identified so that practical responses can be made. We are improving the way we listen, engage, accompany and co-produce solutions with people who are living with crisis and challenge. The Universal Synod within the Catholic Church has been leading us by inviting us to an ongoing journey of listening and discernment which will help us to ensure that we are best able to respond to the needs of the poor, the marginalised and those most in need. Much good work is being done. More is needed.

There is good reason to celebrate and acknowledge the good work that is being done by both staff and volunteers at Caritas. It is equally important to recognise the increasing needs of people in a time of recession and to respond in innovative and effective ways.



Rt Rev John Arnold, Bishop of Salford

An Introduction

I'm pleased to introduce our annual report for 2021-2022. Each year, this report provides a great opportunity to pause, look back and reflect on everything that has been achieved by staff and volunteers over the last twelve months. While it's impossible to capture all of the hard work that has gone on across our many services in a report of this size, it hopefully gives a snapshot of just some of the highlights from what has been both a challenging but also exciting year of transformation.

As we all know, the Covid-19 pandemic has continued to bring challenges, both internally as we continue to adapt and evolve in response to a rapidly changing world, and also externally as economic, political and social pressures continue to mean additional complexities and difficulties for the communities we exist to support.

But, despite all of the challenges we have faced, I'm incredibly proud of the hard work of everyone that makes Caritas what it is. Most importantly, the people from communities across the diocese that we support have continued to drive all of the decisions we have made – and always will.

Our work is now underpinned by our four new strategic pillars which were developed in early 2021 – service; formation and animation; advocacy, and sustainability. These strategic aims will equip us for the long-term as we evolve from the adversities of the pandemic. Change is not always an easy process, but I'm proud of the way our organisation is continuing to adapt and rise to the new – and often extremely complex – challenges we face.

As an organisation rooted in the communities we serve, we're committed to adapting to meet the ever-changing needs of local people. Our services - and the processes and procedures which support them - need to remain fit for purpose in order to ensure we can deliver on that promise, and over the last year our extraordinary team of staff and volunteers have continued to inspire and motivate me as they have responded to, and embraced, our complex programme of change.

We have invested significantly in improving our IT and our technological systems and processes, and have also been working hard to improve accessibility both for staff and volunteers, but also to enable us to ensure our services remain fit for the future for everyone in our local communities. Partnership working and delivering and developing services under a more inclusive co-production model will also continue to be vital as we progress beyond the pandemic and into a new phase in the history of Caritas Salford.

With the deepening impact of the cost of living crisis, and the ongoing residual effects of the pandemic, we're not complacent about the challenges that may be ahead for Caritas Salford and the people we support. But we are passionate about the work we do and the part we all play in remaining resilient so we can continue improving the lives of people locally.

We couldn't do what we do without the community that supports our work, right across the diocese, and we're hugely grateful to everyone who has been part of that broader Caritas Salford community over the last year and beyond.

We're looking forward to growing and expanding our impact further in the coming year, and can only do that because of the support of everyone who makes up that wider community. Thank you.

Patrick O'Dowd, Director,
Caritas Diocese of Salford

Our Caritas vision, mission, values and objectives

Caritas Diocese of Salford ('Caritas Salford') is the principal domestic social action agency of the Catholic Diocese of Salford.

Our vision:

Our vision is for a society where there is justice and equality, and where the voices of people experiencing poverty, disadvantage and/or discrimination are heard, valued and acted upon so that all people can live in peace and dignity.

Our mission:

- **Love in Action** – our mission is to help those across the Diocese of Salford experiencing poverty, disadvantage and discrimination to transform their lives with dignity.
- We provide a practical response to those in crisis, suffering hardship or who are at risk. We rebuild lives for the long-term, enabling people to live in a safe, healthy and secure environment.
- We call for a better, more just world, where the voices of the poor are heard and acted upon and we positively influence the systems, decisions and resources that affect those in need.

Our values:

Our values are shaped and influenced by the Gospel and the body of Catholic social teaching which reflects a concern and priority for the life and dignity of the human person, call to family life, community life, solidarity and the common good, rights and responsibilities, preferential option for the poor, the dignity of work and the rights of workers, and stewardship of God's creation.

Locally, Caritas Salford has identified four organisational values which will shape our work and underpin everything we do:

- **Respect:** valuing the worth of people; colleagues, volunteers and those we serve
- **Integrity:** honesty, truthfulness, straightforwardness and forth rightfulness
- **Ambition:** positive desire to achieve things for the common good
- **Collaboration:** exploring opportunities for partnership and mutual cooperation, while remaining faithful to our core mission.

Our objectives:

- Reduce poverty, disadvantage and discrimination in our diocese to enable people to 'live life to the full'.
- Increase awareness and understanding of Catholic social teaching and animate the diocesan community to take practical action.
- Become a voice for those who cannot speak for themselves, empowering people and advocating for justice and social change.
- Become a sustainable, and more visible and effective catalyst for change.

Did you know…?

Caritas Salford was created in 2008, and has since incorporated the work of Catholic Children's Rescue Service, Catholic Welfare Societies, St Joseph's Mission to Deaf People, Justice and Peace, Racial Justice and Catholic Family Care to bring together work of individual charities created over more than a century.

Our reach spans **620** square miles across the area.

We run **13** services across the diocese of Salford.

We support **thousands** of people every year with our range of community based services.

We support people from vulnerable communities, empowering them and seeking to reduce poverty, disadvantage and discrimination.

263 amazing volunteers support us across our services. We couldn't do what we do without them.

Our work this year has continued in line with our four strategic pillars **Service, Formation and Animation, Advocacy and Sustainability,** which underpin everything we do.

We are proud to be supported by **103** staff

Don't just take our word for it. Here's what just a few of the people who have accessed our services, our volunteers, and local professionals have said:

"People showed us humanity between friends and neighbours…Life was harder before, here there is safety, humanity, support."

"If it wasn't for St Joseph's I would have had no help in this crisis. They are the only ones that have knocked on my door."

"When you see that your children are happy you forget that you are far from your family, in exile…You feel that you have achieved something for them."

"Cornerstone means a lot to me, it gives me a sense of purpose and something to look forward to."

"My Caritas social worker is amazing, so helpful and full of compassion. She is a gem."

"Reading about the journeys that students of Caritas undertook in order to find safety in Manchester spurred me on to become a volunteer and fundraiser wanted to support their great efforts by hiking in my local area. And doing it over a few weeks is definitely doable so you should do it too!"

Our work and impact

Supporting children, young adults and families:

We support children, young people and families in a range of ways, assisting them with difficulties, providing safe accommodation, and managing opportunities to support development and improve quality of life.

Our work in schools:

Our school's service aims to remove barriers to learning and participation, nurturing emotional and spiritual development of children and their families, and enabling and empowering them to develop new skills and knowledge. The support we provide is tailored to the needs of each individual, providing a bespoke package which can address a range of areas, including behaviour, supporting bereavement, emotional wellbeing, anxiety and confidence.

Through the last year, we've worked hard to ensure a period of greater stability of the service as the pandemic continued, striving to retain and renew service level agreements in order to remain financially viable, and also upskill staff with high quality training to meet the changing needs of the schools and families we serve.

The team has also continued to collaborate with others locally, including a new partnership with Manchester Metropolitan University, offering social work 70 day placements to students.

Demand for our school's service has increased, with nearly double the amount or referrals compared with the previous year. Workshops delivered by the team have also increased when compared with the last reporting period, with nearly 100 additional sessions. Staff and headteachers have also worked closely together on whole school approaches, to further broaden the reach and scope of work.

The Covid-19 pandemic has also continued to have a huge impact on our work supporting local children and families, whilst also increasing the demand for support. The team has continued to see a myriad of factors contributing to hardships and loss of learning among children, with headteachers also reporting children entering school not being 'school ready', unable to be independent in toileting, unable to dress themselves, and experiencing difficulties in understanding expected levels of behaviour. As needs of local families increase, we have also continued to develop our services in line with our organisational strategic aims.

> *"The counsellor is absolutely great. All the pupils really engage well with her, and she has excellent communication back to school, keeping me updated on progress. Her reports are excellent and have formed part of our Ofsted impact file, including her evaluations."*
>
> School pastoral lead.

Some of this year's school service headlines in numbers:

New referrals: **593**

Telephone consultations: **1,049**

Family work sessions: **152**

Unique people accessing service: **5,537** (5,382 children and 155 adults)

One-to-one pupil sessions: **5,582**

One-to-one adult sessions: **819**

Safeguarding referrals / welfare concerns actioned by staff: **87**

Schools supported: **44** for a total of **14,574** hours

Toy sacks delivered at Christmas: **1,405**

Our school service in action:

Supporting ‘K’ and her family

‘K’, a child in year 4, was referred to the service after she had witnessed the domestic abuse that led to the separation of her parents. Her mum was concerned that she was refusing to talk about it at home, even with trusted, close relatives with whom she usually confided. She was also having uncharacteristic angry outbursts at home.

‘K’ was extremely closed initially, with lots of conflicting emotions around the separation - she loved her Dad very much and felt guilty that he had moved out of the family home and back to his parents, which led to her also feeling resentment towards her Mum.

Our team built a trusting relationship, where ‘K’ felt comfortable to talk about the violence and subsequent separation; in time understanding she could still love her Dad but not like or agree with how he had behaved. Work around parental separation also enabled her to develop an age appropriate understanding around healthy relationships and how they should be.

The team also assisted ‘K’s mum with police support and signposted the parents to mediation, which both attended separately, so their views could be heard and shared around contact between ‘K’ and her dad.

‘K’ is now much happier at home and her mum said: “K is like a different child since coming to see you and our relationship has improved as she is opening up and communicating more, thank you so much!”

Our work supporting people who have been adopted:

Through 2021, the team continued to work with adopted people and birth relatives, supporting them to access adoption records, reunite with family members, or provide intermediary work.

In the reporting period, some headlines for the service include:

- **129** unique referrals
- **39** people supported to access their adoption records
- **10** family reunions
- **18** cases of intermediary support provided

Following the closure of our adoption service several years ago, our trustees have been reflecting on the wider challenges experienced by many adoption services in the sector. After significant investigations and considerations, they have taken the difficult decision to cease this activity in September 2022 (outside of the current reporting period). They have directed senior management to follow statutory requirements to de-register the service with Ofsted and ensure the effective transfer of information about people who were adopted or supported through the agency to Salford City Council, the appropriate local authority duty holder.

Having undertaken consultation with people who use the service, at the time of publication of this report, we are working through that process and are corresponding with as many people as possible to ensure this closure is managed according to our values. Those adopted will still be able to access their documents and we have provided information on how to do this.

We would like to recognise and thank all those who have been involved in creating, developing, and nurturing the service over many years, especially our registered manager, and the Religious Sisters of the Franciscan Missionaries of St Joseph in whose charism the service developed.

Our young parents' accommodation and support services:

" I had a visit from 'J'…who is in the middle of training to be a children's nurse. She told me that she wouldn't be where she is now if it hadn't been for the Bolton service. "

Our young parents' accommodation provides support, safety, security and a period of stability to young parents and their children at a time when they have experienced crisis or distress in their lives. While our work predominantly supports young women aged 16-25 years and their babies up to the age of two years, we have also been able to provide safe refuge for single fathers and for young couples in our family rooms.

The support we provide enables the young people to prepare for independent living, supporting their immediate and longer-term needs. We also regularly contribute to local authority safeguarding assessments to ensure children are protected.

Over the last year, our ability to support young women into their own tenancies has been hampered by low social housing stock, with many who would once have been able to move near to their support network having to bid on/accept properties in areas away from those closest to them. We have supported the young people with referrals to outreach services or tenancy sustainment services to assist them with their new tenancy.

We have also worked collaboratively with various support services to improve the lives of families in other ways, with particular focus on meeting the needs of those that are known to have poorer outcomes. We have started work to better capture the voices of the people who benefit from our services, and in the coming year aim to directly use those conversations and their feedback to evolve, shape and improve our provision going forward.

Some of this year's service headlines include:

- **70** adults and children
- **7** young women moved into their own tenancy with their child
- **4** cases stepped down from child protection to child in need
- **2** young women returned to their family home

" Both young ladies who I referred to your service were in need of some stable and nurturing support. I have seen definite improvement in their self-esteem and willingness to engage with both myself and other services. If they had not engaged with the support, I fear there would have been a different outcome when baby arrived. "

Leaving care social worker.

Our young parents' accommodation in action:

'Claire' was referred to our service, following the death of her son's father. Her life had become chaotic and she was struggling to provide a stable home for herself and her son.

During her stay, 'Claire' was keen to keep her partner's memory alive for her son, and do something positive with her life, and she engaged in assessments with her social worker and Connexions worker.

Since receiving support, 'Claire' has set up her own cleaning business and returns to the service at regular intervals. Her child is a real credit to her, and attends nursery during her working hours.

Supporting homeless people:

This year, as the pandemic continued and brought significant challenges, our team has delivered a significant review of - and improvements to - our homeless services, to ensure we can continue to rapidly evolve to meet the changing needs of the people accessing them.

Despite the complex and quickly changing world we were operating in, practical arrangements were modified to ensure increased demand for services could be met. The increased need to support the mental health of people using our services continued again this year, including those who had experienced limited social interaction during the pandemic, or those bereaved. Providing nutritious food for people without a place to call home or those affected by poverty remained a priority, as did the important signposting of information and assistance to aid their personal security and development.

Cornerstone:

At Cornerstone, our facility in Manchester, which aims to ensure that no-one has to sleep rough, that people have the support they need to prevent them from becoming homeless, and that those who do become homeless are helped to secure safe accommodation – a holistic approach to supporting the whole person and assisting them to have their voice heard remained key.

A partial building refurbishment was carried out to ensure that the facility remained fit for purpose, with updates including new showers and toilets, a fully accessible wet room for people with limited mobility, a new servery and floor, and essential repairs to the roof. The team also set up a new activities room and separate meeting room, re-opened the IT room, revamped the 'community shop' area, and installed a new welcome desk. The aim has been to create a high quality environment, which reflects the respect and dignity we aim to give everyone who visits Cornerstone.

> *"Cornerstone is looking great now, it makes me feel good just to walk through the doors. I'm always welcomed with a smile and the new showers are the best in town. You feel like a different person when you've had a shower and a change of clothes."*
>
> Person accessing Cornerstone's services

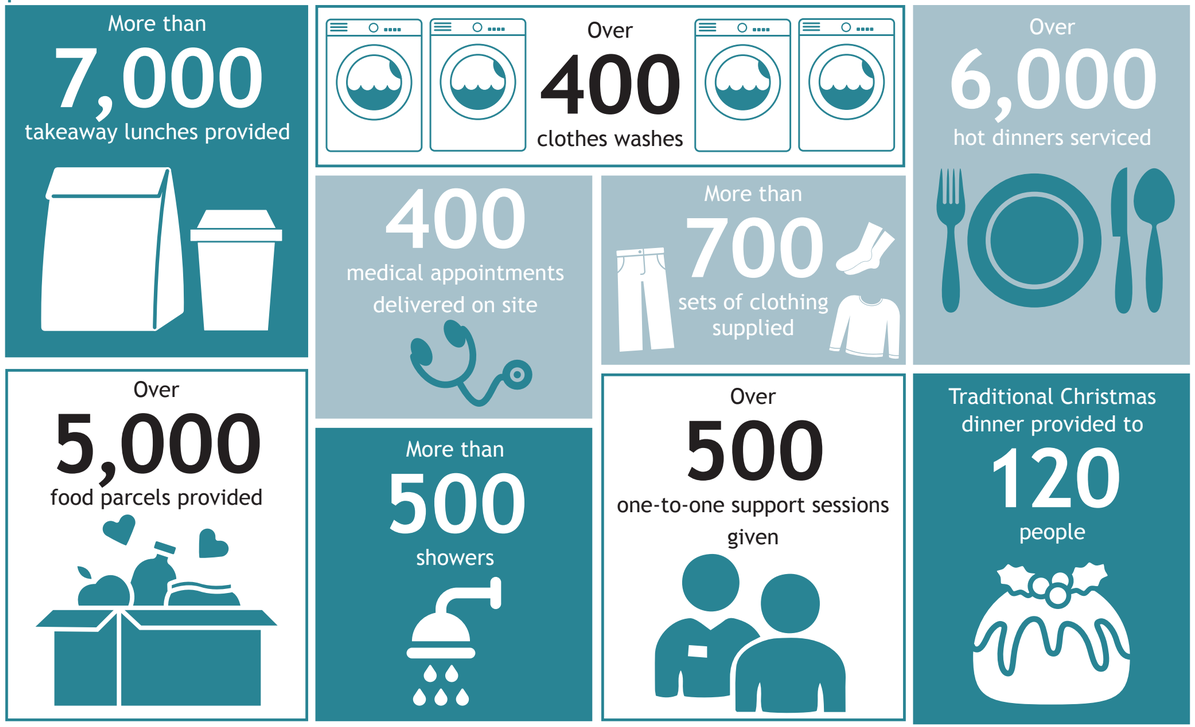
We also introduced a new community volunteering programme, helping to increase skills of people who have been homeless and build their confidence. Sixteen people who are, or have been, homeless have joined the scheme to date, and they are helping to shape our services – an important step towards greater co-production which ensures we can continue to provide services relevant to local people, and their voices are not just heard but are instrumental in shaping those services too.

This year we also ran a two-month pilot of a new Homelessness Prevention Service, which included regular drop-in surgeries provided by seven external services, as well as general support provided by our own staff and volunteers. An additional 86 individuals benefitted from this service and have had a positive outcome.

Of the people that use Cornerstone services, 64% are homeless, 36% are at risk of homelessness and/or are needing support, 68% have identified as having a long-term illness or health problem, and 13% have no benefits or other income (including people going through the refugee asylum process.

> *"At Cornerstone, you get a proper meal, a shower and it means you are not on your feet all day, which is so important when you're sleeping rough."*
>
> Person accessing support at Cornerstone in Manchester

Some headlines in figures from the support provided by Cornerstone in this reporting period include:



Morning Star Hostel:

Our Morning Star Hostel (supported accommodation in Manchester), also provides a safe place for a temporary but not time-limited period, for up to 20 people in single-bed rooms and shared living space. Morning Star provides the time for people to build the confidence and skills for independent living, and supports the re-establishment of relationships with those closest to them, if possible.

This year Morning Star:

- Provided **25** people with accommodation and support, including SMART objectives and help achieving their goals
- Supported **22** people with planned, positive moves to independent rehousing

Our Morning Star Hostel service in action:

"I came to Morning Star in June 2021, with weekly support sessions, and was offered a property at the end of 2021. I moved into the property with the support of staff, who also assisted with changes to benefits and a furniture package to provide comfort. I continued to use the Cornerstone support service and facilities, joining in activities, and also acquired a voluntary role with Shelter. I have since taken part in interview panels for staff at Cornerstone, and have also applied for a role within Morning Star."

Red Door Day Centre:

Red Door Day Centre, Bury, supports homeless and vulnerable individuals in Bury and across Greater Manchester with food, essential practical support and assistance in finding both temporary and permanent accommodation. The team at Red Door Day Centre also assists with access to other services and benefits, including management of income, access to appropriate health care, and support in improving wellbeing.

The team has seen increased demand since the start of the pandemic.

Some key headlines from activity over the reporting period include:

- **2,860** visits from people requiring support (an increase of 1,104 visits compared with the previous year)
- **2,131** food parcels provided (an increase of 352 on the previous year)
- **505** occasions, staff provided/facilitated support to people visiting Red Door, including housing assistance, drug and alcohol services, and health and wellbeing advice.

"Red Door is a light at the end of a dark tunnel. Staff are amazing, like a friend with hands to pick me up, helping with all the tools to make my life go forward."

Person accessing Red Door services

Supporting local communities through social action:

Caritas Salford also works to support other people locally who are experiencing poverty, challenges or crisis, reaching out to offer practical support, services to meet their needs, and holistic care to improve their physical and mental wellbeing.

Lalley Welcome Centre:

Our Lalley Welcome Centre in Collyhurst supports people on low incomes with practical needs in health, housing, family and employment. Staff and volunteers assist people who are unemployed or receiving benefits, families facing homelessness, those struggling with addictions, mental health issues or conditions that prevent them from working.

A community allotment offers the chance for local people to learn new skills whilst also providing fresh produce as part of a healthy-eating scheme, which also supplies our Lalley food bank.

Some key headlines around the service provided by the Lalley Welcome Centre this year include:

- Food provided to **1,815** visitors to the food bank
- **410** food bank deliveries made
- **3,601** adults and 4,262 children fed
- Support provided to **1,496** families
- **366** emergency food parcels distributed
- **292** people provided with welfare support
- **68** individuals given housing support
- **2,915** people provided with general advice
- **296** health and wellbeing allotment sessions held

Our fresh food parcels were supported through an appointment based 'pantry' system, which gives every visitor the choice to pick their own food from a donated selection. This ensures greater dignity and compassion, and more importantly choice for individuals.

"The place is welcoming and I am always keen to tell people about it. It has helped me a lot and I am confident it could help many others too."

Person using the Lalley allotment

The Lalley Community Allotment in action:

"Before volunteering at the Lalley Community Allotment I was depressed, I lived in fear. I was a confused person.I suffered a lot of anxiety. I suffered a lot of depression, I had panic attacks. My world was upside down. I was living in fear. I have a problem with walking as well as other health issues including high blood pressure, which prevented me from working. I was not in a good place at all. It has impacted my wellbeing 100 percent…working in the fresh air greatly contributed to improving my mental health, but also my physical fitness. The community has given me a lot and it is in a way rewarding again to give back some of my time. It has boosted my self-esteem. I used to go to the farm with my great-grandma when I was little, but then she died in 1984 and my involvement with farming has decreased, and then came to a full stop. So coming to the Lalley Allotment and doing gardening after a long ime it brought back memories and made me feel more like myself. It makes me feel very happy and energised."

Person volunteering at the Lalley Allotment

Caritas Connecting Older People (formerly St Joseph's Welfare):

In north Manchester we run our Caritas Connecting Older People services supporting people over 65 years old in the community. These services reach out to those individuals who may be experiencing loneliness and isolation, and offer friendship and support to help them to remain independent in their own home for as long as possible. The team also provides practical services such as support with shopping, helping with letters or professional phone calls, and runs weekly group sessions, day trips, and special events to bring people together to socialise and enjoy some peer companionship.

This vital service has remained of paramount importance as the isolation of the pandemic continues for many. As with many of our Caritas Salford services, demand has grown.

The team has continued working in partnership with many local community based organisations, such as grass-root groups, NHS services, MLCO, hospitals and adult social services. Groups have also continued to engage with local schools and the intergenerational work built up over a period of many years has brought an important and richer understanding and interlinking of generations.

Over the last year the service has:

Supported **245** people

Supported with **20** shopping or other errands a month

Carried out an average of **184** monthly home visits and **240** monthly telephone calls to local people

Attended **25** hospital appointments with individuals

Provided meals for **120** people a month

Arranged social events which were attended by an average of **138** people a week

Our Caritas Connecting Older People service in action:

"My NHS role focusses on improving the health and wellbeing of older people across North Manchester and working in partnership with Debbie and Samia from Caritas enables me to deliver the priorities set out in the Age Friendly Manchester Strategy.

"I have worked with Caritas on a number of initiatives, including the Age Friendly Networks, provided free spring bulb grow kits for service users to improve people's mental wellbeing during lockdown and are now supporting the development of the cooking project that will engage older people and asylum seekers with cooking skills and accessing healthy foods. It is a pleasure working in partnership with Caritas, made easier by having the same vision and working with colleagues who genuinely care about what they do and who they support."

Simon Kitchin, Buzz Manchester

St Joseph's Mission to Deaf People:

Our team at the St Joseph's Mission to Deaf People works to break down the barriers of isolation experienced by members of the local deaf community. Led by members of the deaf community, the service enables more than 120 people to engage in and access the life of both the Church and wider society.

The pandemic and associated lockdowns proved difficult for many members of the local deaf community, who have felt isolated and frustrated with lack of information. We have supported individuals throughout this period, and as restrictions have lifted, many have returned to our sites, whilst also continuing to video conference. Many have used their new confidence in video calling, a positive from the pandemic, as a convenient way to engage and build relationships.

Our team has created numerous video resources which have been provided to the community via a bespoke YouTube channel, and this has proven a popular way for individuals to engage and receive information.

The service is now better integrated into the wider work of Caritas, and we are expanding the service further to help diversify and meet additional needs of individuals in our communities.

Supporting Refugees:

Our Refugee Response Services, which have been supporting the welcoming, protecting, promoting and integration of refugees into life in the UK since their foundation in 2016, have assisted hundreds of people fleeing war, famine and poverty. We support parishes and communities in joining practical action, aiming to improve the lives of families, and help them to resettle locally.

Aspire (formerly Refugee Education):

The people accessing the service includes refugees and asylum seekers from around the globe, including large cohorts from East Africa, the Middle East and Iran, as well as Afghanistan, Hong Kong and Ukraine. Students often have aspirations to progress into professional employment, many wishing to restart careers that have been cut short due to conflict. Our support enables them to rebuild their lives and give back to their new community.

The Covid lockdowns and subsequent closure of vital services further increased the isolation of refugees and asylum seekers, and this was often exacerbated by poor digital literacy or digital poverty. We were able to focus on improving digital literacy amongst our students through bespoke training and technological support, provided by a specially funded student support worker. Internet passes for asylum seekers were also obtained via funders supporting our work.

