

THE RIPPLE EFFECT - LANCASTER

England & Wales · Charity number 1177095

Details

Other names	THE RIPPLE EFFECT
Status	Registered
Legal form	CIO
Registered	2018-02-09
Register	View on the Charity Commission register

Contact

Address	9 First Terrace Sunderland Point Morecambe Lancashire LA3 3HR
Phone	07762720456
Email	info@therippleeffect.info
Website	www.therippleeffect.info

Activities

Objects: TO PROVIDE RELIEF TO REFUGEES AND THOSE SEEKING REFUGE STATUS THROUGH THE PROVISION OF CLOTHING, SLEEPING BAGS, FOOD, TENTS AND SUCH OTHER ITEMS OF AID AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION DETERMINE.

Activities: To provide relief to refugees and those seeking refugee status in Europe through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Disability, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Greece
- Poland
- Serbia
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£1,196	£1,375	-	-
2024-12-31	£2,000	£2,929	-	-
2023-12-31	£3,187	£4,512	-	-
2022-12-31	£5,452	£3,348	-	-
2021-12-31	£6,605	£5,238	-	-

Trustees

Name	Role	Appointed
BRIAN JOHN HOLMES	Chair	2020-05-10
Carole Roberts		2018-02-03
JULIE VALLANCE		2018-02-03
Thomas William Vallance		2020-05-10

THE RIPPLE EFFECT - LANCASTER

England & Wales - Charity number 1177095

Accounts



Trustees' Annual Report for the period

	Period start date			Period end date		
	Day01	Mon01th	Year2025	Day31	Month12	Year2025
From				To		

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1 Carole Roberts	Treasurer		
2 Julie Vallance	Secretary		
3 Brian Holmes	Trustee		
4 Tom Vallance	Trustee		
5			
6			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Summary of the main achievements of the charity during the year.

To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.

The Trustees continue to give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the treasurer's report.

The Trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work since January 2024 to December 2024.

Information is regularly updated on social media and our website.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

ACHIEVEMENTS AND PERFORMANCE

March 2025

Fund raising event in the form of a fashion show at Heysham Golf Club with proceeds split between The Ripple Effect Lancaster and Overton St Helen's Church.

Talk at Overton & District WI about the work of The Ripple Effect and the reality of asylum seeking and choosing to become a refugee.

Donation received from the WI and also donations from individuals at the meeting.

August 2025

Participated in "Yard Sale" in Overton to raise funds

November 2025

1 pallet of aid sent to Chios containing predominantly abayas, sleeping bags and blankets in preparation for the winter.

January - December

Selected items sold on "Vinted" to raise funds and also books sold via "Sell Your Books".

We have become a focus for the donation of small items of furniture that we donate to those granted leave to remain and who are setting up home in the UK. We have passed on various household items, cutlery, crockery, tables, chairs etc.

Aid accepted and sorted in preparation for events and for sending to camps abroad, in particular the Greek island of Chios.

We are an accepted charity for participation in Lancaster University's "Don't Ditch It campaign. Students returning homes leave a plethora of items that they no longer require and/or are unable to take home with them especially when returning abroad. We are allocated slots to go and choose items that may be of benefit to us to donate onwards or to sell to raise funds.

Jumble Sale planned for early 2026 at Overton Memorial Hall, using items remaining from the fashion show and also items salvaged from Lancaster University Don't Ditch It Campaign. Proceeds to be shared with the memorial hall.

We continue to collect spent candles/candle wax, to pass onto Ukrainian refugees, who are making trench candles for the soldiers on the front line in Ukraine.

Going forward we plan to spend less time accepting and sorting clothing and more time raising funds to enable us to purchase new clothing especially underwear that will be sent straight from the supplier to the areas in need, although we tend to focus on Offene Arme on Chios as we are very confident in their capabilities in getting aid to those in need at the camp on the island.

