



TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31ST DECEMBER 2024

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The Trustees present their annual report and the financial statements of the charity for the period ended 31st December 2024

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity name:	Sandwell Churches Link
Charity registration number:	1167003
Registered address:	Wesley Methodist Church 291 High Street West Bromwich B70 8ND
Trustees:	Mrs. Hazel Bloxham Rev. Bev Thomas Mrs. Esther Spence Rev. Jon Grant Ms. Elizabeth Farley Mr. Trevor Palfreyman Pastor. Niyi Oludayomi Dr. David Jarrett
Chief Executive Officer:	Mr. James Lynch
Independent Examiner:	Mr. Eric Moore 2, Orchard Way Great Barr Birmingham B43 6PN
Principal Bankers:	Lloyds Bank Ltd.

CHARITY STATUS

The charity is a charitable incorporated organisation (CIO) registered in 2016

AIMS AND PURPOSE

The objects of Sandwell Churches Link are to:

- *Play a key strategic role in reducing poverty in all its forms in Sandwell, including homelessness, food poverty, financial exclusion, and loneliness.*
- *Help local churches rooted in neighbourhoods to connect with the wider community including other faiths, businesses, voluntary and community groups and public sector organisations*
- *Help local churches to connect with each other in collaborative learning, shared resources and combined social action*
- *Support churches by offering training, to enable them to use an asset-based approach to working with their local communities.*

REVIEW OF ACTIVITIES

Sandwell Churches Link (SCL) is a small charity, with a bold mission to work together to help end poverty in Sandwell. The charity operates with an extensive network of partners all of whom share this mission. Our partnerships start with churches of all denominations but also extends to other-faith groups and community organisations with no particular faith connection.

During 2024, the core activities of Sandwell Churches' Link were continuing to:

- Develop the Sandwell Church Network, in each of the 6 towns.
- Develop of the Sandwell Clothing Bank Project.
- Support 'Places of Welcome' and 'Warm Spaces' initiatives.
- Provide support and innovation to the Sandwell Food Power Network, through a network of Foodbanks, Pantries and Community Meals.
- Work with local churches on effective community engagement and outreach through the 'Opening New Doors' project.
- Tackle financial exclusion, through the expansion of CAP Debt provision across the 6-towns of Sandwell.
- Pioneer the development of Community Hubs across the borough.
- Help churches and community groups to communicate more effectively with their neighbourhoods and local networks.

During 2024, cost of living continued to rise, and the impact as always, is experienced most acutely by those on the margins of poverty, with the least resources. Consequentially, the need for food banks and pantries has continued to grow, along with the rising need for the provision of clothing and school uniforms. The inability to afford even the basic necessities has resulted in the knock-on effect of many resorting to borrowing money, leading to the added pressure of mounting debts. Against this worrying backdrop SCL has seen the heartening willingness of local churches and other community organisations to step into the gap, despite their own financial shortages, to help those on the margins of their communities.

Sandwell Churches Link has continued to play an important role in helping coordinate, resource and encourage many of these projects, including the operation and development of the Sandwell Clothing Bank, and Sandwell Debt Centre, in partnership with Christians Against Poverty (CAP). Sandwell Churches Link also plays a key role in sharing key information, resources and learning across the borough, working closely with Sandwell Council for Voluntary Service (SCVO) and Sandwell Metropolitan Borough Council and all the main food networks, such as Trussell Trust, Your Local Pantry and Black Country Food Bank who continue to lead on the provision of food in Sandwell.

Sandwell Churches Link is very grateful for the privilege to work with so many great churches and community partners, and to its sponsors who enable us to operate the charity.

FINANCIAL REVIEW

Income generation

The total income for the year was £120,585 (2023: £128,330), which was generated through voluntary donations, grants, consultancy, and training courses.

Expenditure

Total expenditure was £90,795 (2023: £74,972)

Funds

Overall funds are £101,071 (2023: £71,281) of which £41,031 (2023: £22,283) are restricted funds and £20,000 are designated funds (2023: £20,000)

Reserves policy

The charity holds unrestricted, restricted and designated funds. Transfers can be made from unrestricted to restricted funds to prevent restricted funds from going into deficit. Our overall policy is to hold reserves at a minimum threshold necessary to operate the organisation (not more than 3 months expenditure) or higher when specific projects are being planned for subsequent years. (The charity currently holds £20,000 in designated funds, specifically allocated for this purpose.)