> *"The Caritas classes are very helpful and useful in many aspects especially during this pandemic, both academically and socially. Thank you to everyone."*
>
> Khalid, Student

> *"It is inspiring to work with such a motivated and positive group of learners, who, despite countless setbacks in their lives have extraordinary determination to achieve their goals."*
>
> Katie, Teacher

Over the last year:

More than **200** people accessed the project

More than **20** volunteers offered one-to-one tuition, mentoring and conversation clubs

Over **50** students received one-to-one case work support to facilitate their return to higher education, training and employment

68 hours of English lessons were taught each week

More than **200** referrals were made to other wellbeing and support services

Community Sponsorship Scheme:

Through our Community Sponsorship Scheme, Caritas Salford enables a group of volunteers to safely resettle, welcome and support a family of refugees in their community for two years. As the lead sponsor, we provide capacity and professional supervision, acting as guarantor of the scheme, and providing the framework for safeguarding, training, mentoring and evaluating the programme. This enables a family to pursue their aspirations, and allows parishioners to live faith through action.

The programme is rooted in mutual collaboration and empowerment, working alongside refugees, and throughout the pandemic we have adapted and developed processes and policies based on learning and improved understanding of the social, psychological and environmental challenges resettled families experience.

> *"We saw it as an end to suffering and poverty by coming to a country that was safe. When I go to bed at night, I know that my children are safe - and that was our purpose."*
>
> Mother, resettled

Caritas Charity Shop and Community Drop-In

Our volunteer-led and run charity shop near Bolton town centre provides more than just access to quality, affordable products - also offering much-needed opportunities for people in the community to drop-in and socialise with others.

Regrettably, the shop has been badly impacted by forced closures due to the pandemic and the availability of volunteers to operate the store, many of whom had to shield or support their own families with caring responsibilities.

While the community benefit of the shop, particularly the drop-in, is significant, the trading circumstances and wider funding pressures make it very difficult for us to operate. The shop has particular challenges at the present time to ensure that it remains affordable to run, and we are working closely with our devoted and hardworking volunteers to try to sustain the service.

Formation and animation:

Caritas works to form and animate our parishes and school communities with the necessary tools to help them put the Church's commitment into practice, in accordance with the principles of Catholic social teaching. Our aim is for a positive, transformative impact on the lives of people experiencing poverty, discrimination and disadvantage across the diocese, and within the wider community.

We have continued to build relationships, visibility and credibility across the diocese through mutually collaborative engagement in shared projects and initiatives, and have reconnected with – and accompanied – our diocesan school community at their own pace as they have begun to emerge through the pandemic.

Our team has provided school staff with an opportunity to refresh their knowledge and understanding of Catholic social teaching, how it links to the mission of their school, and supported them as they identify where the gaps may be and how they might bridge them. We have also made training of new school teams of pupil Caritas Ambassadors more accessible by providing in school or via video conference, rather than centrally. This has built closer relationships and increased engagement within the schools, and has inspired a growing number of young people to animate their own communities.

We have increased our presence on social media, illustrating the direct link between social action and faith through 'thought for the day' posts, and have also provided prayer, liturgical and assembly resources for key times of year in local communities.

Some headlines from this year also include:

- **235** young people training as Caritas Ambassadors
- **107** school staff attending Catholic social teaching training
- Caritas Ambassador training delivered in **20** schools
- **88** Caritas 'Called to Action' Star Certificates issued to schools to recognise social action achievements
- **14** Universal/Diocesan Synod meetings held
- **15** GM citizens meetings held
- **356** 'thought for the day' social media posts created and published, including input from pupils at our diocesan schools.

Our Caritas in Action resource book for schools, created by Sr Judith Russi, Director of EducareM is now available nationally as a resource for schools who want a cross-curricular and multi-key stage approach to embedding Catholic social teaching. It provides many creative ideas to help staff inspire pupil engagement, including references from scripture and relevant Church documents.

Many of our parishes have also continued to accept the invitation to appoint a Caritas representative, allowing us to continue to keep in touch with local practical social action projects and provide additional support as required. We would like to thank all of our parish representatives for their dedication, especially as the pandemic has continued.

Our advocacy work has also continued to build in strength, with additional investment made in capacity to enable our strategic ambitions to be better delivered. Partnership working has been of paramount importance, and we have also created campaigns and other activities around key moments such as the Living Wage Campaign, World Day of the Poor, and World Day of Migrants and Refugees, to continue to raise awareness and encourage positive action across our parishes and communities.

Fundraising and communications:

The ongoing pandemic and cost of living crisis have not only significantly increased the number of people who require support from our services, as well as the complexity of their needs, but has also continued to impact fundraising activity.

The ongoing pandemic and cost of living crisis have not only significantly increased the number of people who require support from our services, as well as the complexity of their needs, but has also continued to impact fundraising activity.

We have continued to evolve and transform our approach, mitigating risks and maximising opportunities in order to remain financially viable, but it remains a challenging time as we face increased costs alongside a significant uplift in demand for our services.

We have made significant inroads into developing new income streams, and to also maximise the income from our existing income channels. We continued to enhance our approaches to people considering regular giving, and also those wishing to leave a legacy or in memory donation. We also continued to raise the profile of Caritas Salford across the diocese, with on and offline communications, including increased social media presence to help us to reach out to new audiences.

Storytelling and sharing the experiences of the communities we support has been incredibly important, and is a powerful way of communicating the impact of the support people give from across the diocese. This work will continue in the coming year as we develop a new marketing and communications strategy to support and drive forward our work.

Following the impact of the pandemic, and the current cost of living crisis, we have also reviewed our capacity to support fundraising across the organisation, and the trustees have invested in additional resources to recruit two further members of the team to support grant and trusts fundraising, and individual giving. These roles will also enable our activities to be more proactive and in line with our new strategic pillars.

This year we have proactively approached funders and were successful in the application of various grants to support elements of our work – both ongoing services and for emergency funds to support vulnerable people in our communities. We also continued to steward and build relationships with other organisations, businesses, universities and not-for-profit groups, which resulted in donations and pledges of additional support, as did our regular appeals for Advent, Caritas Sunday, and Lent. A new summer direct mail fundraising campaign raised an additional £24,788 plus gift aid to fund our work with children and families experiencing poverty, including new supporters who had previously not donated to our charity. Our first post-lockdown 'Big Sleep Out' event also raised almost £20,000, as well as highlighting key issues around homelessness in the area.

It is vital we continue to work closely with our local communities and with individuals and organisations who would be willing to support local social action work, in order to continue delivering our services and ensuring we can remain fit for the future.

Some other key organisational developments from the last year

Safety and Safeguarding:

To further support the implementation of our strategic plan, this year we've continued our immediate priority of safety and safeguarding of our staff, volunteers and the people we serve.

Following professional, external, independent advice we undertook a comprehensive review of our safety and safeguarding policies, the latter following an independent audit of our practices by SafeCIC.

While this report reflected overall good practices across the organisation, it also provided us with an action plan to ensure that we provide clear direction on roles and responsibilities for safeguarding. In particular, it highlighted the need for greater coordination of our approaches to support the recruitment and ongoing supervision of volunteers whom we rely upon to support the delivery of our services.

Since that time we have appointed a new Volunteer Coordinator (from April 2022) to overhaul our volunteer policies and procedures, and we're also investing in additional technology to speed up and ensure compliance with safe recruitment.

Technology:

Although the transition to home working for many of our staff, caused by the pandemic was delivered smoothly, it also highlighted potential opportunities for us to further improve ways of working through the use of technology.

To support this, during 2021/22 and into the current reporting period, we are investing in organisation-wide systems to improve our monitoring and recording of health, safety and welfare, safeguarding and the personal information of people who use our services.

This is also accompanied by our transition to more secure, cloud-based Microsoft Office systems in line with the evolving nature of technologies. This is already providing extraordinary benefits in the way that we support people and highlight particular trends. For example, our case management system now used across homelessness and social action services has revealed the significant delays in people being able to access mental health services. As a result, we are working in partnership with local authorities and mental health trusts to improve their systems, alongside potentially seeking funds to support designated mental health professionals who can better support people.

The well-being of our staff and volunteers:

The enduring impact of the pandemic on our staff and volunteers is significant and while going through our change management process, we have also improved access for staff and volunteers through a nominated assistance service.

This is offered to all our staff and volunteers to help them deal with any personal problems that might adversely affect their health and wellbeing.

Our people can now access short-term counselling and referral services for employees and their immediate family. The regular reports we receive indicate our proactive and interventional approach helping to minimise staff absences and provide ongoing support.

Developing co-production and involving people who use our services - subsidiarity:

The central principles of Catholic Social Teaching reflect upholding the dignity of the human person and include recognising 'subsidiarity' as an inalienable element of human freedom and respecting and upholding personal dignity reflecting that a person is always capable of giving something to others.

The practical application of this within our services means that we listen to, involve and work in partnership with people who use our services, drawing on their knowledge gained from lived experience and helping to shape and develop our services with people not for people.

Implementing co-production can be challenging and complex. It involves looking at every aspect of how an organisation works. We have begun and are at the early stages of improving our practices in this area beginning with ensuring that our managers, staff and volunteers understand the principles, and understanding how the design and operation of our services can better include methods of co-production to empower and support people for the long-term.

Governance and management:

Governance

The new Charity Governance Code (2020) has been adopted by the trustees to enable and support the governance of the charity. The trustees of Caritas Salford support the incorporation of the code into their collective behaviour and where this is not possible will explain why this is not possible. Ensuring Caritas Salford's compliance with the law and relevant regulations and promoting a culture where the charity works towards fulfilling its vision and mission is the rationale for the trustees practice and governance. All trustees have undergone safeguarding and health and safety training. Appointment to the Board of Management is by election of the members by a simple majority. All nominations must have first been approved by the Bishop who is a member of the Board and its chairperson. New trustees undergo an induction process to brief them on their legal obligations under Charity and Company Law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, operational structures, the strategic plan, the financial projections and the recent financial performance of the charity. During the induction process new trustees meet with key operational employees. Trustees are encouraged to attend training events where these will facilitate the undertaking of their role. Each trustee takes an area of special interest in the work of the charity. Going forward, trustees will be engaged in an induction to each service.

Structure

The trustees monitor performance through regular meetings of the Board of Trustees. The trustees meet four times per year and, through the creation of a dedicated Caritas Committee hold a further four more specific meetings where they closely monitor and oversee the strategic and operational performance of the charity. It acts as a standing general purposes committee. This group of trustees is supplemented by the coopted membership of the Bishop's Delegate, an Episcopal Vicar, Father Gerald Murphy, who has pastoral oversight of charitable works in the diocese.

In addition to the general matters discussed at the Caritas Committee meeting, the trustees have established a Health and Safety Committee which meets each quarter to review safety strategy and performance,

The Senior Management Team meets routinely with a formal extended meeting each month to look at overall organisational performance.

Management

The director is appointed by the trustees to manage the day to day operations of the charity. To preserve the mission, ethos and values of the charity the post of director retains the occupational requirement that the individual must be in sympathy with the teachings of the Catholic Church as enunciated by the Bishop of Salford. The director is charged with the duty of accounting to the Board and making recommendations on plans and policy, The director is assisted by the Senior Management Team. During the reporting period this included:

- Interim deputy director (on secondment from the Diocese of Salford and latterly succeeded as director)
- Head of resources and support services
- Head of community services
- Schools services manager

Following the appointment of the new director, the changes in some services and creation of a new strategic plan for the charity, the structure of the senior management is being re-organised to reflect emerging priorities. The head of community services role has been replaced by head of homeless services and head of social action.

Supervision and appraisal is at the heart of the operational management system of the charity. A Managers' Forum meets regularly and there is a regular monitoring and review process of the business and development plans that link to the charity's strategic plan. Staff consultation processes will from time to time be gathered.

All employees and volunteers are offered personal development, training, promotion and career development opportunities within their roles. Every member of staff has an annual appraisal based on their performance throughout the year.

New staff are inducted and invited to attend a 'values' day to offer the opportunity for staff and volunteers to reflect on the mission of the charity and their contribution to this mission. The charity's quality assurance and standards are supported by contact with charity specialists from legal and accounting services as well as its own solicitors. Some children's services in the charity are independently inspected through Ofsted and people who use the services are involved and consulted through committees and working groups. Governance information, training opportunities and good practice seminars are available to Trustees, staff and volunteers; senior staff members have direct links to other charities to promote information sharing and ensure that good practice and new ideas are brought into the charity. From time to time consultants may be employed for specific independent advice.

Commitment to be an employer of choice for staff and a rewarding voluntary experience to people who support the charity's mission and values remains a high priority for the organisations culture. The following are examples of this:

- Flexibility in working hours
- Low sickness rates
- Improved access for disabled people into employment
- Investment in staff and volunteer training
- Commitment to the Living Wage and nationally recommended inflation uplifts to salaries

Public Benefit Statement

The trustees confirm that they have complied with their duty under sections 4 & 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by The Charity Commission. The annual report includes a detailed description of the activities undertaken by the charity during the year to further its charitable purposes for the public benefit. The Board has referred to the Charity Commission's guidance on public benefit when reviewing its strategy and objectives and in planning Caritas' future activities. All trustees complete an annual declaration of conflict of interest. The trustees have referred to the guidance contained in the Charity Commission's guidance on public benefit and has planned Caritas' activities to avoid the granting of any private benefit other than one that is purely incidental to carrying out Caritas' objectives. The trustees believe they have followed the Charity Commission's guidance in this area.

Related Parties

The subsidiary trading company, Caritas Diocese of Salford Trading Limited, which runs the charity shop, is a 31 related party. The Bishop of Salford, by virtue of his right to Trustee membership as chairperson and to appoint Trustee members, is a related party of the company.

Pay Policy for Senior Staff

The Board of Trustees is in-charge of directing and controlling, running and operating the charity. All trustees and committee members give of their time freely and no trustee or committee member received remuneration or reimbursement of expenses in the year. The pay of all staff is reviewed annually and normally increased in accordance with cost of living uplifts awarded to local authority employees as recommended by the National Joint Council. The directors from time to time benchmark pay levels against similar charities.

Safeguarding

Caritas has an established safeguarding policy and follows safe recruitment and selection processes which seek to ensure that that people who are short-listed and selected for job vacancies have the skills and experience that are relevant to the posts. Suitability is tested by means of an application form and a formal interview with a panel of at least two senior members of staff. A probationary period, supervision and appraisal confirm the appointment of staff. Caritas obtains Disclosure and Barring Service (DBS) checks on all staff members or volunteers who may be working with clients in unsupervised contexts. Risk assessments, lone working policies, needs assessments and support plans are reviewed on a regular basis.

Concern for the Environment

In managing buildings, Caritas considers environmental impact - Caritas recycles waste and reduces energy consumption by being careful to switch off equipment and lights. Caritas is committed to the stewardship of the environment and supporting sustainable living. Our policies are wide-ranging and look to improve both the work place and our local environment. Actions for sustainability include:

- Recycling of 100% of general and confidential waste at head office
- Significant recycling of household goods and clothing through charitable outlets
- Redistribution of foodstuffs to people experiencing hardship from supermarket, food warehouses and local shops
- Education of staff, volunteers and beneficiaries on the environmental impact of the charity.

Living Wage

Caritas is an accredited Living Wage employer recognised by the Living Wage Foundation. Organisations that pay the real Living Wage have reported significant improvement in the quality of work, reductions in staff absence and a stronger corporate reputation. In the coming year, we will examine our third party contacts to encourage contractors we work with to adopt the scheme.

Modern Slavery

Research indicates that modern slavery exists in the supply chain of nearly every business and organisation and through our on the ground services we are often confronted by the reality of this as we respond to those who are experiencing or at risk of modern slavery.

Over the reporting period we have provided further training to staff on how to identify, respond and record instances of modern slavery and through investment in new, unified recording systems, we are able to quickly provide appropriate support and referral.

We have proactively worked to identify and eliminate risks in our supply chain and are proud to be collaborating with the Diocese of Salford and its subsidiary organisations in the release of a new Modern Slavery statement released in February 2022. Building on the existing work of Caritas staff and volunteers to tackle human trafficking, our partnership with the Medaille Trust, we have encouraged parishes to take proactive steps to end Modern Slavery and raised awareness of how to report concerns or seek advice.

Furthermore, through the ethical investment in the Catholic Fund operated in line with Catholic moral and social teaching by CCLA, we are pleased to be involved in their significant initiative 'Find it, Fix it, Prevent it' which is specifically focused on eliminating the risk of modern slavery in investment funds which support the charity's revenue.

We intend to continue this work over the coming year to ensure that people at risk are protected and supported.

Fundraising Regulation and Data Protection

Caritas is a member of the Fundraising Regulator - the independent regulator of charitable fundraising. As such we comply with the Code of Fundraising Practice and Fundraising Promise.

Our policies and procedures comply with the Code and supporter contact is in line with data protection legislation. The charity does carry out fundraising activities requiring disclosure under the Charities Act 2011. Caritas employs an Income Generation Manager who delivers against an approved fundraising strategy. In addition, from time to time freelance or self-employed person may be taken on to research grant opportunities or evaluate projects for the purpose of applying to trusts and grant makers.

Whenever appointed such a person acting on behalf of the charity will be subject to an undertaking to be bound by the voluntary scheme for regulating fundraising as set out by our membership to the Fundraising Standards ethical code. The activities of the person will also be monitored and the person will be required to comply fully with the scheme and standards.

During the reporting period of April 2021-March 2022 there were no reported incidents or complaints raised about our fundraising.

To protect vulnerable people and other members of the public from unreasonably intrusive or persistent fundraising, Caritas will complete a comprehensive review of its privacy policy.

Risk Management

The assessment and mitigation of risks deemed to adversely affect the quality and financial stability of the service is managed through a risk audit register. The trustees maintain a risk register to review the risks to Caritas Diocese of Salford and assess the impact of those risks on the effective delivery of the charitable objectives.

Major risks are reviewed as part of the initial activity assessment and implementation process. As a regular process, the trustees formally identify the major risks to which the charity is exposed, assess the likelihood of these risks crystallising and the probable level of impact. Following on from this process, the trustees believe that they have established systems to mitigate all identifiable risks. A Business Continuity and Contingency Plan will also be put in place. Trustees are furnished with good and timely information to aid their discernment of planning, opportunity and risk. The retention of key staff is mitigated by the establishment of salary scales, appraisal and re-evaluation of roles, job descriptions and person specifications. Risk of loss of reputation is addressed through the quarterly monitoring of quality standards and an effective complaints process.

The charity, through the presence of trustees, staff and volunteers as members of national, regional and local decision-making bodies, is kept informed of plans, opportunities and risks.

Much of the charity's approach to risk is determined by an analysis of the political, social and economic environment in which the charity operates.

Factors that contribute to the safe governance of the charity are:

- The recruitment of experienced and qualified Trustees and staff. Risk associated with the employment of staff is minimised through a contract of employment and the employment of a human resources manager. The charity continues to use the services of North West Employers for employment advice. Designated reserves are held to be used in the event of any redundancies
- A Health & Safety Committee assesses and takes action to reduce the risks to staff, visitors and those who use its services and updates all health and safety policies
- Financial risks are handled through close scrutiny of cash flow and robust monitoring practices. Internal risks are minimised by the implementation of rigorous financial controls and procedures for the authorisation of all transactions and projects. Financial planning seeks to spread risks across as varied

sources of income as possible reducing the dependency upon one source of revenue

- The charity is alert to changes in commissioning and contracting procedures, policy and practice of public sector partners, legislative changes and the emergence of new service providers
- Strategic planning aims to spread the risks to the charity by developing as diverse a range of services as possible within the parameters of the charitable objectives. The charity insurance arrangements are regularly reviewed and opinion is sought whenever a new area of risk, such as a new project, is identified
- The risk of ICT failure is mitigated by an external backup service and the backup of data is stored off site. At present we are upgrading our ICT systems to provide enhanced security through updated, cloud-based systems
- Reputational risk is managed through compliance to professional standards of reporting, fundraising standards and transparency of accounting for the resources expended in achieving the charity's objectives. A Communications Policy will be in place for public interest in the charity's activity. Safeguarding children and vulnerable adults is a high priority for the charity
- We retain the services of an independent auditor to regularly monitor and feed back on policies, procedures and systems to ensure the safeguarding of people. In 2021, we engaged SAFECIC to complete a thorough review which resulted in various changes to practice. A new safeguarding policy and training platform has also been introduced.
- Another recommendation was around new processes and systems for volunteer coordination, and as a result we have invested in a new volunteer coordinator role, plus new software to help better manage the recruitment and management of volunteers within the organisation.
- The charity's insurance is regularly updated with all new activities and the levels of risk attached to them
- The main risk to the charity is the financial performance of the larger services where fluctuations on income can be significant and difficult to predict. Mitigation of these risks will be through maintaining a workforce based on affordability with an additional emphasis on fundraising as the success of these activities makes a significant contribution to reducing central support costs and achieving a balanced budget.

Key Operational and Financial Risks

The main financial risk, as in previous years, is uncertainty over current and future funding. To mitigate this risk, the Board continues to be committed to maintaining the appropriate level of unrestricted reserves to provide sufficient resources in the event of adverse conditions. The following risks have been identified and action to mitigate the risks has been planned:

- Loss of key Caritas Staff
- Over extending service provision beyond current management capabilities
- Failure to win grants to fund services
- Failure to comply with contract standards e.g. Ofsted
- Harm to an individual or group caused by inadequate safety or safeguarding practices which result in criminal or civil prosecutions, fines, loss of reputation from Health and Safety breach and/or safeguarding
- Reduction/ loss of contract income and/ or rental income
- Properties: lack of security of tenure, property management and control of costs
- Charity shop: loss of volunteers
- Fundraising and data protection regulations: breach of new regulations

Financial Risk Management Objectives and Policies

The charity uses financial instruments in its operations, including deposits with banks, loans, trade debtors and creditors and receivables, which provide finance for its operations. Such exposure gives rise to the following financial risks.

Income and financial sustainability:

During the pandemic many charitable organisations had to reduce their forecasted income. Given the current cost of living crisis, we anticipate the challenges in this area will continue for a sustained period. We are revisiting our plans on developing sustainable sources of income and have invested in additional professional capacity to support this area.

Further cuts to local authority grants:

While certain services have recently benefited from establishing new grants and pilots with local authorities, various others are looking to reduce or eliminate grants in certain areas. Such cuts to services currently delivered by Caritas would mean we would have to reduce or terminate some of our services supported by local authority grants.

Inflation and the availability of labour and materials:

As with all areas of society, our organisation is exposed to the increases in inflation meaning the cost of materials, products and services is expanding. While we are relatively protected in the coming financial year to rises in utility expenditure due to fixed arrangements, we have found that costs to complete capital improvements have substantially increased. Having competitively tendered certain improvement works, we have opted to delay specific non-urgent capital works. This is because of the limited availability of materials and skills to complete the works within the current markets.

Designated Funds and Reserves

The Trustees are aware of the need to maintain adequate reserves to ensure that the Charity's work can continue. Designated funds are set aside to enable the Trustees to develop specific areas of charitable work and to meet potential future obligations. In addition, the Board has to ensure that adequate resources are available to avoid disruption to any of the Charity's services, when impacted by the volatile and uncertain nature of the Charity's income.

To ensure that services can be maintained in the short term, the Trustees have unrestricted general funds of £1,171,106 (2021 - £1,136,492), which represents approximately 4.4 months (2021 - 5.1 months) running costs, based on revenue costs of £3,177,987. It is the Trustees' intention to maintain this fund at between three and six months' running costs. This equates to a target of between £794,497 and £1,588,994 and hence we are within the target range.

In addition, the Trustees have set aside a designated fund of £2,606,568 (2021 - £2,728,653), which represents the net book value of fixed assets and a designated fund of £5,075,652 (2021 - £4,541,382), which represents the net book value of investments funded from unrestricted funds at the year-end. The Trustees do not have a designated timeframe for the expenditure of this fund on the basis that the revenue generated is used to support ongoing services. The Trustees have also decided that it is prudent to set aside a designated fund that represents accrued obligations to staff for redundancy. The balance on this fund of £419,480 (2021 - £424,741), represents the fully accrued obligation. A designated pension reserve of £879,000 (2021 - £1,535,000) has also been set up as a result of the defined benefit pension liability.

The consolidated free reserves as at 31 March 2021 are £1,171,106 (2021 - £1,136,233). This is calculated as unrestricted reserves less restricted

reserves and designated reserves (including an amount for tangible fixed assets) and is in effect the available resources the charity has.

Ethical Investment Policy

Caritas trustees intentionally invest in line with the values and principles of the charity while still earning a just and sufficient return on investment to help fund the charity's work. Caritas policy is also informed by the UK Stewardship Code of the Financial Reporting Council and the United Nations Principals for Responsible Investment. In February 2017 a comprehensive Reserves and Investment Policy Statement was drawn up, ratified by the Board and implemented. The policy, reviewed annually, describes the financial position and objectives of the Board at the time of writing with the stated intent that they will be reviewed regularly.

The investment policy target return is 5% per annum. Having considered their financial position, the Board are agreed that part of the available cash in excess of the required statutory reserves should be assigned to investments. To this end the Board has invested with CCLA Investment Management Limited in their pooled funds on an execution only basis. The assets within the Funds are managed by CCLA and, since the launch of their new Catholic Investment Fund in April 2021, the Trustees determined to transfer assets into this fund in line with the 'faith consistent investment policy'. This fund and the associated policies have been designed to reflect the teachings and mission of the Catholic Church. The policy is made up of a combination of ethical restrictions, that are targeted to avoid investing in companies whose activities contradict Catholic teaching and activities conducted by CCLA (such as corporate engagement) that seek to promote the common good. The performance of the portfolio is measured against a composite index set by the Investment Manager in agreement with the Finance Sub Committee and quarterly reports will be provided to the Committee.