Section E

Financial review

Brief statement of the charity's policy on reserves

Surplus funds remain in a savings account. Our aim is to have sufficient funding at any time to enable us to transport our aid.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Principal funding comes from our own fundraising events
Goods are donated and those that are suitable for our purpose are distributed to those in need via various sources.
Anything that isn't suitable is recycled to raise funds- clothing via Roberts Recycling or platforms such as Vinted and Sell your books..
Table top sales, Facebook Marketplace sales and similar.
Most of our expenditure has been spent on shipping our aid. Provision of aid is our key object.
We only maintain a small savings account alongside our current account as our funds are never sufficient to tie up long term. We aim as funding allows to ship aid abroad.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

J. Vallance

Carole Roberts

Full name(s)

JULIE VALLANCE

CAROLE ROBERTS

Position (eg Secretary, Chair, etc)

SECRETARY

TREASURER

Date

20.2.26.



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Ripple Effect

1177095

Receipts and payments accounts

CC16a

For the period
from

01/01/2025

To

31/12/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	198	-	-	198	880
Fund Raising	975	-	-	975	1,079
Bank interest	23	-	-	23	41
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
Sub total (Gross income for AR)	1,196	-	-	1,196	2,000
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	1,196	- 0	- 0	1,196	2,000
A3 Payments					
Insurance	85	-	-	85	66
Refreshments/Hospitality/Thank you (Christmas)	51	-	-	51	79
Storage Unit expenditure inc BID £85	0	-	-	-	306
Aid purchases	0	-	-	-	450
Storage insurance	195	-	-	195	
Aid transportation	497	-	-	497	1,933
Web Site maintenance	547	-	-	547	65
Printing & Stationery	- 0	-	-	-	30
		-	-	-	-
Sub total	1,375	-	-	1,375	2,929
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	
Sub total	- 0	- 0	- 0	-	- 0
Total payments	1,375	- 0	- 0	1,375	2,929
Net of receipts/(payments)	- 180	-	-	- 180	- 929
A5 Transfers between funds	- 0	-	-	-	-
A6 Cash funds last year end	2,235	-	-	2,235	2,385
Cash funds this year end	2,056	-	-	2,056	1,456

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Current Account	33	-	-

	Reserve Account	2,023	-	-
		-	-	-
	Total cash funds	2,056	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

THE RIPPLE EFFECT - LANCASTER

England & Wales - Charity number 1177095

Accounts

Trustees' Annual Report for the period

Period start date

Period end date

Day01

Mon01th

Year20
24

Day31

Month12

Year202
4

From

To

Section A

Reference and administration details

Charity name

Ripple Effect - Lancaster

Other names charity is known by

N/A

Registered charity number (if any)

1177095

Charity's principal address

9 First Terrace

Sunderland Point

Morecambe

Postcode LA3 3HR

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1 Carole Roberts	Treasurer		
2 Julie Vallance	Secretary		
3 Brian Holmes	Trustee		
4 Tom Vallance	Trustee		
5			
6			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The present constitution of the Ripple Effect Charity was approved by the charity commission on 6 th September 2022 <i>To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.</i>
How the charity is constituted (eg. trust, association, company)	The Charity is constituted as a Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	We still have four Trustees and the roles have remained the same. Carole Roberts Treasurer, Julie Vallance Secretary. Tom Vallance responsible for our website Brian Holmes - Chairperson

Additional governance issues (Optional information)

A Health and Safety Checklist would normally be completed by volunteers before commencing volunteering tasks.

Other charities/agencies worked with over the year, to help with aid donations and transportation of aid to Greece

- SJ Bargh's transportation and logistics
- Armadillo storage facility
- Roberts recycling centre
- Offene Armour – charity in Chios, Greece receiving our aid
- CESRT – Chios Eastern Shore Response Team
- YasaTrans transportation to Greece
- Refugee women's centre
- The Overton Crafty Sewing Group
- Care4Calais
- Women's aid Preston Hospital

Insurance Details

– PolicyBee LLP
A 14 Brightwell Barns,
Waldringfield Road,
Ipswich

Renewed 9th March 2024

To be renewed March 2025

Section C Objectives and activities

The Trustees continue to give their time voluntarily and receive no benefits from the charity. Any expenses incurred from the charity are set out in the Treasurer's report.

The Trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work since January 2024 to December 2024.

Information is regularly updated on social media and our website.

The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people it is set up to help. The review also helps the Trustees ensure the charity's aims, objectives and activities remain focused on its stated purpose.