Signed:

A handwritten signature in black ink, appearing to be "E Farley", written over a horizontal line.

Ms. Elizabeth Farley, Chair of Trustees

ON BEHALF OF THE TRUSTEES

Date: 16th May 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

	CHARITY COMMISSION FOR ENGLAND AND WALES	Independent examiner's report on the accounts		
Section A Independent ESandwell Churches Linkxaminer's Report				
Report to the trustees/ members of	Sandwell Churches Link			
On accounts for the year ended	31 December 2024	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Charity no (if any)</td> <td style="border: 1px solid black; padding: 5px;">1167003</td> </tr> </table>	Charity no (if any)	1167003
Charity no (if any)	1167003			
Set out on pages				
I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended				
Responsibilities and basis of report	As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").			
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.				
Independent examiner's statement	I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect: - accounting records were not kept in accordance with section 130 of the Act or - the accounts do not accord with the accounting records			
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached. <i>* Please delete the words in the brackets if they do not apply.</i>				
Signed: [Signature]		Date: 4.3.25		
Name: Eric Moore				
Relevant professional qualification(s) or body (if any):	FCA			
Address: 2, Orchard Way, Great Barr				
BIRMINGHAM				
B43 6PN				

STATEMENT of FINANCIAL ACTIVITIES

For the accounting period 1st January 2024 to 31st December 2024

	Notes	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
Income	1	£	£	£	£	£	£
Grants, Donations & Legacies		26,756	92,090	118,846	27,720	97,639	125,359
Income from Charitable Activities		1,015	724	1,739	1,690	1,281	2,971
Total Incoming Resources		27,771	92,814	120,585	29,410	98,920	128,330
Expenditure	2						
Raising Funds				4,901			
Charitable Activities				85,894			
Support Costs							
Total expenditure				90,795			74,972
Income/Expenditure				29,790			53,358
Balance B/fwd				71,281			17,923
Balance C/Fwd				101,071			72,281

Ms. Elizabeth Farley, Chair of Trustees
ON BEHALF OF THE TRUSTEES

Signed:



Date: 16th May 2025

1. ANALYSIS of INCOME for 2023/2024

INCOME				2024					2023
	Unrestricted	Restricted	Designated	Totals		Unrestricted	Restricted	Designated	Totals
Grants & Donations	£	£		£		£	£		£
Walter Stanley Trust	£25,000	£14,000		£39,000	WST	£25,000	£14,000	£20,000	£59,000
National Lottery		£60,000		£60,000	Nat Lot		£9,500		£9,500
ACTS435		£1,945		£1,945	Benefact		£21,660		£21,660
Churches	£250	£14,800		£15,050	Churches		£7,219		£7,219
Donations	£1,506	£1,345		£2,851	Donations	£620	£2,324		£2,944
Charitable activities	£1,015	£724		£1,739	Charitable acts	£1,690	£1,281		£2,971
					Sandwell MBC		£12,000		£12,000
					Other grants	£2,100	£10,936		£13,036
	£27,771	£92,814		£120,585		£29,410	£78,920	£20,000	£128,330
B fwd from 2023	£28,998	£22,283	£20,000	£71,281					£17,923
Expenditure									
(see over)	£16,729	£74,066							£74,972
Balance at the bank	£40,040	£41,031	£20,000	£101,071					£71,281

2. ANALYSIS of EXPENDITURE for 2023/2024

	Total Expenses	Total Expenses
	2024	2023
	£	£
Expenditure on raising funds	£4,501.00	£2,838.00
Website and Promotion	£400.00	£115.00
Total expenditure on raising funds	£4,901.00	£2,953.00
Charitable Activities		
Employee Salaries	49,316	46,746
Sessional Workers Costs	2,278	
Office Rental	1,250	1,275
Training Courses	500	679
Events	630	
Promotional Filming	1,100	433
IT and Comms	1,386	252
Legal and Insurance	739	527
Travel and other Expenses	9,363	2,930
Partner Project Support	19,332	19,177
Total Charitable Activities	85,894	72,019
TOTAL EXPENDITURE	90,795	74,972