The Board considered the possible risks of investing in investments and agreed that monies invested (although not required by the charity in the short to medium term) should not be placed in highly illiquid securities and investments and that the Funds met their needs. The underlying holdings of the Fund may be invested in illiquid assets, but not to the extent that it would restrict withdrawals if needed. The Board agreed that a moderate risk balanced asset allocation profile be adopted but with the monies intended to be held for the long term. Ethical constraints were considered and the Fund(s) chosen were made to best suit the charity's ethical stance.

Statement of Trustees' Responsibilities:

The trustees (who are also directors of Caritas Diocese of Salford for the purposes of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and UK Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently, make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business
- keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006
- safeguard the assets of the charitable company and take reasonable steps for the prevention and detection of fraud and other irregularities

The Financial Statements comply with current UK statutory requirements, the Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice - Accounting and Reporting by Charities (FRS102).

The Trustees' Appreciation

The trustees express their appreciation of the devotion and commitment of individuals, parishes, schools and religious communities to give, learn about, pray and take action to promote the mission of the charity. The trustees are grateful for the generosity of all supporters. This voluntary activity is the bedrock of all Caritas' work and much of this activity is sustained by our network of dedicated volunteers,

Each year, Caritas benefits from the generosity of the people of the Diocese of Salford who support, organise fundraising events and who make individual donations and bequests, The trustees' gratitude therefore extends to our individual donors and funders who continue to show their confidence in our work through their support. In addition, the trustees extend their gratitude to the employees and to the volunteers whose professionalism, commitment and personal values have enabled the charity to achieve so much during the year.

Provision of Information to Auditors

Each of the persons who are trustees at the same time when this trustees' report is approved has confirmed that:

so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and the trustees have taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information.

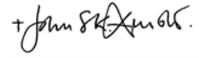
Auditors

Crowe U.K. LLP have indicated its willingness to be reappointed as statutory auditor.

Approval

This report, which incorporates the Strategic Report, was approved by the trustees

On Thursday, 29th September, 2022 and signed on their behalf



Right Reverend John Arnold - Bishop of Salford

Edward Nally
Trustee & company secretary

Independent Auditor's Report to the Members of Caritas Diocese of Salford

Opinion

We have audited the financial statements of Caritas Diocese of Salford ('the charitable company') and its subsidiary ('the group')] for the year ended 31 March 2022 which comprise the Consolidated Statement of Financial Activities, the Charity Statement of Financial Activities, the Consolidated Balance Sheet, the Charity Balance Sheet and the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2022 and of the group's income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's or the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 29, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to

going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were Employment Legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Michael Jayson
Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
Statutory Auditor
The Lexicon
Mount Street
Manchester
M2 5NT

Date 29th September 2022

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account) For the Year Ended 31 March 2022

		Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
INCOME					
Donations and legacies	2	347,983	421,316	769,299	469,717
Other trading activities	3	-	30,965	30,965	18,330
Investment income	4	-	110,374	110,734	126,628
Charitable activities	5	857,481	1,189,023	2,046,504	2,359,369
TOTAL INCOME		1,205,464	1,752,038	2,957,502	2,974,044
EXPENDITURE					
Raising funds	7	-	143,939	143,939	104,260
Charitable activities	6	1,612,403	1,275,536	2,887,939	2,915,651
TOTAL EXPENDITURE		1,612,403	1,419,475	3,031,878	3,019,911
Net gains on investments	11	-	374,270	374,270	310,313
NET INCOME/(EXPENDITURE)		(406,939)	706,833	299,894	264,446
Transfers		303,295	(303,295)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		(103,644)	403,538	299,894	264,446
Actuarial gains/(losses) on defined benefit pension schemes	18	-	694,000	694,000	50,000
NET MOVEMENT IN FUNDS		(103,644)	1,097,538	993,894	314,446
FUND BALANCES AT 1 APRIL 2021		512,411	7,296,268	7,808,679	7,494,233
FUND BALANCES AT 31 MARCH 2022	14	408,767	8,393,806	8,802,573	7,808,679

All activities relate to continuing operations.

The notes on pages 44 to 83 form part of these financial statements.

CHARITY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account) For the Year Ended 31 March 2022

		Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
INCOME					
Donations and legacies	2	347,983	431,192	779,175	470,697
Other trading activities	3	-	6,743	6,743	5,215
Investment income	4	-	110,734	110,734	126,628
Charitable activities	5	857,481	1,189,023	2,046,504	2,359,369
TOTAL INCOME		1,205,464	1,737,692	2,943,156	2,961,909
EXPENDITURE					
Raising funds	7	-	128,589	128,589	92,681
Charitable activities	6	1,612,403	1,275,536	2,887,939	2,915,651
TOTAL EXPENDITURE		1,612,403	1,404,125	3,016,528	3,008,332
Net gains on investments	11	-	374,270	374,270	310,313
NET INCOME/ (EXPENDITURE)		(406,939)	707,837	300,898	263,890
Transfers		303,295	(303,295)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		(103,644)	404,542	300,898	263,890
Actuarial gains/(losses) on defined benefit pension schemes	18	-	694,000	694,000	50,000
NET MOVEMENT IN FUNDS		(103,644)	1,098,542	994,898	313,890
FUND BALANCES AT 1 APRIL 2021		512,411	7,279,093	7,791,504	7,477,614
FUND BALANCES AT 31 MARCH 2022	14	408,767	8,377,635	8,786,402	7,791,504

All activities relate to continuing operations.

The notes on pages 44 to 83 form part of these financial statements.

CONSOLIDATED BALANCE SHEET

Registered Number: 06594417. As at 31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
FIXED ASSETS					
Tangible fixed assets	10	2,606,563		2,728,656	
Investments	11	6,075,651		5,541,381	
			8,682,214		8,270,037
CURRENT ASSETS					
Debtors	12	327,645		359,392	
Stock		-		10,070	
Cash at bank		922,511		914,435	
		1,250,156		1,283,897	
CREDITORS: amounts falling due within one year	13	(250,797)		(210,255)	
CURRENT ASSETS LESS CURRENT LIABILITIES			999,359		1,073,642
Defined benefit pension liability	18		(879,000)		(1,535,000)
NET ASSETS			8,802,573		7,808,679
CONSOLIDATED FUNDS					
Restricted Funds	14		408,767		512,411
Unrestricted - Designated Funds	14		6,121.692		6,159,776
Unrestricted - General Funds	14		2,272,114		1,136,492
			8,802,573		7,808,679

The financial statements were approved and authorised for issue by the Members of the Council on Thursday, 29th September, 2022 and signed on their behalf by

Right Reverend John Arnold - Bishop of Salford
Trustee

Edward Nally
Trustee & company secretary
Trustee

The notes on pages 44 to 83 form part of these financial statements.

CHARITY BALANCE SHEET

Registered Number: 06594417. As at 31 March 2022

	Note	2022 £	2022 £	2021 £	2021 £
FIXED ASSETS					
Tangible fixed assets	10	2,606,563		2,728,656	
Investments	11	6,075,652		5,541,382	
			8,682,215		8,270,038
CURRENT ASSETS					
Debtors	12	326,829		358,436	
Stock		-		9,572	
Cash at bank		919,440		911,364	
		1,246,269		1,279,372	
CREDITORS: amounts falling due within one year	13	(263,082)		(222,906)	
CURRENT ASSETS LESS CURRENT LIABILITIES			983,187		1,056,466
Defined benefit pension liability	18		(879,000)		(1,535,000)
NET ASSETS			8,786,402		7,791,504
CHARITY FUNDS					
Restricted Funds	14		408,767		512,411
Unrestricted - Designated Funds	14		6,121,692		6,159,776
Unrestricted - General Funds	14		2,255,943		1,119,317
			8,786,402		7,791,504

The financial statements were approved and authorised for issue by the Members of the Council on Thursday, 29th September, 2022 and signed on their behalf by

Right Reverend John Arnold - Bishop of Salford
Trustee

Edward Nally
Trustee & company secretary
Trustee

The notes on pages 44 to 83 form part of these financial statements.

CONSOLIDATED CASH FLOW STATEMENT

For the year ended 31 March 2022

	2022	2021
	£	£
Cash flows from operating activities		
Net cash provided by operating activities	182,136	(120,645)
Cash flows from investing activities		
Purchase of property plant and equipment	(11,470)	-
Purchase of investments	(162,590)	-
Net cash provided by investing activities	(174,060)	-
Change in cash and cash equivalent in the reporting period	8,076	(120,645)
Cash and cash equivalent at beginning of the period	914,435	1,035.080
Cash and cash equivalent at end of period	922,511	914,435

NET CASH FLOW FROM OPERATING ACTIVITIES

	2020	2021
	£	£
Net income	299,894	264,446
Unrealised gain on investments	(371,680)	(310,313)
Depreciation of tangible fixed assets	80,291	80,167
Loss on disposal of fixed assets	53,272	-
Increase in debtors	31,747	(74,744)
Decrease in creditors	40,542	(122,935)
Decrease in stock	10,070	3,057
Defined benefit pension scheme cost less contributions payable	-	(19,323)
Defined benefit pension scheme finance cost	38,000	59,000
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	182,136	(120,645)

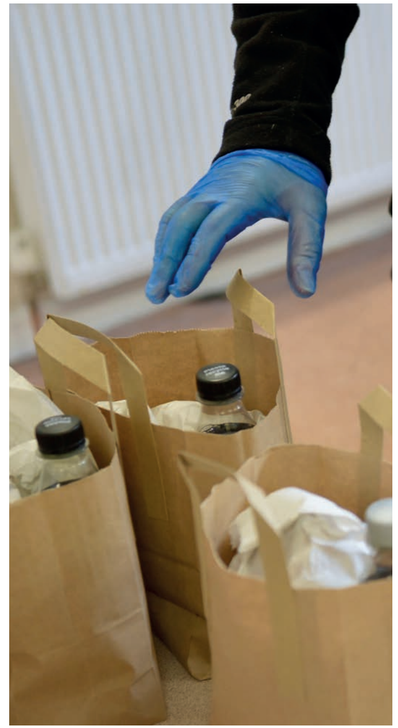
ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Cash in hand	922,511	914,435

RECONCILIATION OF NET DEBT

	At 1 April 2021	Cash flow	At 31 March 2022
	£	£	£
Cash at hand and in bank	914,435	8,076	922,511

The notes on pages 44 to 83 form part of these financial statements.



1. Accounting policies

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

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Caritas Diocese of Salford meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

1.2 Company information

The charity is a company limited by guarantee (registered number 06594417) which is incorporated and domiciled in the UK. The address of the registered office is Cathedral Centre, 3 Ford Street, Salford, M3 6DP.

1.3 Going concern

Planning for the future in such uncertain times has created significant challenges, however the forecasts, budgets and cash flow projections have been amended for the expected impact on the charity. The trustees have reviewed the financial information and have the view that the charity has adequate resources to continue its activities for the foreseeable future and consider that there were no material uncertainties over the charity's financial viability. The level of liquidity and reserves of the charity give confidence that we will be able to operate fully beyond the next 12 months. Caritas continues to operate in a difficult funding environment and services will be adapted to operate with the funds available. Caritas will continue to review our reserves policy taking into account the current risks that the pandemic has posed.

1.4 Consolidated financial statements

These financial statements consolidate the results of the charity and its subsidiary undertaking. The consolidation has been undertaken on a line by line basis.

The charity has taken advantage of the exemption available to a qualifying entity in FRS 102 from the requirement to present a charity only cash flow statement with the consolidated accounts.

1.5 Company status

The Charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

1.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.7 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.8 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Support costs have been allocated to charitable activities on the basis of time spent. Governance costs are those incurred in connection with governance and compliance with constitutional and statutory requirements.

1.9 Investments

Fixed asset investments are stated at market value at the balance sheet date. Where investment assets are subject to restrictions on sale, appropriate discounts are applied to their market values. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year.

1.10 Investment properties

Investment properties are included in the balance sheet at their open market value and are not depreciated.

1.11 Tangible fixed assets and depreciation

All assets costing more than £300 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles	-	20%	straight line
Equipment and tenants improvements	-	20%	straight line
Freehold buildings	-	2%	straight line

1.12 Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred.

1.13 Pensions

The Charity operates one defined contribution pension schemes and one defined benefit scheme during the year. The pension charge for the defined contribution pension schemes represents the amounts payable by the Charity to the funds in respect of the year.

The charity also contributes to the GMPF which is a multi-employer defined benefit scheme.

1.14 Stock

Stock is valued at the lower of cost and net realisable value.

1.15 Financial instruments

The Group has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic Financial Instruments are initially recognised at the transaction value and subsequently measured at amortised cost using an effective interest method. Financial assets are held at amortised cost, comprising of cash and bank in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise bank loans and overdrafts, trade and other creditors.

1.16 Critical accounting judgments and key sources of estimation uncertainty

In the application of the entity's accounting policies which are described above, the Trustees are required to make judgments, estimates, assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Fair value of investment properties

When assessing the fair value of investment properties management have taken into consideration the market value of similar properties and the current state of the properties.

Deferred income

When assessing whether income should be deferred, management have taken into consideration whether the income has performance-related conditions or other conditions attached that limit its recognition.

Defined benefit pension schemes

The charity has obligations to pay pension benefits to certain employees who are members of the GMPF. The cost of these benefits and the present value of the obligation depend on a number of factors including life expectancy, salary increases and the discount rate on corporate bonds. Management estimate these factors in determining the net pension obligation in the balance sheet. The assumptions reflect historical experience and current trends.

2. DONATIONS AND LEGACIES

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2022	2022	2022
	£	£	£
Donations	236,151	125,426	361,577
Legacies	25,438	170,371	195,809
Appeals and collections			
Caritas Sunday and Annual Appeal	1,024	28,588	29,612
Lent Appeal	4,995	21,333	26,328
St Joseph's Penny Collection	-	20,649	20,649
Other events	80,375	54,949	135,324
	347,983	421,316	769,299

Charity	Restricted Funds	Unrestricted Funds	Total Funds
	2022	2022	2022
	£	£	£
Donations	236,151	125,426	361,577
Legacies	25,438	170,371	195,809
Gift aid from trading subsidiary	-	9,876	9,876
Appeals and collections			
Caritas Sunday and Annual Appeal	1,024	28,588	29,612
Lent Appeal	4,995	21,333	26,328
St Joseph's Penny Collection	-	20,649	20,649
Night Provision	-	-	-
Other events	80,375	54,949	135,324
	347,983	431,192	779,175

2. DONATIONS AND LEGACIES

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Donations	197,172	98,254	295,426
Legacies	-	50,000	50,000
Appeals and collections			
Caritas Sunday and Annual Appeal	12,905	28,623	41,528
Lent Appeal	-	20,393	20,393
St Joseph's Penny Collection	-	13,638	13,638
Night Provision	-	5,616	5,616
Other events	20,780	22,336	43,116
	230,857	238,860	469,717

Charity	Restricted Funds	Unrestricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Donations	197,172	98,254	295,426
Legacies	-	50,000	50,000
Gift aid from trading subsidiary	-	980	980
Appeals and collections			
Caritas Sunday and Annual Appeal	12,905	28,623	41,528
St Joseph's Penny Collection	-	20,393	20,393
Night Provision	-	13,638	13,638
Other events	-	5,616	5,616
	20,780	22,336	43,116
	230,857	239,840	470,697

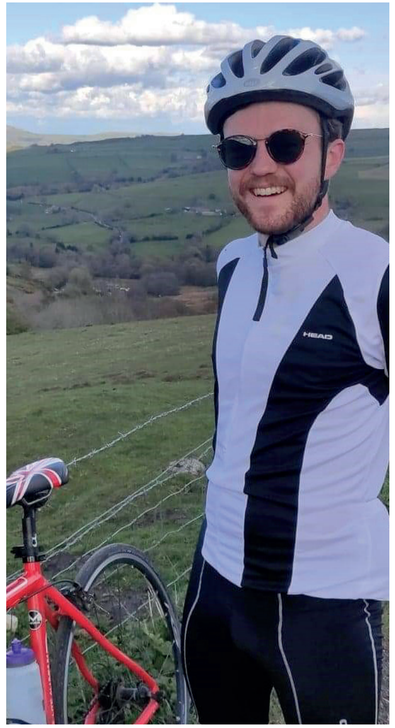
3. OTHER TRADING ACTIVITIES

Group	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £
Trading activities			
- book sales	-	6, 743	6,743
- charity shops	-	24,222	24,222
	-	30,965	30,965

OTHER TRADING ACTIVITIES Charity	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £
Trading activities			
- book sales	-	6,743	6,743
	-	6,743	6,743

OTHER TRADING ACTIVITIES Group	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Trading activities			
- book sales	600	4,615	5,215
- charity shops	-	13,115	13,115
	600	17,730	18,330

OTHER TRADING ACTIVITIES Charity	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Trading activities			
- book sales	600	4,615	5,215
	600	4,615	5,215



4. INVESTMENT INCOME

Group and Charity	Restricted Funds 2022	Unrestricted Funds 2022	Total Funds 2022
	£	£	£
Dividend income	-	40,004	40,004
Bank interest	-	654	654
Rents receivable from investment properties	-	70,076	70,076
	-	110,734	110,734

4. INVESTMENT INCOME

Group and Charity	Restricted Funds 2021	Unrestricted Funds 2021	Total Funds 2021
	£	£	£
Dividend income	-	41,327	41,327
Bank interest	-	1,069	1,069
Rents receivable from investment properties	-	84,232	84,232
	-	126,628	126,628

5. CHARITABLE ACTIVITIES

Group and Charity	Grant income 2022	Contract Income 2022	Other income 2022	Rent 2022	Total funds 2022
	£	£	£	£	£
Social work	23,262	609,378	294,306	318,091	1,234,037
Community Services	674,341	-	27,397	99,729	801,467
	697,603	609,378	321,703	417,820	2,046,504

Group and Charity	Grant income 2021	Contract Income 2021	Other income 2021	Rent 2021	Total funds 2021
	£	£	£	£	£
Social work	42,397	633,579	171,448	314,890	1,162,314
Community Services	1,116,946	-	-	80,109	1,197,055
	1,159,343	633,579	171,448	394,999	2,359,369

6. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2022 £	Support costs 2022 £	Total 2022 £
Charitable activities			
Social work	847,307	316,735	1,164,042
Community Services	1,254,825	469,072	1,723,897
	2,102,132	785,807	2,887,939

6. RESOURCES EXPENDED (continued)

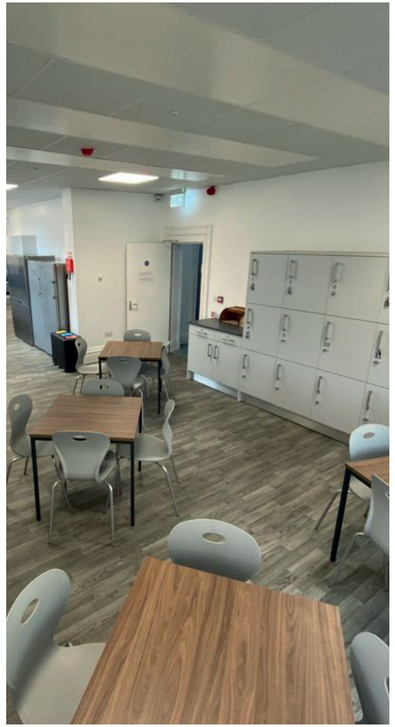
	2022 £
Support costs	
Salary costs	479,808
Training and recruitment	3,705
Travelling expenses	5,513
Repairs and maintenance	15,105
Office service charge	39,047
Insurance	15,365
Telephone	9,623
Household expenses	11,313
Printing, postage and stationery	5,524
IT support	12,783
Professional fees	52,377
Bank charges and interest	2,400
Books and subscriptions	16,954
Depreciation	63,414
Miscellaneous costs	9,079
	742,010
Governance costs	
Wages and salaries	60,162
Professional fees	18,624
	820,796

During the year the charity made grants totalling £xxxxx (2021: £28,234) to individuals.

6. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2021 £	Support costs 2021 £	Total 2021 £
Charitable activities			
Social work	1,000,916	347,610	1,348,526
Community Services	1,164,961	395,356	1,560,317
	2,165,877	742,966	2,915,651
	1,000,916	347,610	1,348,526

	2021 £
Support costs	
Salary costs	479,490
Training and recruitment	2,592
Travelling expenses	3,738
Repairs and maintenance	7,770
Office service charge	52,366
Insurance	15,371
Telephone	8,477
Household expenses	4,277
Printing, postage and stationery	5,183
IT support	10,835
Professional fees	31,406
Bank charges and interest	2,684
Books and subscriptions	8,976
Depreciation	62,676
Miscellaneous costs	13,848
Profit on disposal of fixed assets	709,689
	50,676
Governance costs	17,748
Wages and salaries	
Professional fees	778,113



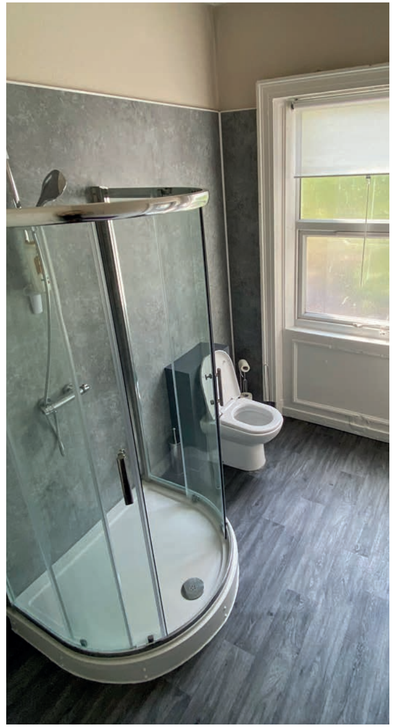
7. EXPENDITURE ON RAISING FUNDS

Group	Direct fundraising costs 2022 £	Support costs 2022 £	Total Funds 2022 £
Appeals and collections			
Trading activities - charity shops	15,350	-	15,350
Fundraising and communications	80,885	30,236	111,121
Expenditure on rental properties	12,715	4,533	17,468
	108,950	34,989	143,939

Charity	Direct fundraising costs 2022 £	Support costs 2022 £	Total Funds 2022 £
Appeals and collections			
Fundraising and communications	80,885	30,236	111,121
Expenditure on rental properties	12,715	4,753	17,468
	93,600	34,989	128,589

Group	Direct fundraising costs 2021 £	Support costs 2021 £	Total Funds 2021 £
Appeals and collections			
Trading activities - charity shops	11,579	-	11,579
Fundraising and communications	53,924	35,147	89,071
Expenditure on rental properties	3,610	-	3,610

Charity	Direct fundraising costs 2021 £	Support costs 2021 £	Total Funds 2021 £
Appeals and collections			
Fundraising and communications	53,924	35,147	89,071
Expenditure on rental properties	3,610	-	3,610
	57,534	35,147	92,681



8. NET INCOME

This is stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	80,291	80,167
Auditors' remuneration – audit fees	15,600	13,800
Auditors' remuneration – non-audit fees	3,024	3,948
Staff pension contributions	62,257	73,538

During the year, no Members of the Council received any remuneration, benefits or reimbursement of expenses. (2021 - £Nil).

9. STAFF COSTS, STAFF NUMBERS AND THE COST OF KEY MANAGEMENT PERSONNEL

	2022	2021
	£	£
Staff costs were as follows:		
Wages and salaries	1,800,271	1,973,195
Social security costs	143,129	151,523
Other pension costs	62,257	73,538
	2,005,657	2,198,256

The number of employees whose emoluments amounted to more than £60,000 during the year was as follows:

	2022	2021
	No	No
£60,001 - £70,000	-	1
£70,001 - £80,000	1	-

There were no Directors to whom retirement benefits are accruing under money purchase schemes in respect of qualifying services.

The key management personnel of the charity comprise the senior management team and are listed in the legal and administration information on page 1. The total employee benefits of the key management personnel of the charity were £266,323 (2021: £256,774). There were settlement payments in the year of £22,361 (2021: £7,000)

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

	2022	2021
	No.	No.
Administrative staff	11	13
Management staff	17	20
Home and care workers	47	73
	75	106

10. TANGIBLE FIXED ASSETS

Group	Freehold land and buildings	Equipment and tenants improvements	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 April 2021	**3,365,713**	**114,385**	**14,000**	**3,494,098**
Additions	**-**	**11,470**	**-**	**11,470**
Disposals	**(75,015)**	**-**	**-**	**(75,015)**
At 31 March 2022	**3,290,698**	**125,855**	**14,000**	**3,430,553**
Depreciation				
At 1 April 2021	**337,640**	**68,171**	**6,213**	**412,024**
Charge for the year	**61,363**	**16,741**	**2,187**	**80,291**
Disposals	**(21,743)**	**-**	**-**	**(21,743)**
At 31 March 2022	**377,260**	**84,912**	**8,400**	**470,572**
Net book value				
At 31 March 2022	**2,913,438**	**40,943**	**5,600**	**2,959,981**
At 31 March 2021	**3,028,073**	**46,214**	**7,787**	**3,082,074**

TANGIBLE FIXED ASSETS

Charity	Freehold land and buildings	Equipment and tenants improvements	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2021	3,105,713	76,264	14,000	3,195,977
Additions	-	11,470	-	11,470
Disposals	**(75,015)**	**(13,101)**	**(14,000)**	**(102,116)**
At 31 March 2022	3,030,698	74,633	-	3,105,331
Depreciation				
At 1 April 2021	422,865	32,643	11,813	467,321
Charge for the year	**61,363**	**16,741**	**2,187**	**80,291**
Disposals	**(21,743)**	**(13,101)**	**(14,000)**	**(48,844)**
At 31 March 2022	462,485	36,283	-	498,768
Net book value				
At 31 March 2022	2,568,213	38,350	-	2,606,563
At 31 March 2021	2,682,848	43,621	2,187	2,728,656

11. FIXED ASSET INVESTMENTS

Group	Investment Property	Unlisted securities	Total
	£	£	£
Market value			
At 1 April 2021	3,205,000	2,336,381	5,541,381
Additions	**160,000**	**1,336,382**	**1,496,382**
Disposals	**-**	**(1,333,792)**	**(1,333,792)**
Revaluations	**285,000**	**86,680**	**371,680**
At 31 March 2022	3,650,000	2,425,651	6,075,652

FIXED ASSET INVESTMENTS

Charity	Investment Property	Unlisted securities	Investment in Subsidiary	Total
	£	£		£
Market value				
At 1 April 2021	3,205,000	2,336,381	1	5,541,382
Additions	**160,000**	**1,334,282**	**-**	**1,496,382**
Disposals	**-**	**(1,333,792)**	**-**	**(1,333,792)**
Revaluations	**285,000**	**86,680**	**-**	**371,680**
At 31 March 2022	3,650,000	2,425,651	1	6,075,562

Investments at market value comprise:

	Charity	**Group**	Charity	Group
	2022	**2022**	2021	2021
	£	**£**	£	£
Investment property	3,465,000	3,465,000	3,205,000	3,205,000
Unlisted investments	2,425,652	2,425,651	2,336,382	2,336,381
Total market value	5,890,652	5,890,651	5,541,382	5,541,381

Investment properties were valued by Sanderson Weatherall, Chartered Valuation Surveyors at fair value on 22 June 2018. The carrying value of investment properties was updated to current market value as at May 2022, as assessed by local independent estate agents.