The Trustees confirm that they have followed the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

ANNUAL FINANCIAL PERFORMANCE

January 2024 - March 2024

Continued to collect and receive aid, throughout these three months. Aid was sorted, boxed, labelled and stored, ready to be collected or shipped when requested.

April 2024

Tools from the Omani Amani charity, contacted us to ask for help to provide laptops and laptops for refugees in Omani Amani. We agreed to send a money donation to enable them to source these items locally.

May 2024

A number of aid pallets sent to Omani Amani Charity, Greece.

June 2024 - July 24

August 2024

Ann and Ede collected many of our full aid boxes, to be taken to Omani Amani, where the aid we had collected, would be distributed in the

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (includes within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.

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The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

ACHIEVEMENTS AND PERFORMANCE

January 2024 – March 2024

Continued to collect and receive aid, throughout these three months. Aid was sorted, boxed, labelled and stored, ready to be collected or shipped when requested.

April 2024

Toula from the Offene Arme charity, contacted us to ask for help to provide leggings and joggers for refugees in Chios Greece. We agreed to send a money donation to enable them to source these items locally.

May 2024

A number of aid pallets sent to Offene Arme Chios, Greece.

June 2024 – July 24

Care4Calais

Anne and Eric collected many of our full aid boxes, to be taken to Care 4 Calais, where the aid we had collected, would be distributed in the

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Section E

Financial review

Brief statement of the charity's policy on reserves

Surplus funds remain in a savings account. Our aim is to have sufficient funding at any time to enable us to transport our aid.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Principal funding comes from our own fundraising events. Goods are donated and those that are suitable for our purpose are distributed to those in need via various sources. Anything that isn't suitable is recycled to raise funds- Roberts Recycling for clothes, Table top sales, Facebook Marketplace sales and similar. Most of our expenditure has been spent on shipping our aid. Provision of aid is our key object. We only maintain a small savings account alongside our current account as our funds are never sufficient to tie up long term.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

JULIE VALLANCE	Carole Roberts
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Position (eg Secretary, Chair, etc)

SECRETARY	Treasurer
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CHARITY COMMISSION
FOR ENGLAND AND WALES

The Ripple Effect

1177095

Receipts and payments accounts

CC16a

For the period
from

1/12/24

To

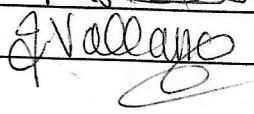
31/12/24

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	880	-	-	880	1,271
Fund Raising	1079	-	-	1,079	1,916
Bank interest	41	-	-	41	-
	-0	-	-	-	-
	-0	-	-	-	-
	-0	-	-	-	-
	-0	-	-	-	-
Sub total (Gross income for AR)	2,000	-	-	2,000	3,187
A2 Asset and investment sales, (see table).					
	-0	-0	-0	-	-
	-0	-0	-0	-	-0
Sub total	-0	-0	-0	-	-0
Total receipts	2,000	-0	-0	2,000	3,187
A3 Payments					
Insurance	66	-	-	66	267
Refreshments/Hospitality/Thank you (Christmas)	79	-	-	79	85
Storage Unit expenditure inc BID £85	306	-	-	306	108
Aid purchases	450	-	-	450	376
Sum Up Card reader purchase		-	-	-	97
Aid transportation	1933	-	-	1,933	3,205
Web Site maintenance	65	-	-	65	374
Printing & Stationery	30	-	-	30	-
	-0	-	-	-	-
Sub total	2,929	-	-	2,929	4,512
A4 Asset and investment purchases, (see table)					
	-0	-0	-0	-	-
	-0	-0	-0	-	-
Sub total	-0	-0	-0	-	-0
Total payments	2,929	-0	-0	2,929	4,512
Net of receipts/(payments)	- 929	-	-	- 929	- 1,325
A5 Transfers between funds	-0	-	-	-	-
A6 Cash funds last year end	3,164	-	-	3,164	2,385
Cash funds this year end	2,235	-	-	2,235	1,060

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Current Account	28	-	-

Reserve Account		2,207	-	-
		-	-	-
Total cash funds		2,235	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
Details		to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Details		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Details		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Details		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			Carole Roberts	19.1.25
			CAROLE ROBERTS	19/1/25

Date 21.1.25

THE RIPPLE EFFECT - LANCASTER

England & Wales - Charity number 1177095

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day01	Mon01th	Year 2023		Day31	Month12	Year 2023
From				To			

Reference and administration details

Charity name	Ripple Effect - Lancaster
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How the charity is known by	N/A
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Charity number (if any)	1177095
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Charity's principal address	9 First Terrace	
	Sunderland Point	
	Morecambe	
	Postcode LA3 3HR	

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Carol Roberts	Treasurer		
Lie Vallance	Secretary		
Alan Holmes	Trustee		
Tom Vallance	Trustee		

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
------	-----------------------------------

The present constitution of the Ripple Effect Charity was approved by the charity commission on 6th September 2022

To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.

The Charity is constituted as a Charitable Incorporated Organisation

We still have four Trustees and the roles have remained the same. Carole Roberts Treasurer, Julie Vallance Secretary.

Tom Vallance responsible for our website

Brian Holmes - Chairperson

Optional information)

A Health and Safety Checklist would normally be completed by volunteers before commencing volunteering tasks. The Covid restrictions have now been lifted, so we are able to use volunteers, for sorting and boxing aid that has been donated.

Other charities/agencies worked with over the year, to help with aid donations and transportation of aid to Greece

- SJ Bargh's transportation and logistics
- Armadillo storage facility
- Roberts recycling centre
- Offene Armour – charity in Chios, Greece receiving our aid
- YasaTrans transportation to Greece
- Distribute Aid
- The Overton Crafty Sewing Group
- Care4Calais
- Buttons and Bows - Lancaster
- International Aid Foundation
- Green team Lancaster University - Don't ditch it campaign

Insurance Details

- PolicyBee LLP

A 14 Brightwell Barns,
Waldringfield Road,
Ipswich

Renewed 9th March 2023

To be renewed March 2024

Objectives and activities

To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine. The Trustees continue to give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the treasurer's report.

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Information is regularly updated on social media and our website.

The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people it is set up to help.

The review also helps the Trustees ensure the charity's aims, objectives and activities remain focused on its stated purpose.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

ACHIEVEMENTS AND PERFORMANCE

January 2023

We started 2023 by continuing to collect and sort aid in our unit in the Arndale , Morecambe. We stored the sorted aid in the Armadillo lock up, ready to respond to requests for aid, wherever it may be needed.

February – March 2023

Unfortunately during February and March 2 of our trustees had to fly to Greece for personal reasons. Because of this, events were put on hold.

Also, our supporters/volunteers and donators were made aware that collections and receipt of clothes donations would be temporarily halted

until further notice.

April 2023

The Trustees returned home from Greece at the end of March and slowly the charity was able to get back to some sort of normality.

May 2023

During May things were back to normal and collections, donations, sorting, boxing and labelling much needed items was underway,

June 2023

11th June 3 pallets sent to The Free Shop in Lebanon, which supports families to have the autonomy and responsibility, to choose the aid they uniquely need.

July 2023 – October 2023

Planned and organised a fashion show to raise funds. This took place at Heysham Golf Club on 26th July 2023. It was a great success and raised much needed funds to continue to send much needed aid abroad.

A number of pallets were sent to Offene Arme on the island of Chios, to be distributed to the Refugee camps on the island. We are grateful to Armadillo storage who give us storage space and support to put together pallets for shipping. Also, SJ Bargh in Caton who delivered the aid to the haulage company YasaTrans in Bolton, who then delivered the pallets abroad to Chios, Greece.

November 2023

Fund raiser – Trustees 70th birthday party, no presents required, instead donations to The Ripple Effect,

Hand knitted blankets donated. A lady who helped to make these blankets was 101 years old, which was very moving considering she was still supporting people in need at this great age.

December 2023

Boxes of specific aid delivered to a key worker for Care 4 Calais.

Key worker drove to France to deliver aid, including aid donated by The Ripple Effect at the beginning of December, to be distributed to the Refugee camps in Calais.

Throughout this period our charity has provided asylum seekers living in Morecambe with good quality clothing. Two of our Trustees worked tirelessly making sure they were available to supervise the distribution of the clothing. Well done Carole and Brian.