All the fixed asset investments are held in the UK.

Unlisted investments are made up of £1,425,651 in the Catholic Investment Fund and £1,000,000 in the COIF deposit fund.

11. FIXED ASSET INVESTMENTS (continued)

INVESTMENT IN SUBSIDIARY UNDERTAKING

Caritas Diocese of Salford Trading Limited is a wholly owned subsidiary of Caritas Diocese of Salford with registered number 08717793. The results of Caritas Diocese of Salford Trading Limited are as follows:

	2022	2021
	£	£
i) Profit and loss account for year to 31 March 2021		
Turnover	24,222	3,446
Cost of sales	(788)	(202)
Gross Profit	23,434	3,244
Administration expenses	(14,562)	(11,379)
Other Operating Income	-	9,669
Profit for the year	8,872	1,534
Gift Aid Distribution	(9,876)	(980)

	2021	2021
ii) Balance sheet as at 31 March 2021	£	£
Stock	-	498
Debtors	14,791	14,931
Cash in hand	3,071	3,071
Creditors falling due within one year	(1,691)	(1,325)
Net Assets	16,171	17,175
Share capital	1	1
Profit and loss account	16,170	17,174
Shareholders surplus	16,171	17,175

12. DEBTORS

	2022	2021
	£	£
Group		
Due within one year		
Trade debtors	60,373	115,956
Prepayments and accrued income	266,194	243,436
	326,567	359,392

	2022	2021
	£	£
Charity		
Due within one year		
Trade debtors	60,373	115,956
Prepayments and accrued income	266,451	242,480
	326,824	358,436

13. CREDITORS:

	2022	2021
	£	£
Group		
Due within one year		
Trade creditors	171,525	11,191
Other creditors	16,773	11,895
Accruals and deferred income	62,499	187,169
	250,254	210,255

	2022	2021
	£	£
Charity		
Due within one year		
Trade creditors	171,525	11,052
Other creditors	15,082	11,895
Accruals and deferred income	62,499	185,983
Amounts due to subsidiary undertakings	13,976	13,976
	263,082	222,906

Deferred income	**2022**	2021
	£	£
Deferred income at 1 April 2020	80,818	258,108
Resources deferred in year	12,096	80,818
Amounts released from previous years	(80,818)	(258,108)
Deferred income at 31 March 2021	12,096	80,818

As at 31 March 2022 the charity was holding funds received in advance for work that will be undertaken in 2022/23.

14. STATEMENT OF FUNDS

Charity	**Brought Forward**	**Incoming Resources**	**Resources Expended**	**Gains/ (Losses)**	**Transfers**	**Carried Forward**
	£	**£**	**£**	**£**	**£**	**£**
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	**2,728,653**	**-**	**-**	**-**	**(122,085)**	**2,606,568**
Long term investments	**4,541,382**	**160,000**	**-**	**374,270**	**-**	**5,075,652**
Reserve fund	**424,741**	**-**	**-**	**-**	**(5,261)**	**419,480**
Pension reserve	**(1,535,000)**	**-**	**(38,000)**	**694,000**	**-**	**(879,000)**
	6,159,776	**160,000**	**(38,000)**	**1,068,270**	**(127,346)**	**7,222,700**
GENERAL FUNDS						
General Funds	**1,119,317**	**1,592,035**	**(1,381,475)**	**-**	**(175,949)**	**1,153,928**
Total unrestricted funds	**7,279,093**	**1,752,035**	**(1,419,475)**	**1,068,270**	**(303,295)**	**8,377,632**

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
RESTRICTED FUNDS						
Blackburn with Darwen Maryvale	-	113,700	(167,195)	-	53,495	-
St Joseph's Welfare	16,848	108,006	(134,416)	-	11,672	2,110
Post Adoption	5,000	5,000	(5,000)	-	-	5,000
Cornerstone Drop In Centre	75,103	411,273	(491,117)	-	4,741	-
St Joseph's Mission for the Deaf	149,107	2,652	(41,841)	-	-	109,918
Catholic Family Care	6,916	845	(1,543)	-	-	6,218
The Lalley	129,469	30,790	(91,940)	-	-	68,319
Red Door	13,145	73,667	(46,300)	-	-	40,512
Sr Joan's Service	-	-	(15,245)	-	15,245	-
Night Provision	4,350	85,342	(302,461)	-	212,769	-
Refugee Response	75,622	239,274	(165,318)	-	-	149,578
Education	6,850	114,917	(127,140)	-	5,373	-
Caritas Bishop's Fund	30,000	20,000	(22,888)	-	-	27,112
Subtotal	512,410	1,205,465	(1,612,403)	-	303,295	408,767
Total of Funds	7,791,503	2,943,154	(3,016,528)	1,068,270	-	8,786,399

14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
Designated Funds	6,159,776	160,000	(38,000)	1,068,270	(127,346)	7,222,700
General Funds	1,119,317	1,592,035	(1,381,475)	-	(175,949)	1,153,928
Subtotal	7,279,093	1,752,035	(1,419,475)	1,068,270	(303,295)	8,377,632
Restricted Funds	512,410	1,205,465	(1,612,403)	-	303,295	408,767
Total of Funds	7,791,503	2,943,154	(3,016,528)	1,068,270	-	8,786,399

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

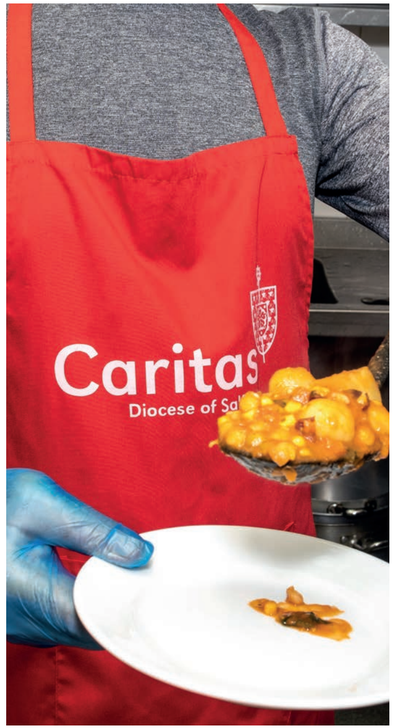
SUMMARY OF FUNDS

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2021
	£	£	£	£	£	£
Designated Funds	5,998,448	-	44,000	272,313	(154,985)	6,159,776
General Funds	1,018,614	1,589,057	(1,682,151)	38,000	105,794	1,119,317
Subtotal	7,017,062	1,589,057	(1,638,151)	310,313	(49,191)	7,279,093
Restricted Funds	460,552	1,372,852	(1,370,184)	-	49,191	512,411
Total of Funds	7,477,614	2,961,909	(3,008,335)	310,313	-	7,791,504

14. STATEMENT OF FUNDS

Group	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,728,653	-	-	-	(122,085)	2,606,568
Long term investments	4,541,382	160,000	-	374,270	-	5,075,652
Reserve Fund	424,741	-	-	-	(5,261)	419,480
Pension reserve	(1,535,000)	-	(38,000)	694,000	-	(879,000)
	6,159,776	160,000	(38,000)	1,068,270	(127,346)	7,222,700
GENERAL FUNDS						
General Funds	1,119,317	1,592,035	(1,381,475)	-	(175,949)	1,153,928
Total unrestricted funds	7,279,093	1,752,035	(1,419,475)	1,068,270	(303,295)	8,376,628

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
RESTRICTED FUNDS						
Blackburn with Darwen Maryvale	-	113,700	(167,195)	-	53,495	-
St Joseph's Welfare	16,848	108,006	(134,416)	-	11,672	2,110
Post Adoption	5,000	5,000	(5,000)	-	-	5,000
Cornerstone Drop In Centre	75,103	411,273	(491,117)	-	4,741	-
St Joseph's Mission for the Deaf	149,107	2,652	(41,841)	-	-	109,918
Catholic Family Care	6,916	845	(1,543)	-	-	6,218
The Lalley	129,469	30,790	(91,940)	-	-	68,319
Red Door	13,145	73,667	(46,300)	-	-	40,512
Sr Joan's Service	-	-	(15,245)	-	15,245	-
Night Provision	4,350	85,342	(302,461)	-	212,769	-
Refugee Response	75,622	239,274	(165,318)	-	-	149,578
Education	6,850	114,917	(127,140)	-	5,373	-
Caritas Bishop's Fund	30,000	20,000	(22,888)	-	-	27,112
Subtotal	512,410	1,205,465	(1,612,403)	-	303,295	408,767
Total of Funds	7,808,679	2,957,500	(3,031,878)	1,068,270	-	8,802,571



14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
Designated Funds	6,159,776	160,000	(38,000)	1,068,270	(127,346)	7,222,700
General Funds	1,119,317	1,592,035	(1,381,475)	-	(175,949)	1,153,928
Subtotal	7,279,093	1,752,035	(1,419,475)	1,068,270	(303,295)	8,376,628
Restricted Funds	512,410	1,205,465	(1,612,403)	-	303,295	408,767
Total of Funds	7,808,679	2,957,500	(3,031,878)	1,068,270	-	8,802,571

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

SUMMARY OF FUNDS

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward 2021
	£	£	£	£	£	£
Designated Funds	5,998,448	-	44,000	272,313	(154,985)	6,159,776
General Funds	1,035,233	1,601,192	(1,695,692)	38,000	105,794	1,136,492
Subtotal	7,033,681	1,601,192	(1,651,692)	310,313	(49,191)	7,296,268
Restricted Funds	460,552	1,372,852	(1,370,184)	-	49,191	512,411
Total of Funds	7,494,233	2,974,044	(3,021,876)	310,313	-	7,808,679

Details of funds

DESIGNATED FUNDS:

Fixed assets reserve

The fixed assets fund has been set up to assist in identifying those funds that are not free funds and it represents the net book value of tangible assets.

Reserve Fund

This fund has been set up to reflect the anticipated costs of redundancy if the Charity were to discontinue its charitable activities.

Investment reserve

The investments fund has been set up to assist in identifying those funds that are not free funds and it represents the net book value of investments excluding short term investments to generate revenue.

RESTRICTED FUNDS:

Blackburn with Darwen Maryvale

Blackburn with Darwen Maryvale Fund relates to contract income and services provision costs for supported accommodation units in Blackburn.

St Joseph's Welfare

The Community Development Fund represents income received to fund support work with elderly people in the North Manchester communities delivered by the St Joseph's Welfare Service.

Post Adoption

The restricted fund relates to income received from a family trust to specifically fund therapeutic work within the Adoption Support Service.

Caritas Bishop's Fund

The purpose of this fund is to provide immediate support to families or individuals facing a crisis.

Cornerstone Centre

Cornerstone operates as a drop-in day centre for homeless women and men and other adults marginalised because of poor mental health, learning disability or other disabling conditions. The help offered includes hot and cold beverages, snacks, cooked lunches, a good as new clothing service, laundry and shower facilities and, on occasion, haircuts. Centre workers assist people in their claims for benefit and applications for housing. The service is funded by voluntary donations and donations received specifically for the service are designated against it.

St. Joseph's Mission to Deaf People

The St Joseph's Mission for Deaf People Fund is used to support the deaf and hard of hearing communities in the Diocese of Salford.

Catholic Family Care

The Catholic Family Care fund is established to provide clothing and footwear to families in need. Funds have arisen through the annual subscriptions received from members, net of any expenditure in respect of its charitable objectives.

The Lalley

The Lalley Fund is a community centre responding to local deprivation and poverty.

Red Door

The Red Door Fund in Bury is a drop-in support service for homeless people.

Sr Joan's Centre

The Sr Joan's Service responds to the needs of the local community particularly the elderly and carers in Bury.

Night Provision

Funds restricted to providing The Safe Haven night shelter.

Refugee Response

This restricted fund is being used to coordinate the support of refugees in the Diocese of Salford following the global appeal by Pope Francis.

Education

The Education Fund is used to provide an English language provision in Manchester mainly, but not exclusively for refugees and asylum seekers.

Caritas in Action

Leadership training out of poverty, deepening faith and the application of Catholic Social Teaching leading to practical social action.

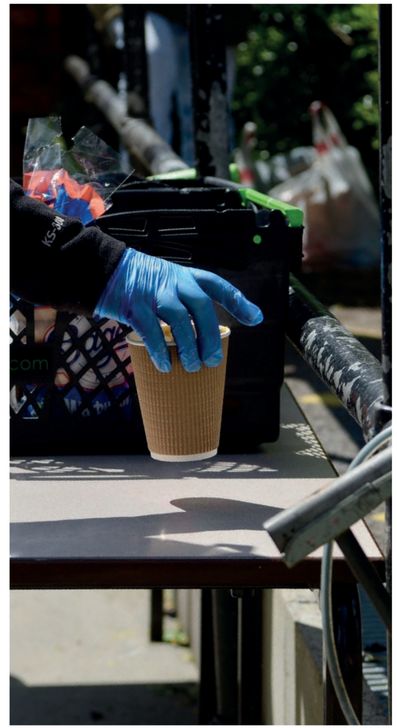
Gubay Crisis Fund

The Albert Gubay Crisis Fund has been set up with the support of their Trustees to direct and target immediate relief from poverty through the administration of small grants (up to the value of £500) to families and individuals in the Diocese of Salford.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2022	2022	2022
	£	£	£
Tangible fixed assets		2,606,563	2,606,563
Fixed asset investments		6,075,651	6,075,651
Current assets	408,767	841,383	1,250,150
Creditors due within one year		(250,797)	(250,797)
Pension scheme liability		(879,000)	(879,000)
	408,767	8,393,804	8,802,571

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Tangible fixed assets	-	2,728,656	2,728,656
Fixed asset investments	-	5,541,381	5,541,381
Current assets	512,411	771,486	1,283,897
Creditors due within one year	-	(210,255)	(210,255)
Pension scheme liability	-	(1,535,000)	(1,535,000)
	512,411	7,296,268	7,808,679



16. OPERATING LEASE COMMITMENTS

At 31 March 2022 the group had future minimum lease payments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2022	*2021*	**2022**	*2021*
	£	*£*	**£**	*£*
Within 1 year	-	12,750	2,319	1,220
Between 2 and 5 years	-	-	3,183	-
	-	12,750	5,502	1,220

17. COMPANY LIMITED BY GUARANTEE

The Council of the Charity guarantees to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

18. PENSION

The charity provides pension arrangements to some of its employees through the Greater Manchester Pension Fund administered by Tameside Metropolitan Borough Council. This is a multi-employer defined benefit scheme.

The charity also provides pension arrangements through a money purchase scheme administered by Friends Provident.

The amounts recognised in the balance sheet are as follows

	2022	**2021**
	£	**£**
Fair value of employer assets	5,314,000	5,052,000
Present value of funded obligations	(6,193,000)	(6,587,000)
Net pension liability	879,000	1,535,000

Fair value of employer assets has been limited to the present value of funded obligations from its fair value as there is no future economic benefits expected to return to the charity.

Amounts recognised in the Statement of Financial Activities:

	2022	**2021**
	£	**£**
Service cost	(17,000)	(23,000)
Interest on Employer Assets	96,000	98,000
Interest on Pension Scheme Liabilities	(126,000)	(134,000)
Total net interest	(47,000)	(59,000)

Amounts recognised in other recognised gains / (losses)

	2022	2021
	£	£
Actual return less expected return on pension scheme assets	454,000	818,000
Changes in financial assumptions underlying the present value of the scheme liabilities	240,000	(768,000)
Total recognised gain/(loss) in OCI	694,000	50,000

Changes in the present value of the defined benefit obligation were as follows:

	2022	2021
	£	£
Defined benefit obligation recognized at 1 April 2020	6,587,000	5,957,000
Service cost	17,000	23,000
Interest cost	126,000	134,000
Contribution by members	3,000	4,000
Remeasurement	(240,000)	768,000
Estimated benefits paid	(300,000)	(299,000)
Closing defined benefit obligation	6,193,000	6,587,000

18. PENSION (CONTINUED)

Changes in the fair value of the charities share of scheme assets are as follows:

	2022	2021
	£	£
Fair value of employer assets at 1 April 2020	5,052,000	4,416,000
Contributions by members	3,000	4,000
Contributions by the employer	9,000	15,000
Return on assets (excluding interest)	454,000	818,000
Benefits paid	(300,000)	(299,000)
Interest income	96,000	98,000
Closing fair value of employer assets	5,314,000	5,052,000

The major categories of fund assets as follows:

	Assets at 31 March 2022	Assets at 31 March 2021
	£	£
Equities	3,560,380	3,637,440
Bonds	797,100	606,240
Property	425,120	353,640
Cash	531,400	454,680
	5,314,000	5,052,000

The principal assumptions at the balance sheet date:

	2022	2021
	% per annum	% per annum
Inflation rate (CPI)	3.30	2.85
Future salary increase rate	4.05	3.60
Future pension increase rate	3.30	2.85
Discount rate	2.70	1.95

The sensitivities regarding the principal assumptions used to measure the scheme liabilities as at 31 March 2021 are:

	Approximate % increase to employer liability	Approximate monetary amount £'000
0.5% decrease in real discount rate	5%	345
0.5% increase in the salary increase rate	0%	5
0.5% increase in the pension increase rate	5%	340

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

	At 31 March 2022	At 31 March 2021
Retiring today		
Males	20.3	20.5
Females	23.2	23.3
Retiring in 20 years		
Males	21.6	21.9
Females	25.1	25.3

19. RELATED PARTY TRANSACTIONS

Caritas Diocese of Salford, over several years, has been working closely with the Diocese of Salford to ensure that the charitable purposes of both charities complement their shared mission. To effect this a convergence of governance and a planned transition of Trusteeship occurred so that the trustees of Caritas Diocese of Salford are now the same as those of the Diocese of Salford.

The charity has benefited from the rent free provision of premises from the Diocese of Salford which is not deemed material for these accounts and has therefore not been included within them.

The charity has also had transactions with its wholly owned trading subsidiary, Caritas Diocese of Salford Trading Limited. As at 31 March 2023 Caritas Diocese of Salford owed Caritas Diocese of Salford Trading Limited £1,148 (2021: £13,976). During the year £9,876 (2021: £980) was paid to Caritas Diocese of Salford from Caritas Diocese of Salford Trading Limited in respect of gift aid.

There were no other related party transactions that need to be disclosed.

20. FINANCIAL INSTRUMENTS

Group	2022 £	2021 £
Financial assets measured at amortised cost	982,884	1,030,391
Financial liabilities measured at amortised cost	237,010	129,437

Financial assets consist of cash, trade debtors and other debtors

Financial liabilities consist of trade creditors, other creditors and accruals

21. POST BALANCE SHEET EVENT

1. On 30 June 2022 Caritas Diocese of Salford received a property free of charge. No formal valuation of the property has yet been made.

2. As disclosed in note 18, on the 31st March 2021 there was a liability recognised in relation to the pension scheme of £879,000. Following negotiations with both the scheme and guarantor, which were concluded after the year end, it has been agreed that Caritas Diocese of Salford will leave the scheme on the 30th September 2022. An agreement has been reached with the scheme and guarantor that on cessation providing that all of the assets and liabilities associated with the deferred and pensioner member transfer to the Guarantor then there would be no cessation payment required and hence the liability associated with the pension scheme will be derecognised following the transfer.

Legal and administrative information

For the year ended: 31 March 2022

Charity name: Caritas Diocese of Salford

Governing documents: Memorandum and articles of association

The trustees:

Chair of trustees:
Right Reverend John Arnold - Bishop of Salford

Trustees:

Rev Canon Michael Cooke

Rev Monsignor John Daly (Resigned 16 July 2021)

Rev Christopher Dawson

Mr MichaeL Devlin (Appointed 27 May 2021)

Sir Peter Fahy

Rev Peter Hopkinson

Mrs Mary Hunter

Rev Michael Jones

Mrs Elizabeth Lilley

Mr Brendan McCafferty

Mr Edward Nally

Dr Eamonn O'Neal

Senior management team:

Director:
Mark Wiggin (until July 2021)
and Patrick O'Dowd (from July 2021)

Interim deputy director:
Patrick O'Dowd (until July 2021)

Head of resources and support services:
Angela McCornack

Schools services manager:
Georgina Jones

Head of community services:
Melissa Briscoe (until August 2021)

Head of social action:
Craig Savage (from November 2021)

Head of homelessness:
Amanda Croome (from December 2021)

Company registered number: 6594417

Charity registered number: 1125808

Principal and registered office:
Cathedral Centre, 3 Ford Street, Salford M3 6DP

Secretary:
Mr Edward Nally LLB

Auditors: Crowe U.K. LLP, The Lexicon, Mount Street, Manchester, M2 SNT

Bankers: The Royal Bank of Scotland Plc, P0 Box 320, St. Ann's Street, Manchester M60 2SS

"We saw it as an end to suffering and poverty by coming to a country that was safe. When I go to bed at night, I know that my children are safe - and that was our purpose."

Mother, resettled

Thank you!

We would like to say a huge thank you to everyone who has been part of our Caritas Salford community and supported or enabled our work to continue over the past year. From individuals and organisations that donate each year, to the volunteers who have tirelessly given hours of their time to improve the lives of others; from the staff who have responded so positively and embraced this exciting period of transformation, to the professionals we've collaborated with across the diocese to drive forward projects and services that improve the lives of local people.

We simply couldn't carry on our work to reduce the impact of poverty, disadvantage and isolation without everyone who makes up that wider community, and we're extremely grateful for your ongoing support.

CARITAS DIOCESE OF SALFORD
0161-817 2250
info@caritassalford.org.uk

Registered number: 06594417
Charity number: 1125808

CARITAS DIOCESE OF SALFORD

England & Wales - Charity number 1125808

Accounts

Caritas
Diocese of Salford

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2021

Registered number: 06594417

Charity number: 1125808

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Legal and administrative information

For the year ended 31 March 2021

Charity Name	Caritas Diocese of Salford
Governing Documents	Memorandum and Articles of Association

The Trustees

Right Reverend John Arnold - Bishop of Salford, Chair of Trustees

Rev Canon Michael Cooke

Rev Monsignor John Daly (Resigned 16 July 2021)

Rev Christopher Dawson

Mr Michael Devlin (Appointed 27 May 2021)

Sir Peter Fahy

Rev Peter Hopkinson

Mrs Mary Hunter

Rev Michael Jones

Mrs Elizabeth Lilley

Mr Brendan McCafferty

Mr Edward Nally

Mr Eamonn O'Neal

Senior Management Team

Director	Mark Wiggin (until July 2021)
Deputy Director	Patrick O'Dowd (Interim secondment, until July 2021 when appointed Director)
Head of Resources & Support Services	Angela McCormack
Schools Services Manager	Georgina Jones
Head of Community Services	Melissa Briscoe (on maternity to August 2020)
	Margaret Nolan (maternity cover until August 2020)

Company Registered Number	6594417
Charity Registered Number	1125808
Principal and Registered Office	Cathedral Centre, 3 Ford Street, Salford M3 6DP
Secretary	Mr Edward Nally LLB

Auditors

Crowe U.K. LLP

The Lexicon

Mount Street

Manchester

M2 5NT

Bankers

The Royal Bank of Scotland Plc

PO Box 320

St. Anns Street

Manchester

M60 2SS

Trustees' Annual Report and Strategic Report

Welcome

Rt Rev John Arnold, Bishop of Salford and Chair of Trustees.

The pandemic has dominated everyone's way of life. Hopefully, we are beginning to emerge from its worst impact but it will take much longer to repair the damage done to so many people's lives and livelihoods. While for some, the pandemic has just imposed inconvenience and demanded adjustments to ways of living, for all too many people it has imposed life-changing problems and challenges.

This annual report of Caritas Diocese of Salford ('Caritas') records the great strides made in adjusting to the urgent social problems that have arisen in these last two years. The work of Caritas, as the practical expression of our Catholic Social Teaching, has been quite remarkable, made possible by the generosity of so many organisations and private individuals both in their doing and their giving. The wide range of Caritas activities - supporting children and families, the poor, vulnerable, marginalised and those affected by migration and isolation - continued throughout the lockdown periods. Caritas staff and volunteers responded with energy and commitment, providing that practical and essential help to those we serve in our communities.