Throughout the year we attend monthly table sales to sell items to raise funds for our charity. With this money we buy items that we normally don't get donated, such as women's hygiene products and new underwear for all.

In December our Trustee, Carole Roberts attended a webinar "Responding to Crises Overseas" hosted by the Commission's International Charities Engagement team that she found both informative and supportive.

We feel we once again met our aims and objectives for 2023

Section E

Financial review

Brief statement of the charity's policy on reserves	As interest rates have increased, whilst we don't hold exceptionally large balances, we have opened an interest bearing account that is holding funds until needed, to run alongside our current account. Our biggest expense is shipping of goods, which we do in line with our available funds at the time. Our overheads are low, so keeping £500 in our account at any given time is sufficient to cover regular expenditure of insurance, electricity and water for the unit that has been donated to us for use rent free. Our utility bills are low as the unit is not in use every day
Details of any funds materially in deficit	None

Further financial review details (Optional information)	
You may choose to include additional information, where relevant about: - the charity's principal sources of funds (including any fundraising); - how expenditure has supported the key objectives of the charity; - investment policy and objectives including any ethical investment policy adopted.	We are dependent on our own fundraising, in particular an annual fashion show, but also table top sales and other clothing recycling. We receive small donations from other individuals and groups. Our expenditure has been in relation to moving aid within the UK and outside the UK to ultimately arrive with refugee groups "on the ground" in line with our objectives.

Section F

Other optional information

Section G

Declaration



Receipts and payments accounts

CC16a

For the period
from

1/1/23

To

31/12/23

Section A Receipts and payments

	Unrestricted funds	Restrict ed funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	1,271	-	-	1,271	2,401
Fund Raising	1,916	-	-	1,916	1,854
Energy Refunb	- 0	-	-	-	1,197
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
	- 0	-	-	-	-
Sub total(Gross income for AR)	3,187	-	-	3,187	5,452
A2 Asset and investment sales, (see table).					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	- 0
Sub total	- 0	- 0	- 0	-	- 0
Total receipts	3,187	- 0	- 0	3,187	5,452
A3 Payments					
Insurance	267	-	-	267	317
Refreshments/Hospitality/Thank you (Christmas)	85	-	-	85	89
Storage Unit expenditure inc BID £85	108	-	-	108	364
Aid purchases	376	-	-	376	692
Sum Up Card reader purchase	97	-	-	97	-
Aid transportation	3,205	-	-	3,205	1,561
Web Site maintenance	374	-	-	374	53
Printing & Stationery	- 0	-	-	-	272
	- 0	-	-	-	-
Sub total	4,512	-	-	4,512	3,348
A4 Asset and investment purchases, (see table)					
	- 0	- 0	- 0	-	
	- 0	- 0	- 0	-	
Sub total	- 0	- 0	- 0	-	- 0
Total payments	4,512	- 0	- 0	4,512	3,348
Net of receipts/(payments)	- 1,325	-	-	- 1,325	2,104
A5 Transfers between funds	- 0	-	-	-	-
A6 Cash funds last year end	4,489	-	-	4,489	2,385
Cash funds this year end	3,164	-	-	3,164	4,489

	Reserve Account	2,751	-	-
		-	-	-
	Total cash funds	2,894	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
	Details			
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	J. Vallance	JULIE VALLANCE	7/2/2024	
	Carol Roberts	Carol Roberts	7.2.24	

THE RIPPLE EFFECT - LANCASTER

England & Wales - Charity number 1177095

Accounts



Trustees' Annual Report for the period

	Period start date			T o	Period end date		
	Day01	Mon01th	Year2022		Day31	Month12	Year2022
From							

Section A Reference and administration details

Charity name

Ripple Effect - Lancaster

Other names charity is known by

N/A

Registered charity number (if any)

1177095

Charity's principal address

9 First Terrace

Sunderland Point

Morecambe

Postcode LA3 3HR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Carole Roberts	Treasurer		
2	Julie Vallance	Secretary		
3	Brian Holmes	Trustee		
4	Tom Vallance	Trustee		
5				
6				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The Constitution has now been changed. Charity meeting held to approve changes on 21 st August 2022. It was approved by the charity commission on 6 th September 2022 The new constitution now reads as follows:- <i>To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.</i>
How the charity is constituted (eg. trust, association, company)	The Charity is constituted as a Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	We still have four Trustees and the roles have remained the same. Carole Roberts Treasurer, Julie Vallance Secretary. Tom Vallance responsible for our website Brian Holmes - Chairperson

Additional governance issues (Optional information)

A Health and Safety Checklist would normally be completed by volunteers before commencing volunteering tasks. The Covid restrictions have now been lifted, so we are able to use volunteers, for sorting and boxing aid that has been donated.