Understandably, our finances are under strain, as would be expected in these unprecedented times. The heroic example of the key workers in our communities, the dedication of our staff and volunteers have prompted people of all ages, especially school pupils and young people, to develop local action in their parishes and schools, raising funds for those in crisis.

We must hope that these difficult times may serve to help us think globally, to recognise the marginalised and the poor and disadvantaged and the possibilities that we have to care for all our brothers and sisters and to ensure that no-one is forgotten, no-one is beyond reach, no-one is left behind and forgotten.

We have reason to be proud of the work of Caritas Diocese of Salford and all that it achieves in the name of our Church and our community.

+John Arnold
Bishop of Salford

Mark Wiggin, Director of Caritas Diocese of Salford

Caritas - bringing home the message of the Gospel through practical help and action.

I am pleased to introduce the Trustees Annual Report 2020-21. Over the past year, Caritas has continued to show our resilience once more as we accompanied some of the poorest and most marginalized people within our communities in this most challenging of environments arising from the Covid-19 pandemic.

2020 was a challenging year for Caritas as the effects of Covid-19 took hold. However, we were determined to keep our services operating as far as reasonably possible, making the adjustments needed to keep staff, volunteers and beneficiaries as safe as possible. Support staff worked from home, front line colleagues and volunteers delivered essential support and where possible services were also delivered on-line.

We have remained a financially viable and stable charity over the years and this has allowed us to take a long term view. We have stayed focused on what will deliver the best outcomes for the people we serve and going forward have set out our vison for the future in a new strategic plan that will deliver our mission and build on our strengths.

As this is my last Annual Report as Director, I want to thank everyone in Caritas for their dedication to the charity from Trustees, staff and volunteers to all our supporters for their generosity through grants, donations, time and payers. Going forward, navigating the challenges ahead with a new Director, there is every reason to feel optimistic for the future.

Introduction

If one thing is clear from the past year it is how fast the environment in which we all work and operate changed radically overnight. While the speed with which national restrictions were initially implemented may have surprised all of us, we are proud at how, as an organisation, our Caritas projects were quick to adapt, innovate and respond to changing and increased demand and financial uncertainty.

Among the many challenges like cancellation of our fundraising, sourcing PPE and hygiene materials and the changing regulatory guidance, the pandemic has in many ways had a constructive impact. It has positively accelerated co-operation both internally between services and externally between Caritas and other partners and providers. Doors have been opened to new forms of co-operation and mutual support, and there has been great willingness to establish new relationships with statutory providers like Local Authorities. Additionally, the use and integration of technology within our services has increased. Not only have meetings been held on Zoom, reducing travel time and environmental impact, but we have increased the use of technology to support effectiveness in areas of health, safety and welfare, recording of personal data and communicating with less accessible groups of people.

Financially our position has been challenging in maintaining our services. As well as the additional costs associated with protecting our employed and volunteer workforce, we have been affected by the inability to go ahead with planned fundraising events and activities. Where available we have benefited from the flexibility and responsiveness of those trusts and grants who have made available special funding to support the increased costs of preserving essential services during the pandemic. Similarly, we have adapted our fundraising capacity to increase our digital presence and through video and online campaigns. As we close financial year we are in a better position than we anticipated at the start of the pandemic. Like many charities, we anticipate the impact of the pandemic over more than one financial year. Therefore, we will continue to take appropriate steps to make savings and reduce our cost base where appropriate. Where necessary we will use reserves to support service provision and are positive about the continued generosity of the people of the Diocese of Salford and around Greater Manchester and Lancashire areas for their continued support of our work with those experiencing challenges and crisis.

In the face of these ongoing challenges, it is more important than ever that charities and community organisations are prepared for change and continued flexibility. And there are signs of hope.

Acknowledging the commitment and sacrifice of our staff and volunteers

Taking care of our staff and volunteers during the prolonged pandemic has represented a particular challenge, but one which our managers, staff and volunteers rose to without hesitation. Many made huge personal sacrifices to support their colleagues and those most in need. Some moved out of their family home to alternative accommodation to protect their family while staying on the front line to keep services open. Others were supported while they experienced the personal effect of the virus through loss and bereavement. We are especially grateful to everyone, whether front-line or working from home, who supported the collaborative effort during the pandemic, for their tenacity and resilience in the face of what often felt like never ending restrictions.

Emerging from the pandemic - our new strategy

Partly in response to the issues raised during the pandemic, we began a review in December, 2020 in our long-term strategy. The review was finalised in June 2021 after this reporting period, and includes refreshing and updating our vision, mission and values which are set out below. The new strategy will seek

to provide a greater balance within the organisation between the practical services that we deliver, supporting the formation and training of people in Catholic Social Teaching and how to deliver practical social action in our communities. This will be coupled with increased development of our capacity to look at the social problems and needs across the 13 local authority areas where we work and support greater advocacy work to campaign for lasting social change.

The end of this review also coincides with the retirement of our long-serving Director, Mark Wiggin, who has worked tirelessly for 11 years in the service of Caritas for those affected by poverty, forced migration and isolation. We are immensely grateful for his contribution as the first Director of our Diocesan Caritas and for establishing the collaboration and partnerships that are essential to highlighting the dignity of the human person and concern for the poor. After a successful recruitment process, we are pleased to appoint Patrick O'Dowd, until now the interim Deputy Director, as Mark's successor. We look forward to working with him, as we undertake the restructuring of the organisation to deliver the goals of providing credible, visible and sustainable services, support the mobilisation of local parish and community action through formation and animation, and advocate for social change.

As we emerge from the crisis of the pandemic, as Trustees we believe we have a clear vision and strong strategy and are excited to be working with our team of dedicated staff to deliver it.

Our Caritas Vision, Mission and Values

In late 2020, at the height of further lockdown restrictions, Caritas embarked on a challenging but invigorating process to reconsider our Vision, Mission and Values as we reset and look towards the future in a post-pandemic world. Compelled by the Gospel and influenced by the leadership and interpretation of the signs of the times by Pope Francis, the Bishop, Trustees, Staff and volunteers recommitted to a new vision for the future to help articulate Caritas Diocese of Salford's role in the world.

Caritas Diocese of Salford ('Caritas Salford') is the principal domestic social action agency of the Catholic Diocese of Salford.

Our Vision

Our vision is for a society where there is justice and equality and where the voices of those experiencing poverty, disadvantage and/or discrimination are heard valued and acted upon so that all people can live in peace and dignity.

Our Mission

*Our Mission - **Love In Action***

Our mission is to **help those across the Diocese of Salford, experiencing poverty, disadvantage** and **discrimination** to transform their lives with dignity.

We provide a **practical response** to those in crisis, suffering hardship or who are at risk. We rebuild lives for the long-term, enabling people to live in a safe, healthy and secure environment.

We call for a better, more just world where the voices of the poor are heard and acted upon and positively influence the systems, decisions and resources that affect those in need.

Our values

Our values are shaped and influenced by the Gospel and the body of Catholic social teaching which reflects a concern and priority for the Life and Dignity of the Human Person, Call to Family Life, Community Life, Solidarity and the Common Good, Rights and Responsibilities, Preferential Option for the Poor, The Dignity of Work and the Rights of Workers, Stewardship of God's Creation.

Locally, Caritas Salford have identified four organisational values which will shape our programme for the future.

Respect valuing the worth of people - colleagues, volunteers and people we serve

Integrity honesty, truthfulness, straightforwardness, and forth rightfulness

Ambition positive desire to achieve things for the common good

Collaboration exploring opportunities for partnership and mutual co-operation, while remaining faithful to our core mission.

Our work and impact

Supporting children, young adults and families

"For I know the plans I have for you" declares the Lord, "plans for your welfare…to give you a future and a hope." **Jeremiah 29:11**

We work in range of ways to support children and families, assisting them with particular difficulties they may experience, providing safe accommodation and opportunities to support development.

Our work in schools

Our work in schools is aimed at removing barriers to learning and participation, nurturing emotional and spiritual development and developing new skills, knowledge, attitudes and values. This is delivered through individualised assessments and bespoke packages of tailored support. Through our team of over 20 professionals, the work often includes addressing behaviour, supporting with bereavement, emotional well-being, anxiety and confidence via groups and 1-1 work.

"The Caritas therapists have been consistent throughout the pandemic and remained dedicated to the families. They have been very supportive and flexible at this difficult time and made a real positive impact in supporting some of our most vulnerable children." (Headteacher)

The Covid pandemic made a huge impact, not only on the complexity of supporting children and families, but also on their wellbeing and safeguarding issues. Closure of schools interrupted the usual pattern of working and staff adapted to delivering as much support as possible over the telephone and remotely. Referrals for support declined in the first months of the pandemic as schools closed or were forced to work differently and our school social work teams reported that cases were open for much longer than usual, as children were not in school making it difficult to engage with families experiencing challenges. Other than school teachers and staff, our teams were often the only professional who were engaging with particular children. We anticipate the ongoing impact of the pandemic and the legacy effects will be significant for some time. Multiple agencies our teams refer to or work with report long waiting lists for specialist assessments and support, so our teams are working with school leadership to bridge the gap or maintain support for the family or school while waiting assessments.

"If we didn't see the Caritas worker we would have still remained homeless." (John, Parent)

Case study

H was referred to the Caritas School Service following concerns for his emotional wellbeing. His older sister, who lived in another country, had passed away after a short illness. As this was during the first lockdown, H was not able to see her in hospital before she died and unable to attend the funeral. He enjoyed a close bond with his sister. His parents had noticed a deterioration in his behaviour at home and they were also concerned as H was not speaking about his feelings. Initially very reluctant to talk, H was supported over a few sessions by our professional staff to develop trust. Eventually H felt able to talk about the grief that he was feeling. Using Caritas resources, H found it beneficial as it enabled him to celebrate his sister's life and talk about the memories that they had. He was able to address his feelings of anger and the loss that he felt. To help at home, his parents got H sports equipment and a diary to write his feelings down. Following the support, H's parent described the significant improvement in his behaviour and emotional presentation. As a family, they compiled a memory box putting special items

together that reminded them of their daughter/sister.

In figures:

- 4,818 people benefitted from our service including parents and carers
- 326 new referrals
- 44 schools provided with service support equal to 15,007 hours.
- 3,890 1:1 Pupil sessions
- 4,207 Telephone consultations
- 819 1:1 Adult sessions
- 317 Family work sessions
- 101 Safeguarding Referrals/Concerns raised with Local Authorities/Police
- 189 Door step (Home) visits
- 1,202 toy sacks delivered over Christmas
- 135 families supported by food parcels or vouchers.

Our work in fostering and supporting those who have been adopted

While recognising the considerable achievements and the long history of supporting children in foster care, Trustees agreed to the regrettable closing of the fostering service to new placements and transitioning existing placements to other suitable alternative providers. This was after a considerable period of evaluation and consultation and, while not specifically due to the pandemic, reflected wider challenges to the sustainability of the provision given continuing challenges. These include the availability of suitable foster families and pressures from competition created by larger businesses and organisations.

Despite the challenges and interruptions caused by the pandemic, our Adoption Support Service continues to make a positive impact on the lives of those whose adoption was arranged through the former Catholic Children's Rescue Society. Our registered manager provides access to records and information and support with family reconnection or reunion. While people may not be seeking contact with their biological family members, they often turn to Caritas for support in gathering or sharing important medical information about themselves.

"Caritas (employee) was the most thoughtful and careful person I've had the pleasure of speaking to during my time as an adopted adult". (Adopted Adult)

- 102 unique referrals in the year
- 15 CCRS birth relatives assisted
- Records of 4000+ people securely maintained whose adoption was arranged via the former Catholic Children's Rescue Society.

Our Young Parents' Accommodation and support services - Blackburn and Bolton

Our Young Parents' accommodation provides support, safety, security and a period of stability to young parents and their children at a time when they have experienced crisis or distress in their lives. While our work is predominantly with young women aged 16-25 years and their babies up to the age of 2 years, we

have been able to provide safe refuge for single fathers and for young couples in our family rooms. The support provided enables them to learn and improve parenting skills, prepare for independent living and supports their immediate and long-term development needs. To ensure children are protected, we routinely contribute to Local Authorities' safeguarding assessments.

During the pandemic, we have accessed emergency grants to enhance our support and give meaningful activities to young parents and their children. This enabled us to purchase outdoor play equipment, provide access to technology to enable parents to maintain familiar relationships. Evening activities and the occasional pamper session helped build self-esteem and release the anxieties caused by lockdown restrictions.

During the period, we have observed a steady increase in the number of referrals from external agencies seeking support for parents with Court Protection Orders. Working in partnership we reduce the risk of homelessness and the impact of poverty and increases the life chances of young parents and their children.

"When I moved in [to Caritas' Young Parents Accommodation], my depression was to the point where I didn't want to be here, but knowing that I had my son, that was what kept me here.

Now I have a purpose in life and my purpose is to be there for my son. With all the help that we have had, we've finally got our own home.

It's going to be a change for him to be able to spend it with family, in his own house, playing with his own toys and to be honest with you, I couldn't be more happy for Christmas this time." (Rochelle, pictured above)

Due to the pandemic, parents were accommodated and supported by our teams longer than is usually the case. This is due to lack of move-on accommodation and the challenges with self-isolation and accommodation.

During the pandemic:

- 38 parents were supported
- 34 babies and young children were nurtured by their natural parent(s) in the first days of their new life. (26 adults and 27 infants were moved into our accommodation)

- Our overall occupancy was 87%, restricted due to self-isolation limits
- 9 young mothers were given support into their own independent tenancy
- 17 infants were subject to Child Protection Plans, with 3 under Local Authority Care Home Placement plans
- 3 children were stepped down from Child Protection status to Child in Need with 3 removed from needing Local Authority Social Work intervention
- 12 parents were supported into relocating into a familial home.

Feedback from professionals:

"As a practitioner who only works with vulnerable families, I cannot thank this nurturing, supportive home environment enough for the way they facilitate growth… [The people I work with] cite Caritas as a real turning point for their ability to cope with life skills. If we could clone the staff and the way they nurture mums and their babies and make it 100 beds, we would!" (Family nurse, Bolton)

Supporting the vulnerable, reaching out to isolated communities

"We cannot feel alright when any member of the human family is left behind and in the shadows." *(Pope Francis - Message for World Day of the Poor 13th June 2020.)*

"Some parts of our human family, it appears, can be readily sacrificed for the sake of others considered worthy of a carefree existence. Ultimately, "persons are no longer seen as a paramount value to be cared for and respected, especially when they are poor and disabled, 'not yet useful' - like the unborn, or 'no longer needed' - like the elderly. We have grown indifferent to all kinds of wastefulness, starting with the waste of food, which is deplorable in the extreme." *(Pope Francis, Fratelli Tutti, 18)*

Our support for those who are experiencing poverty, homelessness, destitution or social exclusion.

At the height of the pandemic, we continued to provide access to all of our services by those challenged by poverty, homelessness, destitution or social exclusion. Practical arrangements at each service were rapidly modified, although some aspects were restricted to ensure compliance with social distancing requirements. This meant that many of our traditional activities and services were modified or reduced, replaced by increased demand for emergency food support and access to basic hygiene facilities for those with most deep-rooted problems of homelessness or exclusion. We also observed the increased need to support the mental health of people who use our services, including for those bereaved or had lost friends and companions. Of greatest significance was the challenge presented by the limitations on in person social interaction, which many of the people who access our services value most.

Regular access to nutritious food packs each week to those who are homeless or affected by poverty became an increased major focus in the initial stages of the crisis response. Providing food is, however, only a limited part of the solution and the importance of giving high quality information and assistance is critical to securing long-term personal security. The pandemic has offered us the chance to deliver intense personalised, socially distanced but face-to-face support for those needing guidance, increasing the number of people who accessed accommodation or benefits more quickly. It has also strengthened our engagement with the local authority partners and enabled collaboration with other charities across the diocese to ensure effective support.

During the period, the changing lockdown regulations intensified difficulties for those who are already vulnerable. While the Government sponsored 'Everyone In' operation to provide emergency temporary accommodation was of profound importance, we continue to be worried about the lack of a long-term strategy by Government to address this issue and, in particular, concerned about the enduring impact of

damage to the economy and how this will affect funding.

The impact of the virus on our volunteer workforce, integral to the services we deliver has also been massive. We are grateful for the generosity of those who were able to support us in person, but also empathise with those who themselves had to isolate or support with care within their own families.

In our Caritas Community Services, we continue to provide a full range of support services to the homeless, the vulnerable and those affected by broader issues of migration and poverty. We provide opportunities to improve life chances and the quality of life. Such journeys are often long and not without obstacles, but our staff and volunteers provide support and accompaniment on that road.

Cornerstone Day Centre (Manchester) responds to the needs of people experiencing personal, family or social issues, especially those affected by homelessness, poverty, refugee or asylum issues, ill-health, addiction and exclusion. The service aims to alleviate the impact and ultimately to prevent a cycle of poverty being perpetuated.

Christmas Day, 2020 in Cornerstone - staff and volunteers prepare to distribute food parcels and hot food provision to those experiencing homelessness.

- 16,900 takeaway lunches were prepared or delivered to those needing support.
- 13,390 food parcels were prepared for families or individuals in need
- 844 people were given access to clothing or footwear
- 670 - the number of times our showers were used, supporting those unable to access temporary accommodation and each needing detailed sanitising after use.

- Covid vaccination clinics were organised for those who were homeless, destitute and unable to access GP services.
- 3,200 individual, socially distanced, information support sessions
- 29 people supported to complete the 2021 census.

"Cornerstone has provided our families with the lifeline they've needed. The food parcels continue to give much needed support to many of our young families and have been well received many times over" (Headteacher, Manchester)

"It means so much having support from the team at Cornerstone, as well as bringing food, they bring me toiletries when I have no money. When I need support or am worried, I text or email, they phone me back, listen without judgement and show up out of the blue just to say hi how are you doing...I would be lost without their support" (Person who accesses our support)

"Thank you so much for donating toiletries...many of our patients arrive direct from A&E without any resources for personal care so having products to pamper themselves with during the early stages of inpatient detoxification will make their stay much more comfortable" (Senior Manager, GMMH NHS Foundation Trust)

Morning Star Hostel (Supported Accommodation, Manchester) - provides a safe place for a temporary, but not time limited period, of accommodation for up to 20 people in single-bed rooms and shared living space (though limited during the pandemic due to social distancing). The accommodation provides the time to build self-esteem, confidence and skills towards independent living, supports the re-establishment of relationships with family, if possible, and creates opportunities for accessing community activities.

- 29 people provided accommodation and subsequent support to independent rehousing.
- 0 residents returned to rough sleeping or homelessness within 6 months of leaving accommodation.

*During the current pandemic, it has been necessary to limit occupancy of the hostel to ensure adequate social distancing due to shared facilities. In October 2020, we commenced Phase I of the refurbishment programme for the hostel which includes capital improvements and the creation of a new kitchen to support learning and independent living.

Case study

Before engaging with Caritas services, C had lost his previous tenancy and was declared homeless. Since moving into the supported accommodation provided by Caritas in 2019, C has been receiving relevant support to meet his needs. Not only has he engaged with the different projects our service provides, including attending poetry lessons which have enabled him to develop his literacy and confidence, he has successfully managed to secure employment and is now living in his own independent tenancy. He said "my stay with Caritas has been inspirational. All of the staff have been very dedicated and helpful. They have been absolutely spot on with my moving on process and helped with the supply of furniture for my new flat. I would never have though I would be treated so well!"

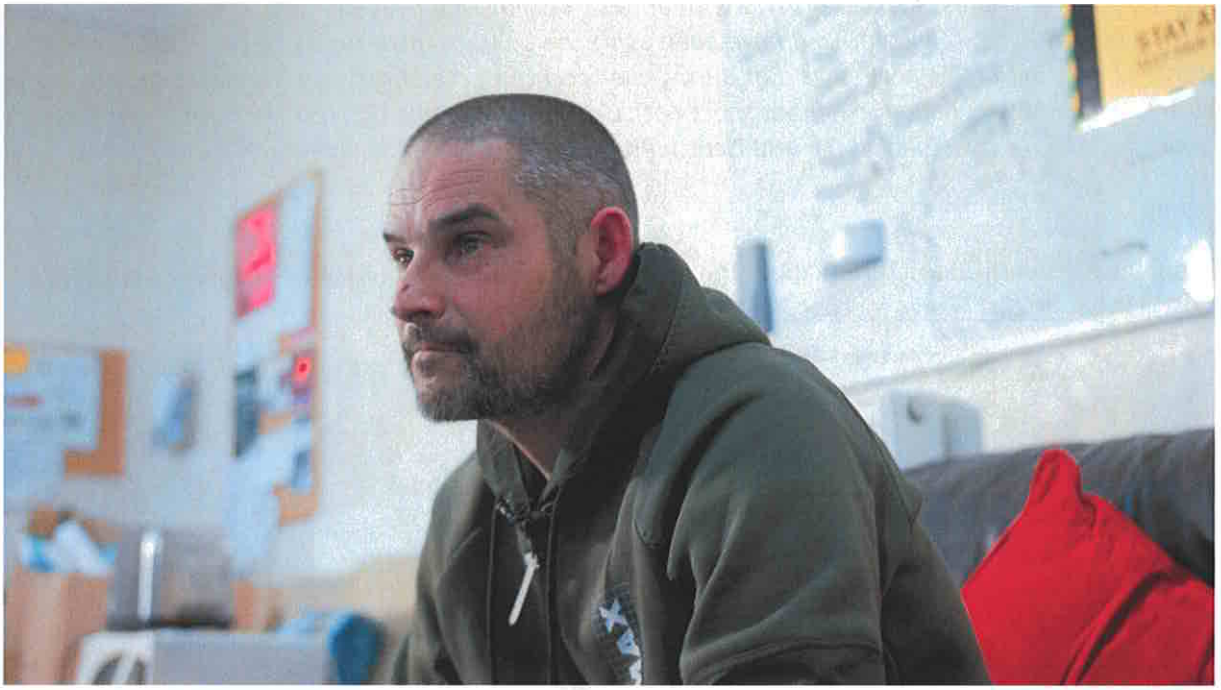
Red Door Day Centre incorporating the Door Steps Housing Project (Bury) - supports homeless and vulnerable individuals in Bury and across Greater Manchester with food, essential practical support and assistance in finding both temporary and permanent accommodation and assisting with access to services and benefits. Help is provided to manage their income, access appropriate health care and lessen their isolation, improving their wellbeing.

The service operated from St Joseph's, Bury is highly regarded, not least by the community of people it serves. However, project staff are largely funded by grants and trusts which are likely to end in 2021 and at

present, in spite of efforts to maintain the service, it may not be possible to continue this, given the challenging economic situation.

- 1,756 people benefited from engagement with the service
- 1,120 people were provided with hot food or takeaway packed lunches over two days per week
- 1,306 food parcels were collected or delivered to those in need.
- 241 dedicated individual support appointments were made
- 120 visits were made to tenants in supported accommodation
- 386 people were able to access showers, laundry and clothes

Case study



To see and hear from Quinton (pictured) about the support he received at our Red Door Service in Bury, visit https://www.youtube.com/watch?v=akLrjbyUgYg&t=70s

Supporting communities - Bury outreach and Radcliffe Food Bank

Bury outreach and Radcliffe Food Bank are areas of work supported by Sr Joan O'Gorman. Her work involves various activities targeting specific in need groups including the 'Companions in Loss' bereavement group. In partnership with other Christian charities in the area, the food bank is operated from Trinity Baptist Church and receives referrals from multiple agencies including schools, social services and other statutory agencies. During the pandemic referrals to quadrupled with over 150 additional families each week seeking support. After an initial decrease in volunteers who were forced to shield, the service was enhanced by new volunteers eager to help, especially those temporarily furloughed. While the initial pressures caused by Covid-19 declined later in the year, the team of volunteers are still delivering approaching 36 deliveries of food to schools for families experiencing hardship.

Supporting communities - Lalley Welcome Centre, Collyhurst

The Lalley Welcome Centre supports people on low incomes with practical needs in health, housing, family and employment to address issues of low income and poverty across North Manchester. Staff and volunteers help people who are on benefits, unemployed, and families facing homelessness or struggling with drug or alcohol addiction, mental health issues or conditions that prevent them from working. An allotment offers an opportunity for volunteers to learn new skills and provides fresh fruit and vegetables as part of the healthy eating scheme, which also supplies the Lalley food bank.

- 2,141 food parcels were collected and a further 459 delivered meaning that there were an estimated 3,464 adults and 3,321 children given access to food thanks to the support.
- 250 people were helped with housing and benefits
- 2,577 people received telephone support during the pandemic
- 252 people were able to access allotment well-being sessions (subject to relevant restrictions).

"I would just like to express my/our gratitude to all your staff at the Lalley Centre who have gone above and beyond over the last few months. I have been using the Lalley Centre for many years for our most vulnerable clients in North Manchester. But during the recent very testing times the Lalley Centre has gone above and beyond always happy to help at short notice and not have the barriers that other services may have when looking for assistance." (Mental Health Professional in North Manchester).

Case study

To see and hear from Nicki (pictured) about the support she received at our Lalley Welcome Centre in Manchester, visit https://www.youtube.com/watch?v=akLrjbyUgYg&t=70s

Supporting communities - Older Peoples' Service (North Manchester)

Providing a vital befriending service to referred individuals over 65 years of age in North Manchester. This service reaches out to people who experience loneliness and isolation, offering friendship and support and keeping older people independent in their own homes for as long as possible. This was essential during the pandemic for those forced to isolate for long periods and who had little or no support from family or neighbours. While the beneficiaries are the people who use the service themselves, the support is highly valued by family, friends and carers, especially those who were not local during the pandemic.

During the pandemic, we were pleased to receive additional emergency grant funding, which meant we were able to employ additional temporary workers. We were also supported by a small number of additional volunteers, some of whom were referred to service thanks to partnerships with organisations like MACC or who reached out when they were placed on furlough by their employer. As a result of this and other partnerships, we began a prepared meal delivery service which we hope to continue for those who are elderly at home. Additional shopping was collected and delivered by our team, and we significantly increased the number of collections of medical prescriptions.

The wider impact of this service means that there is a reduced likelihood of mental health issues caused by loneliness and reduction in the cost of missed hospital appointments, hospitalisations, ambulance escorts and social workers required. This service is funded by the Our Manchester Funds to voluntary services targeted towards older people. Like with the Red Door Service in Bury, this funding is also due to expire in 2021 and, while we have been given a temporary extension, significant uncertainty around the availability of this funding remains.

- 200 people supported each month by telephone or physically distanced support, including the delivery of meals to 50 people each week during the pandemic and 100 activity packs.

Supporting communities - Service to the Deaf Community

The Service to the Deaf Community helps to break down the barriers of isolation experienced by deaf people living in a hearing world. Led by members of the Deaf community themselves, the service enables over 120 people to access and engage in the life of the Church and wider society. By empowering individuals to minister to one another, the service provides support and training, building an essential network among Deaf people, as well as with their hearing counterparts.

"Being deaf is hard. And then we had the pandemic, face masks make a hard-job impossible. I can no longer attempt to lip-read. Efforts to use voice-recognition software fail due to the muffle of facemasks." (Person supported by our service)

Throughout the year we have developed and mobilised services using new technology and on-line capacity to reduce and mitigate the restrictions forced by the pandemic. Because of the rapidly changing regulations and guidance, people befitted from extra support provided to access information, guidance and news sources. The team spent significant time offering advice and clarifications on matters and finding services to match their additional needs. This was made more difficult with social distancing regulations and staff and volunteers provided support with a variety of activities including translation/sign language interpreters, support and advocacy. Our team have also been involved in re-designing and updating resources to support the Catholic Deaf Association, enabling people to meet their continued spiritual needs at a time of restrictions.

We are currently exploring expanding this service further and, in particular, looking to diversify the service towards all those with additional needs within our communities. Our hope is to recruit a further member of the team to assist parishes and communities welcome and promote those with additional needs.

Trading subsidiary - Caritas Charity Shop and Community Café, Bolton

Unfortunately, due to the regulations on retail, our volunteer-led charity shop and Community Café was forced to close at various points during the year. During that time, we were grateful to those volunteers for keeping in touch with those who use the café and for receiving donated goods ready for resale. Despite some rent relief from the landlord, we were obliged to maintain rents for the property and were assisted thanks to business relief from Bolton MBC. Though community activity remains an important priority for us as we emerge from restrictions, we will need to look closely at the sustainability of this service following the changes brought about in the local area.

Supporting refugees and migrants

"I was a stranger and you welcomed me." Matthew 25:35

"Migrants and refugees are not pawns on the chessboard of humanity. They are children, women and men who leave or who are forced to leave their homes for various reasons, who share a legitimate desire for knowing and having, but above all for being more." (Pope Francis, Message for World Day of Migrants and Refugees, 2014.)

Since its creation in 2016, our Refugee Response Services have pioneered ways of supporting the welcoming, protecting, promoting and integrating of refugees into life in the UK. Through our various projects, we regularly provide practical support and assistance to those 'spontaneous arrivals' in the UK who have fled war, famine and poverty. Through our Community Sponsorship programme, we support parishes and communities in joining practical action to safely resettle refugee families in accordance with the Government sponsored and UNHCR facilitated scheme.

The pandemic forced much of our services online and, in spite of particular challenges described below, we believe we have maintained and developed our provision further during this time. In addition to providing essential welfare support, our teams have each provided access to information, advice and guidance in various languages both on how people should protect themselves from the virus and how to access other services and support during the lockdown. During this year, we have developed our professional team of staff and been underpinned by the engagement and support of volunteers who provide welcome and befriending support to those who have resettled in the UK.

Caritas Refugee Education Service

Our Refugee Education Service provides access to free English Language lessons across 8 levels for 200 refugees and asylum seekers. Our main objective is to support asylum seekers and refugees' integration journey and wellbeing via education, mentoring and pastoral support.

The Covid lockdowns and subsequent closure of vital services increased the isolation of hard to reach groups, such as refugees and asylum seekers. This was often exacerbated by poor digital literacy and digital poverty. Through access to emergency grants, bespoke training and technical support we focused on improving digital literacy, vital to accessing other key services, as well as Caritas English classes which were delivered online.

"You helped me all the time. This is my favourite place in Manchester or 'my house' as I call it. No

worries always." (Student feedback)

Through a partnership with Manchester University, Institute of Education, we have been collaborating during the reporting period on a funded research project into refugee education during the pandemic. This will culminate in an online toolkit and training day available from June 2021.

- 68 hours of taught lessons each week
- 72 refugees and asylum seekers helped into university, higher education, employment and training
- 32 refugees and asylum seekers gained Level 2 and IELTS qualifications.
- 50+ refugees and asylum seekers receive at least one year of language tuition.
- 160 referrals made to other well-being or support services

Community Sponsorship Scheme

Through Community Sponsorship, Caritas enables a group of volunteers to safely resettle, welcome and support a family of refugees in their community for 2 years. As the lead sponsor, we provide capacity and professional supervision, acting as the guarantor of the scheme and providing the framework for safeguarding, training, mentoring and evaluating the programme. This enables a family to pursue their aspirations and parishioners to live faith through action.

"I believe the scheme has been important for our community […]. I think it has brought more awareness of the situation of refugees in this country and more understanding of the difficulties they face". (Parishioner volunteering as part of Community Sponsorship)

The resettlement programme has been significantly affected by the pandemic and planned for new arrivals were stalled for a long period. Our newly appointed full-time co-ordinator was therefore primarily focused on helping local groups maintain practical support for resettled families while maintaining social distancing. The need to rapidly include technology for volunteers as part of their support also presented challenges for a group not used to working with digital facilities. Therefore we delivered training on how to safely engage with families through technology. During this time, we also reviewed our systems, policies and procedures based on previous learning and improved understanding of the social, psychological and environmental challenges that resettled families experience. Our training now further represents the fostering of strength-based approaches in all our training to foster a spirit of mutual collaboration and empowerment **with** refugees not done *for* refugees. We have also begun developing improved systems for the monitoring and evaluation of refugee resettlement, so that we maintain a virtuous circle of planning, doing, learning, and reviewing.

"It is an amazing experience and you will be challenged and changed by it" (Volunteer)

Over the coming period, Community Sponsorship will further strengthen collaboration with other partners including CSAN (Caritas Social Action Network), to encourage and develop the number of Community Sponsorship Groups and help grow the scheme through resourcing, advocating and marketing the Community Sponsorship model.

To see a case study prepared by the UNCHR reflecting one of our groups visit:
https://www.unhcr.org/uk/news/stories/2020/10/5f0f29d74/20-people-at-your-back-thats-what-its-about-bury-locals-sponsor-first-refugee.html

	Groups April 2020	Groups March 2021
Preparing application	4	2
Submitted application	0	2
Approval in Principle granted	2	2
1st year of welcoming a family	2	0
2nd year of welcoming a family	6	3
Total	14	9

Rossendale Refugee and Asylum Support

Lancashire is a particularly significant area in England for the dispersal of asylum seekers and refugees. Thanks in part to grant funding we receive from Local Authorities, we are able to deploy our professional refugee response staff to a specific project in Rossendale. The service aims to support asylum seekers and refugees across Rossendale Borough with their material, social and developmental needs through direct service provision or referrals to other service providers and by the close involvement of the local community. The goal of the service is to ensure that asylum seekers gain early access to essential services like healthcare, education, housing, legal support and language lessons. Through the work of the Co-ordinator and the team of volunteers, the team support integration through community support.

- 36 sessions/54 hours of online drop-in sessions
- 28 individuals supported with casework
- 21 referrals to the services
- 60 hours of online training sessions

Catholic Social Teaching, advocacy and engagement

"Faith without action is dead." James 2:26

"It makes me very happy to see you working together towards social justice…it builds bridges between peoples and individuals. These are bridges that can overcome the walls of exclusion, indifference, racism and intolerance." (Pope Francis - Letter to World Meeting of Popular Movements, 2017)

By raising awareness and increasing understanding of Catholic Social Teaching, sometimes referred to as the "Catholic Church's best kept secret", Caritas is able to play an important part in developing leaders and encouraging committed engagement in social action within the wider community. However, our ability to engage with the core stakeholder groups who benefit from our programmes was significantly affected. It was not possible for us to hold training for school Caritas Ambassadors due to restrictions. Instead, however, we provided a wide range of resources to schools to maintain engagement and assist with learning, especially as teaching staff faced their own challenges. We were pleased to increase engagement with schools and parishes, particularly during our 'Miracle of Kindness' campaign and 'Lockdown Lent' which inspired teachers and pupils to take practical action, support fundraising and think about social justice issues in their own communities. Our Catholic Social Teaching Trainer took part in termly Primary RE Lead cluster meetings online which enabled schools to learn about the latest Caritas developments.

Caritas in Action - our Caritas In Action resource for schools, created by Sr Judith Russi ~Director of EducareM, is now available nationally and has become a "must have" resource for schools who want a cross-curricular and multi-key stage approach to embedding Catholic Social Teaching. Complete with references from scripture and the relevant Church documents, it provides many creative ideas to help staff inspire pupils to engage with social action. Our further implementation of this resource had to be reworked and conferences were cancelled. However, to facilitate wider national distribution, we have entered into a distribution partnership with Redemptorist Publications. As restrictions allow we will implement a revised marketing plan which now includes enhanced electronic resources.

"Caritas In Action underpins our whole school curriculum. We have found it to be invaluable." (Teacher)

For young adults beyond school age, we continue to work in collaboration with the Diocese and organisations such as YCW to explore opportunities for them to experience and participate in social justice initiatives. We look forward to developing this work further during the coming year.

Caritas Parish Representative - we were delighted that many of our parishes accepted the invitation to appoint a Caritas Representative for their parish. This became an important conduit during the year in allowing us to keep in touch with local practical social action projects that were taking place and providing additional support. Over the coming year we plan to develop and enhance further the role of the Caritas Parish Representative which are a positive sign of our parishes' journey towards becoming the missionary parishes Pope Francis has encouraged.

We wish to thank all of our parish representatives for their dedication, especially during the pandemic. We have not been able to gather in person since the start of 2020 but we look forward to continuing to building this further.

Advocacy - An increasingly important role for Caritas is to speak up on behalf of those living on the peripheries in order to eradicate poverty and improve and transform lives. We believe that the application of the principles of Catholic Social Teaching and the foundation of this teaching in the dignity of the human person means we have a duty to speak out when this dignity is threatened.

In part accelerated by issues raised during the pandemic we have begun to adopt a more pro-active approach to advocacy. By increasing our focus on data collection and impact measurement we have been enabled to gather strong evidence to highlight social justice issues and poverty. We have proactively collaborated with national and local campaigns with partner agencies like CSAN and Joseph Rowntree Foundation ('Keep the Lifeline Campaign'), Shelter, Crisis, the Booth Centre and others on government plans to remove rough sleepers (https://www.crisis.org.uk/about-us/latest-news/joint-statement-condemning-uk-plans-to-remove-rough-sleepers/). We have continued as leadership members of GM Citizens, supporting and providing input into their campaigns and hosting this year's Mayoral Assembly to hold candidates to account on key issues including mental health; child poverty; clean air and public transport.

We continue to build on the legacy of the Lazarus Project by inviting and equipping people who use our services to share their story safely to raise awareness and create momentum for social change. Some services have embedded this approach while others still require further developments. Our key fundraising campaigns have involved personal testimonies which also act as a tool for advocacy.

Laudato Si' and Caring For Our Common Home. Caritas continues to promote and support environmental initiatives and is part of the Laudato Si Project and Communications Team. We host the bi-annual meeting of NDEG - Northern Dioceses' Environmental Group, which brings together representatives to network, share and innovate. We endeavour to make all our services and projects as eco-friendly as possible.

Fundraising and Communications

Having quickly identified the major threats to our intended fundraising approach, we rapidly modified our plans to mitigate the risks, as far as reasonably possible, and accentuate any opportunities. We changed the structure of our fundraising team, diversifying our approach from being purely focused on grants, balancing towards other streams of voluntary income. This was supported by our already planned investment in a new, more efficient, Constituent Relationship Management System, which enabled improved integration between raising funds and communications.

Despite a reduction in the number of eligible grants, we were able to proactively approach funders who had similarly modified their approaches and were seeking to award emergency grants. Aspects of these contributed towards our essential central operating costs, but the majority were immediately deployed to front line services, helping to support increased expenditure in PPE cleaning supplies and technology requirements.

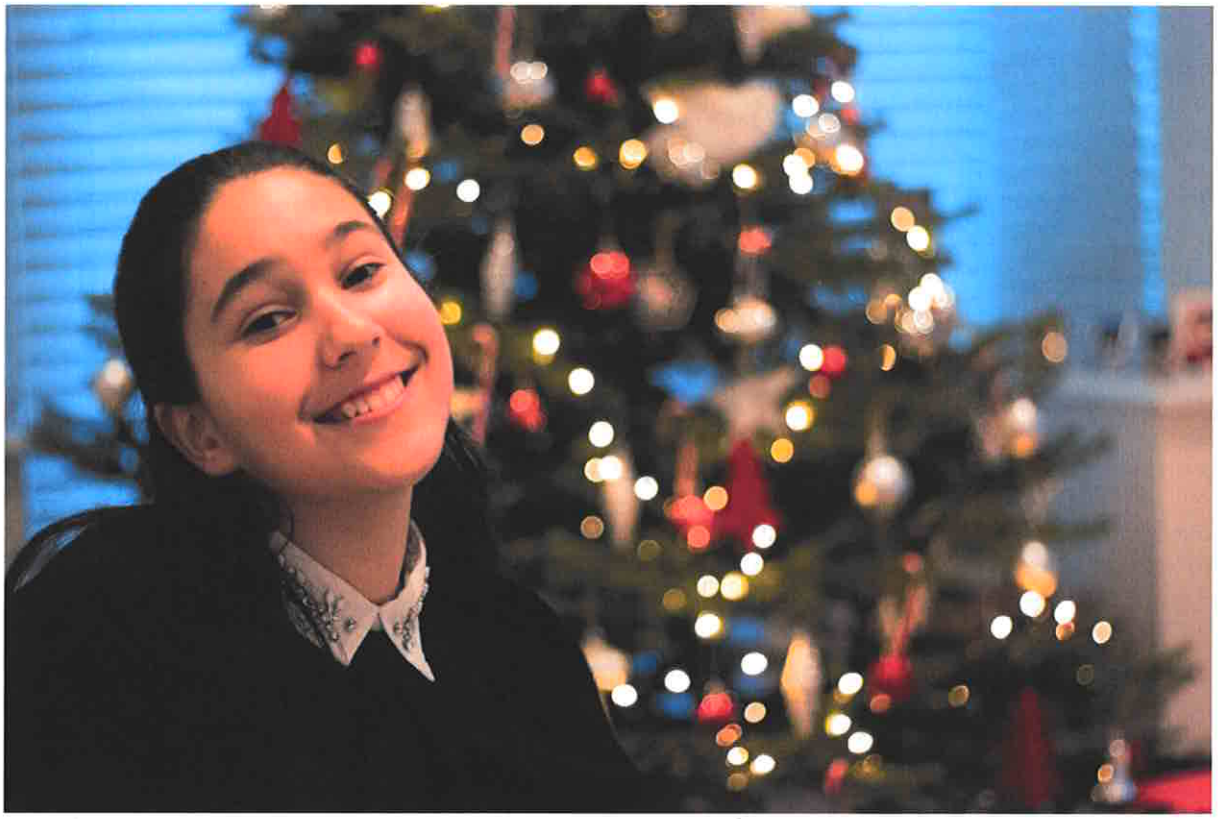
In addition to stewardship of grant-making organisations, building relationships with businesses, universities and other non-profit organisations resulted in donations of practical items being supplemented with cash donations, and four new companies supporting The Big Give at Advent. We also enhanced our approaches towards people considering regular giving, as well as those wishing to leave a legacy or an in memory donation.

Improving the profile of Caritas Salford

Leaning into the challenges of the pandemic, we used additional support by professional consultants to assist us launch both virtual campaigns and direct mail appeals. Thanks to this investment, we generated increased voluntary income, which helped replace - in part - that lost by in person fundraising events. The campaigns 'Miracle of Christmas', Lockdown Lent and Caritas Sunday (a parish based awareness and fundraising campaign), not only reaffirmed the credibility and visibility of Caritas but, based on data from media presence on television and radio news alone, shows we reached an estimated 5.3 million people across the region of North West England. Our presence on social media was enhanced and we worked with

visible social media influencers (on a pro bono basis) to help share our stories and bring our work to a new audience. We are particularly grateful to the support of actor, John Thomson, a long-standing supporter of Caritas, who provided the narration for our Miracle of Kindness video.

Our focus on the impact we have on transforming people's lives, as well as delivering a practical response, enabled us to shine a light on some of the important issues in society today and the problems faced by many. The combination of communications and advocacy, pointed people to our work and motivated them to support us financially. For example, a number of people called to donate after watching *'our programme on Granada,'* or after listening to the broadcast on Christmas Day. Others cited that they'd 'forgotten' about Caritas despite being a regular supporter of other charities, but had seen or read something which had made them think of us for their gift.



Amie Aulton - Chose to raise money during the Advent Appeal by spending the night with her parent in the family shed.

Thank you

Caritas Diocese of Salford would like to say a huge thank you to the thousands of individuals who have volunteered with us, supported us or contributed to our work during the most challenging year.

We are extremely lucky to work with so many generous charitable organisations and individuals. Many of them support on a regular basis or phase their gifts over several years. This helps us plan for the future and continue our projects to the most vulnerable.

Thank you to the volunteers who have continued to work in person or virtually across our services. Your hard

work and dedication provided support to thousands of people at a time when they were most in need.

Thank you also to the people who have, in spite of the challenges, helped to raise vital funds through a range of activities, including our volunteer Community Shop Workers.

Your work is vital to enabling the practical action, support and pathways to transformation that Caritas provide to reduce the impact of poverty, disadvantage and isolation.

Financial Results for the year

In the current year there was a surplus of £264,446 (2020 - £656,220). The current year surplus included a gain on investments of £310,313, which comprises of a gain on investment properties of £85,680 and a gain in unlisted securities of £224,633.

Significant funding, £1,159,343 (2020 - £780,849), was received in grants. Voluntary income for the year was £469,717 (2020 - £699,255). Given the sustained statutory cuts, it will be critical to increase voluntary income, but achieving that presents a considerable challenge.

The costs of raising funds were £104,265 (2020 - £117,733) and employment costs were 73% (2020 - 72%) of total expenditure.

The Trustees are very grateful to the charitable trusts, individual donors, businesses, churches and other supporters who have sustained our work during this period of public expenditure cuts.

The Charity contributes to the Greater Manchester Pension Fund (GMPF) which is a multi-employer defined benefit scheme. The GMPF provided information in the prior year identifying the underlying assets and liabilities of the scheme at individual participating employer level as at April 2018 so that the scheme could accounted for in line with FRS102 for full defined benefit accounting. A fall in the fair value of the plan net liability of £6,000 (2020 - £423,000) was recognised in the current financial year.

Designated Funds and Reserves

The Trustees are aware of the need to maintain adequate reserves to ensure that the Charity's work can continue. Designated funds are set aside to enable the Trustees to develop specific areas of charitable work and to meet potential future obligations. In addition, the Board has to ensure that adequate resources are available to avoid disruption to any of the Charity's services, when impacted by the volatile and uncertain nature of the Charity's income.

To ensure that services can be maintained in the short term, the Trustees have unrestricted general funds of £1,136,492 (2020 - £1,035,233), which represents approximately 5.1 months (2020 - 3.7 months) running costs, based on revenue costs of £2,732,017. It is the Trustees' intention to maintain this fund at between three and six months' running costs. This equates to a target of free reserves of between £683,004 and £1,366,009 and hence we are within the target range.

In addition, the Trustees have set aside a designated fund of £2,728,653 (2020 - £2,808,820), which represents the net book value of fixed assets. This will be utilised by the future depreciation of assets. Trustees have a designated fund of £4,541,382 (2020 - £4,226,749), which represents the net book value of investments funded from unrestricted funds at the year-end. The Trustees do not have a designated timeframe for the expenditure of this fund on the basis that the revenue generated is used to support ongoing services. The Trustees have also decided that it is prudent to set aside a designated fund that

represents accrued obligations to staff for redundancy. The balance on this fund of £424,741 (2020 - £503,879), represents the fully accrued obligation. As a result of the introduction of the defined benefit pension liability, a designated pension reserve of £1,535,000 (2020 - £1,541,000) has also been set up. We are currently in dialogue with the Greater Manchester Pension Fund about the anticipated expenditure of this fund which is triggered upon the last member of the scheme ceasing to be an employee.

The consolidated free reserves as at 31 March 2021 are £1,136,492 (2020 - £1,035,233). This is calculated as unrestricted reserves less restricted reserves and designated reserves (including an amount for tangible fixed assets) and is in effect the available resources the charity has.

Going Concern

Caritas has reviewed its budgets in the light of Covid-19 and taken into account the impact of the pandemic upon our financial sustainability. The liquidity and reserves of the charity give confidence that we will be able to operate fully beyond the next 12 months and that we can pay out debts as our levels of investment enable us to do so. We have revisited our income and expenditure forecasts and will review our reserves policy taking into account the current challenges that the pandemic has posed. Planning for the future in such uncertain times of this Corona virus pandemic has created significant challenges. However, Caritas continues to operate in a difficult funding environment: statutory grants are reducing in value and are set to be further reduced in 2020-21, with no certainty on the level of grants after 2021. A funding contingency reserve of £1,035,233 held at the year end, however, makes it unlikely that grant reductions would affect Caritas' ability to continue to operate, although if other income does not increase operations may need to be reduced. Budget and cash flow projections have been reviewed and the Trustees have concluded that Caritas is a going concern over the next 12 months. The latest reports of investment values post year end indicate that the market value of investments have increased.

Investment policy

The Charity invests in a diversified range of suitable instruments. The funds are in the form of investments and the trustees are able to use both income and capital for use in charitable purposes. The investment objectives are to generate a sustainable income stream which at least maintains its real value in future years, and at least to maintain the real capital value of the portfolio over the long-term.

Governance and management

Governance

The new Charity Governance Code (2020) has been adopted by the Trustees to enable and support the governance of the Charity. The Trustees of Caritas support the incorporation of the code into their collective behaviour and where this is not possible will explain why this is not possible. Ensuring Caritas's compliance with the law and relevant regulations and promoting a culture where the Charity works towards fulfilling its vision and mission is the rationale for the Trustees practice and governance. All trustees have undergone Safeguarding training and Health and Safety training. Appointment to the Board of Management is by election of the members by a simple majority. All nominations must have first been approved by the Bishop who is a member of the Board and its chairperson. New Trustees undergo an induction process to brief them on their legal obligations under Charity and Company Law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, operational structures, the strategic plan, the financial projections and the recent financial performance of the Charity. During the induction process new Trustees meet with key operational employees. Trustees are encouraged to attend training events where these will facilitate the undertaking of their role. Each trustee takes an area of special interest in the work of the charity. Going forward, trustees will be engaged in an induction to each service.

Structure

The Trustees monitor performance through regular meetings of the Board of Trustees. The Trustees meet four times per year and, through the creation of a dedicated Caritas Committee hold a further four more specific meetings where they closely monitor and oversee the strategic and operational performance of the charity. It acts as a standing general purposes committee. This group of trustees is supplemented by the co-opted membership of the Bishop's Delegate, an Episcopal Vicar, Father Gerald Murphy, who has pastoral oversight of charitable works in the diocese.

In addition to the general matters discussed at the Caritas Committee meeting, the trustees have established a Health and Safety Committee which meets each quarter to review safety strategy and performance.

The Senior Management Team meet routinely with a formal extended meeting each month to look at overall organisational performance.

Management

The Director is appointed by the Trustees to manage the day to day operations of the Charity. To preserve the mission, ethos and values of the Charity the post of Director retains the genuine occupational requirement that the individual must be in sympathy with the teachings of the Catholic Church as enunciated by the Bishop of Salford. The Director is charged with the duty of accounting to the Board and making recommendations on plans and policy. The Director is assisted by the Senior Management Team. During the reporting period this included:

- Interim Deputy Director (on secondment from the Diocese of Salford)
- Head of Resources and Support Services
- Head of Community Services
- Schools Services Manager

Following the appointment of the new Director, the changes in some services and creation of a new strategic plan for the charity, the structure of the senior management is being re-organised to reflect emerging priorities.

Supervision and appraisal is at the heart of the operational management system of the Charity. A Managers' Forum meets regularly and there is a regular monitoring and review process of the business and development plans that link to the Charity's strategic plan. Staff consultation processes will from time to time be gathered. All employees and volunteers are offered personal development, training, promotion and career development opportunities within their roles. Every member of staff has an annual appraisal based on their performance throughout the year. The introduction of a 'values' day offers the opportunity for staff and volunteers to reflect on the mission of the Charity and their contribution to this mission. The Charity's quality assurance and standards are supported by contact with charity specialists from legal and accounting services as well as its own solicitors. Some children's services in the Charity are independently inspected through Ofsted and people who use the services are involved and consulted through committees and working groups. Governance information, training opportunities and good practice seminars are available to Trustees, staff and volunteers; senior staff members have direct links to other charities to promote information sharing and ensure that good practice and new ideas are brought into the Charity. From time to time consultants may be employed for specific independent advice.

Commitment to be an employer of choice for staff and a rewarding voluntary experience to people who support the charity's mission and values remains a high priority for the organisations culture. The following are examples of this:

- Flexibility in working hours
- Low sickness rates
- Improved access for disabled people into employment
- Investment in staff and volunteer training
- Commitment to the Living Wage and nationally recommended inflation uplifts to salaries

Public Benefit Statement

The Trustees confirm that they have complied with their duty under sections 4 & 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by The Charity Commission. The annual report includes a detailed description of the activities undertaken by the Charity during the year to further its charitable purposes for the public benefit. The Board has referred to the Charity Commission's guidance on public benefit when reviewing its strategy and objectives and in planning Caritas' future activities. All Trustees complete an annual declaration of conflict of interest. The Trustees have referred to the guidance contained in the Charity Commission's guidance on public benefit and has planned Caritas' activities to avoid the granting of any private benefit other than one that is purely incidental to carrying out Caritas' objectives. The Trustees believe they have followed the Charity Commission's guidance in this area.

Related Parties

The subsidiary trading company, Caritas Diocese of Salford Trading Limited, which runs the charity shop, is a

related party. The Bishop of Salford, by virtue of his right to Trustee membership as chairperson and to appoint Trustee members, is a related party of the company.

Pay Policy for Senior Staff

Board of Trustees are in-charge of directing and controlling, running and operating the Charity. All directors and committee members give of their time freely and no director or committee member received remuneration or reimbursement of expenses in the year. The pay of all staff is reviewed annually and normally increased in accordance with cost of living uplifts awarded to local authority employees as recommended by the National Joint Council. The directors from time to time benchmark pay levels against similar charities.

Safeguarding

Caritas has an established safeguarding policy and follows safe recruitment and selection processes which seek to ensure that that people who are short-listed and selected for job vacancies have the skills and experience that are relevant to the posts. Suitability is tested by means of an application form and a formal interview with a panel of at least two senior members of staff. A probationary period, supervision and appraisal confirm the appointment of staff. Caritas obtains Disclosure and Barring Service (DBS) checks on all staff members or volunteers who may be working with clients in unsupervised contexts. Risk assessments, lone working policies, needs assessments and support plans are reviewed on a regular basis.

Concern for the Environment

In managing buildings, Caritas considers their environmental impact - Caritas recycles waste and reduces energy consumption by being careful to switch off equipment and lights. Caritas is committed to the stewardship of the environment and supporting sustainable living. Our policies are wide-ranging and look to improve both the work place and our local environment. Actions for sustainability include:

- Recycling of 100% of general and confidential waste at head office
- Significant recycling of household goods and clothing through charitable outlets
- Redistribution of foodstuffs to people experiencing hardship from supermarket, food warehouses and local shops
- Education of staff, volunteers and beneficiaries on the environmental impact of the Charity.

Living Wage

Caritas is an accredited Living Wage employer recognised by the Living Wage Foundation. Organisations that pay the real Living Wage have reported significant improvement in the quality of work, reductions in staff absence and a stronger corporate reputation. In the coming year, we will examine our third party contacts to encourage contractors we work with to adopt the scheme.

Fundraising Regulation and Data Protection

Caritas is a member of the Fundraising Regulator - the independent regulator of charitable fundraising. As such we comply with the Code of Fundraising Practice and Fundraising Promise.

Our policies and procedures comply with the Code and supporter contact is in line with data protection legislation. The Charity does carry out fundraising activities requiring disclosure under S162A of the Charities Act 2011. Caritas employs an Income Generation Manager who delivers against an approved fund-raising strategy. In addition, from time to time freelance or self-employed person may be taken on to research grant opportunities or evaluate projects for the purpose of applying to trusts and grant makers. In 2020-21 no persons were commissioned to research grant makers for the purpose of Caritas writing the bids. Whenever appointed such a person acting on behalf of the Charity will be subject to an undertaking to be

bound by the voluntary scheme for regulating fund-raising as set out by our membership to the Fundraising Standards ethical code. The activities of the person will also be monitored and the person will be required to comply fully with the scheme and standards.

To protect vulnerable people and other members of the public from unreasonably intrusive or persistent fundraising, Caritas will further review its privacy policy and data protection standards in line with the Data Protection Act in 2018.

Risk Management

The assessment and mitigation of risks deemed to adversely affect the quality and financial stability of the service is managed through a risk audit register. The Trustees maintain a risk register to review the risks to Caritas Diocese of Salford and assess the impact of those risks on the effective delivery of the charitable objectives. Major risks are reviewed as part of the initial activity assessment and implementation process. As a regular process, the Trustees formally identify the major risks to which the Charity is exposed, assess the likelihood of these risks crystallising and the probable level of impact. Following on from this process, the Trustees believe that they have established systems to mitigate all identifiable risks. A Business Continuity and Contingency Plan will also be put in place. Trustees are furnished with good and timely information to aid their discernment of planning, opportunity and risk. The retention of key staff is mitigated by the establishment of salary scales, appraisal and re-evaluation of roles, job descriptions and person specifications. Risk of loss of reputation is addressed through the quarterly monitoring of quality standards and an effective complaints process. The Charity, through the presence of Trustees, staff and volunteers as members of national, regional and local decision-making bodies, is kept informed of plans, opportunities and risks. Much of the Charity's approach to risk is determined by an analysis of the political, social and economic environment in which the Charity operates. Factors that contribute to the safe governance of the Charity are:

- The recruitment of experienced and qualified Trustees and staff. Risk associated with the employment of staff is minimised through a contract of employment and the employment of a Human Resources Manager. The Charity continues to use the services of North West Employers for employment advice. Designated reserves are held to be used in the event of any redundancies

- A Health & Safety Committee assesses and takes action to reduce the risks to staff, visitors and those who use its services and updates all health and safety policies

- Financial risks are handled through close scrutiny of cash flow and robust monitoring practices. Internal risks are minimised by the implementation of rigorous financial controls and procedures for the authorisation of all transactions and projects. Financial planning seeks to spread risks across as varied sources of income as possible reducing the dependency upon one source of revenue

- The Charity is alert to changes in commissioning and contracting procedures, policy and practice of public sector partners, legislative changes and the emergence of new service providers

- Strategic planning aims to spread the risks to the Charity by developing as diverse a range of services as possible within the parameters of the charitable objectives. The Charity's insurance arrangements are regularly reviewed and opinion is sought whenever a new area of risk, such as a new project, is identified

- The risk of ICT failure is mitigated by an external backup service and the backup of data is stored off site

- Reputational risk is managed through compliance to professional standards of reporting, fundraising standards and transparency of accounting for the resources expended in achieving the Charity's objectives. A Communications Policy will be in place for public interest in the Charity's activity. Safeguarding children and vulnerable adults is a high priority for the Charity

- The Charity's insurance is regularly updated with all new activities and the levels of risk attached to them

The main risk to the Charity is the financial performance of the larger services where fluctuations on income can be significant and difficult to predict. Mitigation of these risks will be through maintaining a workforce based on affordability with an additional emphasis on fundraising as the success of these activities makes a significant contribution to reducing central support costs and achieving a balanced budget.

Key Operational and Financial Risks

The main financial risk, as in previous years, is uncertainty over current and future funding. To mitigate this risk, the Board continues to be committed to maintaining the appropriate level of unrestricted reserves to provide sufficient resources in the event of adverse conditions. The following risks have been identified and action to mitigate the risks has been planned:

1. Loss of key Caritas Staff
2. Over extending service provision beyond current management capabilities
3. Failure to win grants to fund services
4. Failure to comply with contract standards e.g. Ofsted
5. Harm to an individual or group caused by inadequate safety or safeguarding practices which result in criminal or civil prosecutions, fines, loss of reputation from Health and Safety breach and/or safeguarding
6. Reduction/ loss of contract income and/ or rental income
7. Properties: lack of security of tenure, property management and control of costs
8. Charity shop: loss of volunteers
9. Fundraising and data protection regulations: breach of new regulations

Financial Risk Management Objectives and Policies

The Charity uses financial instruments in its operations, including deposits with banks, loans, trade debtors and creditors and receivables, which provide finance for its operations. Such exposure gives rise to the following financial risks.

Ethical Investment Policy

Caritas trustees intentionally invest in line with the values and principles of the charity while still earning a just and sufficient return on investment to help fund the charity's work. Caritas policy is also informed by the UK Stewardship Code of the Financial Reporting Council and the United Nations Principals for Responsible Investment. In February 2017 a comprehensive Reserves and Investment Policy Statement was drawn up, ratified by the Board and implemented. The policy, reviewed annually, describes the financial position and objectives of the Board at the time of writing with the stated intent that they will be reviewed regularly. Having considered their financial position, the Board are agreed that part of the available cash in excess of the required statutory reserves should be assigned to investments. To this end the Board has invested with CCLA Investment Management Limited in their pooled funds on an execution only basis. The underlying assets within the Funds are managed by CCLA on a discretionary basis. The performance of the portfolio is measured against a composite index set by the Investment Manager in agreement with the Finance Sub-Committee and quarterly reports will be provided to the Committee. The Board considered the possible risks of investing in investments and agreed that monies invested (although not required by the Charity in the short to medium term) should not be placed in highly illiquid securities and investments and that the

Funds met their needs. The underlying holdings of the Fund may be invested in illiquid assets, but not to the extent that it would restrict withdrawals if needed. The Board agreed that a moderate risk balanced asset allocation profile be adopted but with the monies intended to be held for the long term. Ethical constraints were considered and the Fund(s) chosen were made to best suit the Charity's ethical stance.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Caritas Diocese of Salford for the purposes of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and UK Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently, make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business
- keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006
- safeguard the assets of the charitable company and take reasonable steps for the prevention and detection of fraud and other irregularities

The Financial Statements comply with current UK statutory requirements, the Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice - Accounting and Reporting by Charities (FRS102).

The Trustees' Appreciation

The Trustees express their appreciation of the devotion and commitment of individuals, parishes, schools and religious communities to give, learn about, pray and take action to promote the mission of the charity. The Trustees are grateful for the generosity of all supporters. This voluntary activity is the bedrock of all Caritas' work and much of this activity is sustained by our network of dedicated volunteers. Each year, Caritas benefits from the generosity of the people of the Diocese of Salford who support, organise fundraising events and who make individual donations and bequests. The Trustees' gratitude therefore extends to our individual donors and funders who continue to show their confidence in our work through their support. In addition, the Trustees extend their gratitude to the employees and to the volunteers whose professionalism, commitment and personal values have enabled the Charity to achieve so much during the year.

Provision of Information to Auditors

Each of the persons who are Trustees at the same time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- the Trustees have taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in connection with

preparing their report and to establish that the charitable company's auditors are aware of that information.

Auditors

Crowe U.K. LLP have indicated its willingness to be reappointed as statutory auditor.

Approval

This report, which incorporates the Strategic Report, was approved by the Trustees

On 9 December 2021 and signed on their behalf

.....

Right Reverend John Arnold - Bishop of Salford

.....

Edward Nally

Trustee & Company Secretary

Independent Auditor's Report to the Members of Caritas Diocese of Salford

Opinion

We have audited the financial statements of Caritas Diocese of Salford ('the charitable company') and its subsidiary ('the group')] for the year ended 31 March 2021 which comprise the Consolidated Statement of Financial Activities, the Charity Statement of Financial Activities, the Consolidated Balance Sheet, the Charity Balance Sheet and the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2021 and of the group's income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's or the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information

and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 29, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were Employment Legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as

these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Michael Jayson

Senior Statutory Auditor

For and on behalf of

Crowe U.K. LLP

Statutory Auditor

The Lexicon
Mount Street
Manchester
M2 5NT

Date 9 December 2021

CARITAS DIOCESE OF SALFORD

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
For the Year Ended 31 March 2021

		Restricted funds 2021	Unrestricted funds 2021	Total funds 2021	Total funds 2020
		£	£	£	£
INCOME					
Donations and legacies	2	230,857	238,860	469,717	699,255
Other trading activities	3	600	17,730	18,330	40,048
Investment income	4	-	126,628	126,628	121,819
Charitable activities	5	1,141,395	1,217,974	2,359,369	2,503,037
TOTAL INCOME		1,372,852	1,601,192	2,974,044	3,364,159
EXPENDITURE					
Raising funds	7	-	104,260	104,260	117,733
Charitable activities	6	1,370,184	1,545,467	2,915,651	3,359,418
TOTAL EXPENDITURE		1,370,184	1,649,727	3,019,911	3,477,151
Net gains on investments	11	-	310,313	310,313	769,212
NET INCOME/(EXPENDITURE)		2,668	261,778	264,446	656,220
Transfers		49,191	(49,191)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		51,859	212,587	264,446	656,220
Actuarial gains/(losses) on defined benefit pension schemes	18	-	50,000	50,000	(385,000)
NET MOVEMENT IN FUNDS		51,859	262,587	314,446	271,220
FUND BALANCES AT 1 APRIL 2020		460,552	7,033,681	7,494,233	7,223,013
FUND BALANCES AT 31 MARCH 2021	14	512,411	7,296,268	7,808,679	7,494,233

All activities relate to continuing operations.

The notes on pages 42 to 83 form part of these financial statements.

CARITAS DIOCESE OF SALFORD
CHARITY STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
For the Year Ended 31 March 2021

		Restricted funds 2021	Unrestricted funds 2021	Total funds 2021	Total funds 2020
		£	£	£	£
INCOME					
Donations and legacies	2	230,857	239,840	470,697	707,635
Other trading activities	3	600	4,615	5,215	12,253
Investment income	4	-	126,628	126,628	121,819
Charitable activities	5	1,141,395	1,217,974	2,359,369	2,503,037
TOTAL INCOME		1,372,852	1,589,057	2,961,909	3,344,744
EXPENDITURE					
Raising funds	7	-	92,681	92,681	98,317
Charitable activities	6	1,370,184	1,545,467	2,915,651	3,359,418
TOTAL EXPENDITURE		1,370,184	1,638,148	3,008,332	3,457,735
Net gains on investments	11	-	310,313	310,313	769,212
NET INCOME/ (EXPENDITURE)		2,668	261,222	263,890	656,221
Transfers		49,191	(49,191)	-	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		51,859	212,031	263,890	656,221
Actuarial gains/(losses) on defined benefit pension schemes	18	-	50,000	50,000	(385,000)
NET MOVEMENT IN FUNDS		51,859	262,031	313,890	271,221
FUND BALANCES AT 1 APRIL 2020		460,552	7,017,062	7,477,614	7,206,393
FUND BALANCES AT 31 MARCH 2021	14	512,411	7,279,093	7,791,504	7,477,614

All activities relate to continuing operations.

The notes on pages 42 to 83 form part of these financial statements.

CARITAS DIOCESE OF SALFORD
CONSOLIDATED BALANCE SHEET
Registered Number: 06594417
As at 31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Tangible fixed assets	10	2,728,656		2,808,820	
Investments	11	5,541,381		5,226,748	
			8,270,037		8,035,568
CURRENT ASSETS					
Debtors	12	359,392		284,648	
Stock		10,070		13,127	
Cash at bank		914,435		1,035,080	
		1,283,897		1,332,855	
CREDITORS: amounts falling due within one year	13	(210,255)		(333,190)	
CURRENT ASSETS LESS CURRENT LIABILITIES			1,073,642		999,665
Defined benefit pension liability	18		(1,535,000)		(1,541,000)
NET ASSETS			7,808,679		7,494,233
CONSOLIDATED FUNDS					
Restricted Funds	14		512,411		460,552
Unrestricted - Designated Funds	14		6,159,776		5,998,448
Unrestricted - General Funds	14		1,136,492		1,035,233
			7,808,679		7,494,233

The financial statements were approved and authorised for issue by the Members of the Council on 9 December 2021 and signed on their behalf by

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 42 to 83 form part of these financial statements.

CARITAS DIOCESE OF SALFORD
CHARITY BALANCE SHEET
Registered Number: 06594417
As at 31 March 2021

	Note	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Tangible fixed assets	10	2,728,656		2,808,820	
Investments	11	5,541,382		5,226,749	
			8,270,038		8,035,569
CURRENT ASSETS					
Debtors	12	358,436		284,151	
Stock		9,572		12,629	
Cash at bank		911,364		1,032,009	
		1,279,372		1,328,789	
CREDITORS: amounts falling due within one year	13	(222,906)		(345,744)	
CURRENT ASSETS LESS CURRENT LIABILITIES			1,056,466		983,045
Defined benefit pension liability	18		(1,535,000)		(1,541,000)
NET ASSETS			7,791,504		7,477,614
CHARITY FUNDS					
Restricted Funds	14		512,411		460,552
Unrestricted - Designated Funds	14		6,159,776		5,998,448
Unrestricted - General Funds	14		1,119,317		1,018,614
			7,791,504		7,477,614

The financial statements were approved and authorised for issue by the Members of the Council on 9 December 2021 and signed on their behalf by

+John

Right Reverend John Arnold
Bishop of Salford
Trustee

Edward Nally
Trustee

The notes on pages 42 to 83 form part of these financial statements.

CARITAS DIOCESE OF SALFORD
CONSOLIDATED CASH FLOW STATEMENT
For the year ended 31 March 2021

	2021	*2020*
	£	£
Cash flows from operating activities		
Net cash provided by operating activities	(120,645)	(199,577)
Cash flows from investing activities		
Purchase of property plant and equipment	-	(27,462)
Net cash provided by investing activities	-	(27,462)
Change in cash and cash equivalent in the reporting period	(120,645)	(227,039)
Cash and cash equivalent at beginning of the period	1,035,080	1,262,119
Cash and cash equivalent at end of the period	914,435	1,035,080

NET CASH FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net income	264,446	656,220
Unrealised gain on investments	(310,313)	(769,212)
Depreciation of tangible fixed assets	80,167	79,718
Increase in debtors	(74,744)	(55,873)
Decrease in creditors	(122,935)	(151,721)
Decrease in stock	3,057	3,291
Defined benefit pension scheme cost less contributions payable	(19,323)	11,000
Defined benefit pension scheme finance cost	59,000	27,000
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	(120,645)	(199,577)

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021	2020
	£	£
Cash in hand	914,435	1,035,080

RECONCILIATION OF NET DEBT	At 1 April 2020	Cash flow	At 31 March 2021
	£	£	£
Cash at hand and in bank	1,035,080	(120,645)	914,435

The notes on pages 42 to 83 form part of these financial statements.

1. ACCOUNTING POLICIES

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

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - (Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Caritas Diocese of Salford meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

1.2 Company information

The charity is a company limited by guarantee (registered number 06594417) which is incorporated and domiciled in the UK. The address of the registered office is Cathedral Centre, 3 Ford Street, Salford, M3 6DP.

1.3 Going concern

Planning for the future in such uncertain times of the Covid-19 pandemic has created significant challenges, however the forecasts, budgets and cash flow projections have been amended for the expected impact on the charity. The trustees have reviewed the financial information and have the view that the charity has adequate resources to continue its activities for the foreseeable future and consider that there were no material uncertainties over the charity's financial viability. The level of liquidity and reserves of the charity give confidence that we will be able to operate fully beyond the next 12 months. Caritas continues to operate in a difficult funding environment and services will be adapted to operate with the funds available. Caritas will continue to review our reserves policy taking into account the current risks that the pandemic has posed.

1.4 Consolidated financial statements

These financial statements consolidate the results of the charity and its subsidiary undertaking. The consolidation has been undertaken on a line by line basis.

The charity has taken advantage of the exemption available to a qualifying entity in FRS 102 from the requirement to present a charity only cash flow statement with the consolidated accounts.

1.5 Company status

The Charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

1.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.7 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the Charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.8 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Support costs have been allocated to charitable activities on the basis of time spent. Governance costs are those incurred in connection with governance and compliance with constitutional and statutory requirements.

1.9 Investments

Fixed asset investments are stated at market value at the balance sheet date. Where investment assets are subject to restrictions on sale, appropriate discounts are applied to their market values. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year.

1.10 Investment properties

Investment properties are included in the balance sheet at their open market value and are not depreciated.

1.11 Tangible fixed assets and depreciation

All assets costing more than £300 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to

write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles	-	20%	straight line
Equipment and tenants improvements	-	20%	straight line
Freehold buildings	-	2%	straight line

1.12 Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred.

1.13 Pensions

The Charity operates one defined contribution pension schemes and one defined benefit scheme during the year. The pension charge for the defined contribution pension schemes represents the amounts payable by the Charity to the funds in respect of the year.

The charity also contributes to the GMPF which is a multi-employer defined benefit scheme.

1.14 Stock

Stock is valued at the lower of cost and net realisable value.

1.15 Financial instruments

The Group has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic Financial Instruments are initially recognised at the transaction value and subsequently measured at amortised cost using an effective interest method. Financial assets are held at amortised cost, comprising of cash and bank in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise bank loans and overdrafts, trade and other creditors.

1.16 Critical accounting judgments and key sources of estimation uncertainty

In the application of the entity's accounting policies which are described above, the Trustees are required to make judgments, estimates, assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Fair value of investment properties

When assessing the fair value of investment properties management have taken into consideration the market value of similar properties and the current state of the properties.

Deferred income

When assessing whether income should be deferred, management have taken into consideration whether the

income has performance-related conditions or other conditions attached that limit its recognition.

Defined benefit pension schemes

The charity has obligations to pay pension benefits to certain employees who are members of the GMPF. The cost of these benefits and the present value of the obligation depend on a number of factors including life expectancy, salary increases and the discount rate on corporate bonds. Management estimate these factors in determining the net pension obligation in the balance sheet. The assumptions reflect historical experience and current trends.

2. DONATIONS AND LEGACIES

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Donations	197,172	98,254	295,426
Legacies	-	50,000	50,000
Appeals and collections			
Caritas Sunday and Annual Appeal	12,905	28,623	41,528
Lent Appeal	-	20,393	20,393
St Joseph's Penny Collection	-	13,638	13,638
Night Provision	-	5,616	5,616
Other events	20,780	22,336	43,116
	230,857	238,860	469,717

Charity	Restricted Funds	Unrestricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Donations	197,172	98,254	295,426
Legacies	-	50,000	50,000
Gift aid from trading subsidiary	-	980	980
Appeals and collections			
Caritas Sunday and Annual Appeal	12,905	28,623	41,528
Lent Appeal	-	20,393	20,393
St Joseph's Penny Collection	-	13,638	13,638
Night Provision	-	5,616	5,616
Other events	20,780	22,336	43,116
	230,857	239,840	470,697

2. DONATIONS AND LEGACIES

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2020	2020	2020
	£	£	£
Donations	401,558	50,274	451,832
Legacies	-	77,462	77,462
Appeals and collections			
Caritas Sunday and Annual Appeal	-	28,961	28,961
St Joseph's Penny Collection	-	71,927	71,927
Night Provision	56,536	-	56,536
Other events	7,695	4,842	12,537
	465,789	233,466	699,255

Charity	Restricted Funds	Unrestricted Funds	Total Funds
	2020	2020	2020
	£	£	£
Donations	401,558	50,274	451,832
Legacies	-	77,462	77,462
Gift aid from trading subsidiary	-	8,380	8,380
Appeals and collections			
Caritas Sunday and Annual Appeal	-	28,961	28,961
St Joseph's Penny Collection	-	71,927	71,927
Night Provision	56,536	-	56,536
Other events	7,695	4,842	12,537
	465,789	241,846	707,635

3. OTHER TRADING ACTIVITIES

Group	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Trading activities			
- book sales	600	4,615	5,215
- charity shops	-	13,115	13,115
	600	17,730	18,330

OTHER TRADING ACTIVITIES

Charity	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Trading activities			
- book sales	600	4,615	5,215
	600	4,615	5,215

OTHER TRADING ACTIVITIES

Group	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £
Trading activities			
- book sales	-	12,253	12,253
- charity shops	-	27,795	27,795
	-	40,048	40,048

OTHER TRADING ACTIVITIES

Charity	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £
Trading activities			
- book sales	-	12,253	12,253
	-	12,253	12,253

4. INVESTMENT INCOME	Restricted Funds	Unrestricted Funds	Total Funds
Group and Charity	**2021**	**2021**	**2021**
	£	**£**	**£**
Dividend income	**-**	**41,327**	**41,327**
Bank interest	**-**	**1,069**	**1,069**
Rents receivable from investment properties	**-**	**84,232**	**84,232**
	-	**126,628**	**126,628**

4. INVESTMENT INCOME	Restricted Funds	Unrestricted Funds	Total Funds
Group and Charity	2020	2020	2020
	£	£	£
Dividend income	-	45,473	45,473
Bank interest	-	2,536	2,536
Rents receivable from investment properties	-	73,810	73,810
	-	121,819	121,819

5. CHARITABLE ACTIVITIES

Group and Charity	Grant income 2021 £	Contract Income 2021 £	Other income 2021 £	Rent 2021 £	Total funds 2021 £
Social work	42,397	633,579	171,448	314,890	1,162,314
Community Services	1,116,946	-	-	80,109	1,197,055
	1,159,343	633,579	171,448	394,999	2,359,369

Group and Charity	Grant income 2020 £	Contract Income 2020 £	Other income 2020 £	Rent 2020 £	Total funds 2020 £
Social work	780,849	55,040	482,027	313,233	1,631,149
Community Services	-	733,027	-	138,861	871,888
	780,849	788,067	482,027	452,094	2,503,037

6. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2021	Support costs 2021	Total 2021
	£	£	£
Charitable activities			
Social work	1,000,916	347,610	1,348,526
Community Services	1,164,961	395,356	1,560,317
	2,165,877	742,966	2,915,651

6. RESOURCES EXPENDED (continued)

	2021
	£
Support costs	
Salary costs	479,490
Training and recruitment	2,592
Travelling expenses	3,738
Repairs and maintenance	7,770
Office service charge	52,366
Insurance	15,371
Telephone	8,477
Household expenses	4,277
Printing, postage and stationery	5,183
IT support	10,835
Professional fees	31,406
Bank charges and interest	2,684
Books and subscriptions	8,976
Depreciation	62,676
Miscellaneous costs	13,848
	709,689
Governance costs	
Wages and salaries	50,676
Professional fees	17,748
	778,113

During the year the charity made grants totalling £28,234 (2020: £16,633) to individuals.

6. RESOURCES EXPENDED

Group and Charity	Activities undertaken directly 2020 £	Support costs 2020 £	Total 2020 £
Charitable activities			
Social work	1,409,140	375,673	1,784,813
Community Services	1,243,177	331,428	1,574,605
	2,652,317	707,101	3,359,418

	2020
	£
Support costs	451,539
Salary costs	3,986
Training and recruitment	9,147
Travelling expenses	59,544
Repairs and maintenance	3,316
Office service charge	13,328
Insurance	10,272
Telephone	4,233
Household expenses	8,825
Printing, postage and stationery	11,359
IT support	6,410
Professional fees	2,616
Bank charges and interest	8,130
Books and subscriptions	56,676
Depreciation	894
Miscellaneous costs	-
Profit on disposal of fixed assets	
	650,275
Governance costs	60,162
Wages and salaries	17,358
Professional fees	
	727,795

7. EXPENDITURE ON RAISING FUNDS

Group	Direct fundraising costs 2021 £	Support costs 2021 £	Total Funds 2021 £
Appeals and collections			
Trading activities - charity shops	11,579	-	11,579
Fundraising and communications	53,924	35,147	89,071
Expenditure on rental properties	3,610	-	3,610
	69,113	35,147	104,260

Charity	Direct fundraising costs 2021 £	Support costs 2021 £	Total Funds 2021 £
Appeals and collections			
Fundraising and communications	53,924	35,147	89,071
Expenditure on rental properties	3,610	-	3,610
	57,534	35,147	92,681

Group	Direct fundraising costs 2020	Support costs 2020	Total Funds 2020
	£	£	£
Appeals and collections			
Trading activities - charity shops	19,416	-	19,416
Fundraising and communications	65,304	17,410	82,714
Expenditure on rental properties	12,319	3,284	15,603
	97,039	20,694	117,733

Charity	Direct fundraising costs 2020	Support costs 2020	Total Funds 2020
	£	£	£
Appeals and collections			
Fundraising and communications	65,304	17,410	82,714
Expenditure on rental properties	12,319	3,284	15,603
	77,623	20,694	98,317

8. NET INCOME

This is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets:		
- owned by the charity	**80,167**	79,718
Auditors' remuneration - audit fees	**13,800**	13,560
Auditors' remuneration - non-audit fees	**3,948**	3,798
Staff pension contributions	**73,538**	118,418

During the year, no Members of the Council received any remuneration, benefits or reimbursement of expenses. (2020 - £NIL).

9. STAFF COSTS, STAFF NUMBERS AND THE COST OF KEY MANAGEMENT PERSONNEL

	2021	2020
	£	£
Staff costs were as follows:		
Wages and salaries	**1,973,195**	2,216,733
Social security costs	**151,523**	172,724
Other pension costs	**73,538**	118,418
	2,198,256	2,507,875

The number of employees whose emoluments amounted to more than £60,000 during the year was as follows:

	2021	2020
	No	No
£60,001 - £70,000	**1**	-
£70,001 - £80,000	-	1

There were no Directors to whom retirement benefits are accruing under money purchase schemes in respect of qualifying services.

The key management personnel of the charity comprise the senior management team and are listed in the legal and administration information on page 1. The total employee benefits of the key management personnel of the charity were £256,774 (2020: £302,778). There was a settlement payment in the year of £7,000 (2020: £nil).

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

	2021	2020
	No.	No.
Administrative staff	13	15
Management staff	20	21
Home and care workers	73	68
	106	104

10. TANGIBLE FIXED ASSETS

Group	Freehold land and buildings	Equipment and tenants improvements	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 April 2020	3,105,713	141,847	14,000	3,261,560
Disposals	-	(58,674)	-	(58,674)
At 31 March 2021	3,105,713	83,173	14,000	3,202,886
Depreciation				
At 1 April 2020	360,754	82,973	9,013	452,740
Charge for the year	62,111	15,253	2,800	80,164
Disposals	-	(58,674)	-	(58,674)
At 31 March 2021	422,865	39,552	11,813	474,230
Net book value				
At 31 March 2021	2,682,848	43,621	2,187	2,728,656
At 31 March 2020	2,744,959	58,874	4,987	2,808,820

TANGIBLE FIXED ASSETS

Charity	Freehold land and buildings	Equipment and tenants improvements	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2020	3,105,713	134,938	14,000	3,254,651
Disposals	-	(58,674)	-	(58,674)
At 31 March 2021	3,105,713	76,264	14,000	3,195,977
Depreciation				
At 1 April 2020	360,754	76,064	9,013	445,831
Charge for the year	62,111	15,253	2,800	80,164
Disposals	-	(58,674)	-	(58,674)
At 31 March 2021	422,865	32,643	11,813	467,321
Net book value				
At 31 March 2021	2,682,848	43,621	2,187	2,728,656
At 31 March 2020	2,744,959	58,874	4,987	2,808,820

11. FIXED ASSET INVESTMENTS

Group	Investment Property	Unlisted securities	Total
	£	£	£
Market value			
At 1 April 2020	3,115,000	2,111,748	5,226,748
Additions	4,320	-	4,320
Revaluations	85,680	224,633	310,313
At 31 March 2021	3,205,000	2,336,381	5,541,381

FIXED ASSET INVESTMENTS

Charity	Investment Property	Unlisted securities	Investment in Subsidiary	Total
	£	£		£
Market value				
At 1 April 2020	3,115,000	2,111,748	1	5,226,749
Additions	4,320	-	-	4,320
Revaluations	85,680	224,633	-	310,313
At 31 March 2021	3,205,000	2,336,381	1	5,541,382

Investments at market value comprise:

	Charity 2021	Group 2021	Charity 2020	Group 2020
	£	£	£	£
Investment property	3,205,000	3,205,000	3,115,000	3,115,000
Unlisted investments	2,336,382	2,336,381	2,111,749	2,111,748
Total market value	5,541,382	5,541,381	5,226,749	5,226,748

Investment properties were valued by Sanderson Weatherall, Chartered Valuation Surveyors at fair value on 22 June 2018. The carrying value of investment properties was updated to current market value as at May 2021, as assessed by local independent estate agents.

All the fixed asset investments are held in the UK.

Unlisted investments are made up of £241,720 in the CCLA Investment Fund, £1,094,662 in the COIF Ethical Fund and £1,000,000 in the COIF deposit fund.

11. FIXED ASSET INVESTMENTS (continued)

INVESTMENT IN SUBSIDIARY UNDERTAKING

Caritas Diocese of Salford Trading Limited is a wholly owned subsidiary of Caritas Diocese of Salford with registered number 08717793. The results of Caritas Diocese of Salford Trading Limited are as follows:

i) Profit and loss account for year to 31 March 2021

	2021 £
Turnover	3,446
Cost of sales	(202)
Gross Profit	3,244
Administration expenses	(11,379)
Other Operating Income	9,669
Profit for the year	1,534
Gift Aid Distribution	(980)

ii) Balance sheet as at 31 March 2021

	2021 £
Stock	498
Debtors	14,931
Cash in hand	3,071
Creditors falling due within one year	(1,325)
Net Assets	17,175
Share capital	1
Profit and loss account	17,174
Shareholders surplus	17,175

12. DEBTORS

Group	2021	2020
	£	£
Due within one year		
Trade debtors	**115,956**	164,185
Prepayments and accrued income	**243,436**	120,463
	359,392	284,648

Charity	2021	2020
	£	£
Due within one year		
Trade debtors	**115,956**	164,185
Prepayments and accrued income	**242,480**	119,966
	358,436	284,151

13. CREDITORS:

	2021	*2020*
	£	£
Group		
Due within one year		
Trade creditors	**11,191**	24,905
Other creditors	**11,895**	13,711
Accruals and deferred income	**187,169**	294,574
	210,255	333,190

	2021	*2020*
	£	£
Charity		
Due within one year		
Trade creditors	**11,052**	24,905
Other creditors	**11,895**	12,974
Accruals and deferred income	**185,983**	293,889
Amounts due to subsidiary undertakings	**13,976**	13,976
	222,906	345,744

Deferred income	2021	2020
	£	£
Deferred income at 1 April 2020	**258,108**	333,704
Resources deferred in year	**80,818**	258,108
Amounts released from previous years	**(258,108)**	(333,704)
Deferred income at 31 March 2021	**80,818**	258,108

As at 31 March 2021 the charity was holding funds received in advance for work that will be undertaken in 2021/22.

14. STATEMENT OF FUNDS

Charity	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,808,820	-	-	-	(80,167)	2,728,653
Long term investments	4,226,749	-	-	310,313	4,320	4,541,382
Reserve fund	503,879	-	-	-	(79,138)	424,741
Pension reserve	(1,541,000)	-	44,000	(38,000)	-	(1,535,000)
	5,998,448	-	44,000	272,313	(154,985)	6,159,776
GENERAL FUNDS						
General Funds	1,018,614	1,589,057	(1,682,151)	38,000	105,794	1,119,317
Total unrestricted funds	7,017,062	1,589,057	(1,638,151)	310,313	(49,191)	7,279,093

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
RESTRICTED FUNDS						
Blackburn with Darwen Maryvale	-	112,350	(159,231)	-	46,881	-
St Joseph's Welfare	-	147,787	(121,478)	-	(9,461)	16,848
Post Adoption	5,000	5,000	(5,000)	-	-	5,000
Cornerstone Drop In Centre	105,104	272,393	(302,394)	-	-	75,103
St Joseph's Mission for the Deaf	180,429	1,000	(32,322)	-	-	149,107
Catholic Family Care	8,081	581	(1,746)	-	-	6,916
The Lalley	42,762	184,397	(97,690)	-	-	129,469
Red Door	-	38,575	(25,430)	-	-	13,145
Sr Joan's Service	-	118	(12,531)	-	12,413	-
Night Provision	71,017	287,959	(354,626)	-	-	4,350
Refugee Response	26,354	147,925	(98,657)	-	-	75,622
Education	12,080	92,304	(95,570)	-	(1,964)	6,850
Gubay Crisis Fund	7,000	22,463	(33,495)	-	4,032	-
Caritas Bishop's Fund	-	30,000	-	-	-	30,000
Caritas in Action	2,724	30,000	(30,014)	-	(2,710)	-
Subtotal	460,552	1,372,852	(1,370,184)	-	49,191	512,411
Total of Funds	7,477,612	2,961,909	(3,008,335)	310,313	-	7,791,504

14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
Designated Funds	5,998,448	-	44,000	272,313	(154,985)	6,159,776
General Funds	1,018,614	1,589,057	(1,682,151)	38,000	105,794	1,119,317
Subtotal	7,017,062	1,589,057	(1,638,151)	310,313	(49,191)	7,279,093
Restricted Funds	460,552	1,372,852	(1,370,184)	-	49,191	512,411
Total of Funds	7,477,614	2,961,909	(3,008,335)	310,313	-	7,791,504

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

14. STATEMENT OF FUNDS

Group	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
DESIGNATED FUNDS						
Fixed assets fund (including revaluations)	2,808,820	-	-	-	(80,167)	2,728,653
Long term investments	4,226,749	-	-	310,313	4,320	4,541,382
Reserve Fund	503,879	-	-	-	(79,138)	424,741
Pension reserve	(1,541,000)	-	44,000	(38,000)	-	(1,535,000)
	5,998,448	-	44,000	272,313	(154,985)	6,159,776
GENERAL FUNDS						
General Funds	1,035,233	1,601,192	(1,695,692)	38,000	105,794	1,136,492
Total unrestricted funds	7,033,681	1,601,192	(1,651,692)	310,313	(49,191)	7,296,268

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
RESTRICTED FUNDS						
Blackburn with Darwen Maryvale	-	112,350	(159,231)	-	46,851	-
St Joseph's Welfare	-	147,787	(121,478)	-	(9,461)	16,848
Post Adoption	5,000	5,000	(5,000)	-	-	5,000
Cornerstone Drop In Centre	105,104	272,393	(302,394)	-	-	75,103
St Joseph's Mission for the Deaf	180,429	1,000	(32,322)	-	-	149,107
Catholic Family Care	8,081	581	(1,746)	-	-	6,916
The Lalley	42,762	184,397	(97,690)	-	-	129,469
Red Door	-	38,575	(25,430)	-	-	13,145
Sr Joan's Service	-	118	(12,531)	-	12,413	-
Night Provision	71,017	287,959	(354,626)	-	-	4,350
Refugee Response	26,354	147,925	(98,657)	-	-	75,622
Education	12,080	92,304	(95,570)	-	(1,964)	6,850
Gubay Crisis Fund	7,000	22,463	(33,495)	-	4,032	-
Caritas Bishop's Fund	-	30,000	-	-	-	30,000
Caritas in Action	2,724	30,000	(30,014)	-	(2,710)	-
Subtotal	460,552	1,372,852	(1,370,184)	-	49,191	512,411
Total of Funds	7,494,233	2,974,044	(3,021,876)	310,313	-	7,808,679

14. STATEMENT OF FUNDS (continued)

SUMMARY OF FUNDS

	Brought Forward	Incoming Resources	Resources Expended	Gains/ (Losses)	Transfers	Carried Forward
	£	£	£	£	£	£
Designated Funds	5,998,448	-	44,000	272,313	(154,985)	6,159,776
General Funds	1,035,233	1,601,192	(1,695,692)	38,000	105,794	1,136,492
Subtotal	7,033,681	1,601,192	(1,651,692)	310,313	(49,191)	7,296,268
Restricted Funds	460,552	1,372,852	(1,370,184)	-	49,191	512,411
Total of Funds	7,494,233	2,974,044	(3,021,876)	310,313	-	7,808,679

Transfers are made to restricted funds from general funds where expenditure exceeds restricted income.

Details of funds

DESIGNATED FUNDS:

Fixed assets reserve

The fixed assets fund has been set up to assist in identifying those funds that are not free funds and it represents the net book value of tangible assets.

Reserve Fund

This fund has been set up to reflect the anticipated costs of redundancy if the Charity were to discontinue its charitable activities.

Investment reserve

The investments fund has been set up to assist in identifying those funds that are not free funds and it represents the net book value of investments excluding short term investments to generate revenue.

RESTRICTED FUNDS:

Blackburn with Darwen Maryvale

Blackburn with Darwen Maryvale Fund relates to contract income and services provision costs for supported accommodation units in Blackburn.

St Joseph's Welfare

The Community Development Fund represents income received to fund support work with elderly people in the North Manchester communities delivered by the St Joseph's Welfare Service.

Post Adoption

The restricted fund relates to income received from a family trust to specifically fund therapeutic work within the Adoption Support Service.

Caritas Bishop's Fund

The purpose of this fund is to provide immediate support to families or individuals facing a crisis.

14. STATEMENT OF FUNDS (continued)

Cornerstone Centre

Cornerstone operates as a drop in day centre for homeless women and men and other adults marginalised because of poor mental health, learning disability or other disabling conditions. The help offered includes hot and cold beverages, snacks, cooked lunches, a good as new clothing service, laundry and shower facilities and, on occasion, haircuts. Centre workers assist people in their claims for benefit and applications for housing. The service is funded by voluntary donations and donations received specifically for the service are designated against it.

St. Joseph's Mission to Deaf People

The St Joseph's Mission for Deaf People Fund is used to support the deaf and hard of hearing communities in the Diocese of Salford.

Catholic Family Care

The Catholic Family Care fund is established to provide clothing and footwear to families in need. Funds have arisen through the annual subscriptions received from members, net of any expenditure in respect of it's charitable objectives.

The Lalley

The Lalley Fund is a community centre responding to local deprivation and poverty.

Red Door

The Red Door Fund in Bury is a drop in support service for homeless people.

Sr Joan's Centre

The Sr Joan's Service responds to the needs of the local community particularly the elderly and carers in Bury.

Night Provision

Funds restricted to providing The Safe Haven night shelter.

Refugee Response

This restricted fund is being used to coordinate the support of refugees in the Diocese of Salford following the global appeal by Pope Francis.

Education

The Education Fund is used to provide an English language provision in Manchester mainly, but not exclusively for refugees and asylum seekers.

Caritas in Action

Leadership training out of poverty, deepening faith and the application of Catholic Social Teaching leading to practical social action.

Gubay Crisis Fund

The Albert Gubay Crisis Fund has been set up with the support of their Trustees to direct and target immediate relief from poverty through the administration of small grants (up to the value of £500) to families and individuals in the Diocese of Salford.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2021	2021	2021
	£	£	£
Tangible fixed assets	-	2,728,656	2,728,656
Fixed asset investments	-	5,541,381	5,541,381
Current assets	512,411	771,486	1,283,897
Creditors due within one year	-	(210,255)	(210,255)
Pension scheme liability	-	(1,535,000)	(1,535,000)
	512,411	7,296,268	7,808,679

Group	Restricted Funds	Unrestricted Funds	Total Funds
	2020	2020	2020
	£	£	£
Tangible fixed assets	-	2,808,820	2,808,820
Fixed asset investments	-	5,226,748	5,226,748
Current assets	593,499	739,356	1,332,855
Creditors due within one year	(132,947)	(200,243)	(333,190)
Pension scheme liability	-	(1,541,000)	(1,541,000)
	460,552	7,033,681	7,494,233

16. OPERATING LEASE COMMITMENTS

At 31 March 2021 the group had future minimum lease payments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2021	*2020*	2021	*2020*
	£	£	£	£
Within 1 year	12,750	12,750	1,220	1,220
Between 2 and 5 years	-	12,750	-	-
	12,750	25,500	1,220	1,220

17. COMPANY LIMITED BY GUARANTEE

The Council of the Charity guarantees to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

18. PENSION

The charity provides pension arrangements to some of its employees through the Greater Manchester Pension Fund administered by Tameside Metropolitan Borough Council. This is a multi-employer defined benefit scheme.

The charity also provides pension arrangements through a money purchase scheme administered by Friends Provident.

18. PENSION (CONTINUED)

The amounts recognised in the balance sheet are as follows

	2021	2020
	£	£
Fair value of employer assets	5,052,000	4,416,000
Present value of funded obligations	(6,587,000)	(5,957,000)
Net pension liability	1,535,000	1,541,000

Fair value of employer assets has been limited to the present value of funded obligations from its fair value as there is no future economic benefits expected to return to the charity.

Amounts recognised in the Statement of Financial Activities:

	2021	2020
	£	£
Service cost	(23,000)	-
Interest on Employer Assets	98,000	121,000
Interest on Pension Scheme Liabilities	(134,000)	(148,000)
Total net interest	(59,000)	(27,000)

Amounts recognised in other recognised gains / (losses)

	2021	2020
	£	£
Actual return less expected return on pension scheme assets	818,000	(599,000)
Changes in financial assumptions underlying the present value of the scheme liabilities	(768,000)	214,000
Total recognised gain/(loss) in OCI	50,000	(385,000)

Changes in the present value of the defined benefit obligation were as follows:

	2021	2020
	£	£
Defined benefit obligation recognized at 1 April 2020	5,957,000	6,288,000
Service cost	23,000	28,000
Interest cost	134,000	148,000
Contribution by members	4,000	4,000
Remeasurement	768,000	(214,000)
Estimated benefits paid	(299,000)	(297,000)
Closing defined benefit obligation	6,587,000	5,957,000

18. PENSION (CONTINUED)

Changes in the fair value of the charities share of scheme assets are as follows:

	2021	2020
	£	£
Fair value of employer assets at 1 April 2020	4,416,000	5,170,000
Contributions by members	4,000	4,000
Contributions by the employer	15,000	17,000
Return on assets (excluding interest)	818,000	(599,000)
Benefits paid	(299,000)	(297,000)
Interest income	98,000	121,000
Closing fair value of employer assets	5,052,000	4,416,000

The major categories of fund assets as follows:

	Assets at 31 March 2021	Assets at 31 March 2020
	£	£
Equities	3,637,440	3,047,000
Bonds	606,240	662,000
Property	353,640	309,000
Cash	454,680	398,000
	5,052,000	4,416,000

The principal assumptions at the balance sheet date:

	2021	2020
	% per annum	% per annum
Inflation rate (CPI)	2.85	2.0
Future salary increase rate	3.60	2.8
Future pension increase rate	2.85	2.3
Discount rate	1.95	2.3

The sensitivities regarding the principal assumptions used to measure the scheme liabilities as at 31 March 2021 are:

	Approximate % increase to employer liability	Approximate monetary amount £'000
0.5% decrease in real discount rate	6	377
0.5% increase in the salary increase rate	0	6
0.5% increase in the pension increase rate	6	365

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

	At 31 March 2021	At 31 March 2020
Retiring today		
Males	20.5	20.5
Females	23.3	23.1
Retiring in 20 years		
Males	21.9	22.0
Females	25.3	25.0

19. RELATED PARTY TRANSACTIONS

Caritas Diocese of Salford, over several years, has been working closely with the Diocese of Salford to ensure that the charitable purposes of both charities complement their shared mission. To effect this a convergence of governance and a planned transition of Trusteeship occurred so that the trustees of Caritas Diocese of Salford are now the same as those of the Diocese of Salford.

The charity has benefited from the rent free provision of premises from the Diocese of Salford which is not deemed material for these accounts and has therefore not been included within them.

The charity has also had transactions with its wholly owned trading subsidiary, Caritas Diocese of Salford Trading Limited. As at 31 March 2021 Caritas Diocese of Salford owed Caritas Diocese of Salford Trading Limited £13,976 (2020: £13,976) due to clarifications in the treatment of gift aid from subsidiaries. During the year £980 (2020: £17,240) was paid to Caritas Diocese of Salford from Caritas Diocese of Salford Trading Limited in respect of gift aid.

There were no other related party transactions that need to be disclosed.

20. FINANCIAL INSTRUMENTS

Group	2021	2020
	£	£
Financial assets measured at amortised cost	1,030,391	1,079,299
Financial liabilities measured at amortised cost	129,437	75,082

Financial assets consist of cash, trade debtors and other debtors

Financial liabilities consist of loans, trade creditors, other creditors and accruals

21. POST BALANCE SHEET EVENT

On 30 June 2021 Caritas Diocese of Salford received a property free of charge. No formal valuation of the property has yet been made.

22. COMPARATIVE CONSOLIDATED FIGURES BY FUND TYPE YEAR ENDED 31 MARCH 2020

		Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
INCOME				
Donations and legacies	2	465,789	233,466	699,255
Other trading activities	3	-	40,048	40,048
Investment income	4	-	121,819	121,819
Charitable activities	5	764,512	1,738,525	2,503,037
TOTAL INCOME		1,230,301	2,133,858	3,364,159
EXPENDITURE				
Raising funds	7	-	117,733	117,733
Charitable activities	6	1,408,597	1,950,821	3,359,418
TOTAL EXPENDITURE		1,408,597	2,068,554	3,477,151
Net gains on investments	11	-	769,212	769,212
NET (EXPENDITURE)/INCOME		(178,296)	834,516	656,220
Transfers		116,236	(116,236)	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		(62,060)	718,280	656,220
Actuarial gains/(losses) on defined benefit pension schemes	18	-	(385,000)	(385,000)
NET MOVEMENT IN FUNDS		(62,060)	333,280	271,220
FUND BALANCES AT 1 APRIL 2019		522,612	6,700,401	7,223,013
FUND BALANCES AT 31 MARCH 2020	14	460,552	7,033,681	7,494,233

23. COMPARATIVE CHARITY FIGURES BY FUND TYPE YEAR ENDED 31 MARCH 2020 -CHARITY

		Restricted funds 2020	Unrestricted funds 2020	Total funds 2020
		£	£	£
INCOME				
Donations and legacies	2	465,789	241,846	707,635
Other trading activities	3	-	12,253	12,253
Investment income	4	-	121,819	121,819
Charitable activities	5	764,512	1,738,525	2,503,037
TOTAL INCOME		1,230,301	2,114,443	3,344,744
EXPENDITURE				
Raising funds	-	-	98,317	98,317
Charitable activities	6	1,408,597	1,950,821	3,359,418
TOTAL EXPENDITURE		1,408,597	2,049,138	3,457,735
Net gains on investments	11	-	769,212	769,212
NET INCOME		(178,296)	834,517	656,221
Transfers		116,236	(116,236)	-
NET INCOME BEFORE OTHER RECOGNISED GAINS / (LOSSES)		(62,060)	718,281	656,221
Actuarial gains/(losses) on defined benefit pension schemes	18	-	(385,000)	(385,000)
NET MOVEMENT IN FUNDS		(62,060)	33,281	271,221
FUND BALANCES AT 1 APRIL 2019		522,612	6,683,781	7,206,393
FUND BALANCES AT 31 MARCH 2020	14	460,552	7,017,062	7,477,614