Other charities/agencies worked with over the year, to help with aid donations and transportation of aid to Greece

- Highland Support
- SJ Bargh's transportation and logistics
- Armadillo storage facility
- Typhoo Tea company – Wirral Merseyside
- Roberts recycling centre
- Offene Armour – charity in Chios, Greece receiving our aid
- CESRT – Chios Eastern Shore Response Team
- YasaTrans transportation to Greece
- Mobile Refugee support
- Refugees4Refugees
- Choose Love Campaign
- SQ Digital and Printing plus
- Distribute Aid
- Liverpool Scouse Kitchen for the Homeless
- The Tara centre
- The Cortus Advisory Group Preston
- Collective Aid Calais
- Utopia 56
- Refugee women's centre
- The Good Goddess Project
- The Overton Crafty Sewing Group
- Eden Aid

Insurance Details

- PolicyBee LLP
- A 14 Brightwell Barns,
Waldringfield Road,
Ipswich

Renewed March 2022

To be renewed March 2023

Section C

Objectives and activities

To provide relief to Refugees and those seeking Refugee status through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees may in their absolute discretion determine.

The Trustees continue to give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the treasurer's report.

The Trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work since January 2022 to December 2022

Information is regularly updated on social media and our website.

The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people it is set up to help. The review also helps the Trustees ensure the charity's aims, objectives and activities remain focused on its stated purpose.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Summary of the objects of the charity set out in its governing document

ACHIEVEMENTS AND PERFORMANCE

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

January 2022 – March 2022

We started 2022 by continuing to collect and sort aid in our unit in the Arndale , Morecambe. We stored the sorted aid in the Armadillo lock up, ready to respond to requests for aid, wherever it may be needed.

Received a message from Offene Arme in Chios confirming that they had received the consignment of Moses baskets and were busy filling them with baby products. They were then distributed to mothers and babies who were in desperate need of this aid.

February

Receipt of new underwear and warm blankets and coats, to be sent with other aid to France and the Greek Islands.

July 2022 – September 2022

1st July – 5 pallets of aid sent to Lebanon

3rd August – 2 pallets of aid sent to Northern France

September – Continuing to collect sort and box aid, especially for the Winter months. To include warm clothing, coats, blankets etc.

October 2022 – December 2022

11th November – 70th birthday party fund raiser.

15th November – 3 pallets collected by SJ Bargh to be delivered to Distribute Aid. This aid will then be sent to various groups in France. Also, a thank you to the craft group in Overton who made sewing kits that were include in the consignment.

15th December

Received a delivery of beautiful knitwear and blankets from Jeanette Nawaz and her group.

Throughout this period our charity has provided asylum seekers living in Morecambe with good quality clothing. Two of our Trustees worked tirelessly making sure they were available to supervise the distribution of the clothing. Well done Carole and Brian.

Throughout the year we attend monthly table sales to sell items to raise funds for our charity. With this money we buy items that we normally don't get donated, such as women's hygiene products and new underwear for all.

We feel we once again met our aims and objectives for 2022.

Section E

Financial review

Brief statement of the charity's policy on reserves

--

Details of any funds materially in deficit

--

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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Section F

Other optional information

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Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

--	--

Full name(s)

--	--

Position (eg Secretary,
Chair, etc)

--	--

Date



Charity name The Ripple Effect

Charity number (if any) 1177095

For the period from (start date) 01/01/22

to (end date) 31/12/22

Section A

Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	2401			2401	1546
Fund Raising	1854			1854	1059
Energy Refund	1197			1197	
Grants					4000
<i>Sub total</i>	5452			5452	
A2 Asset and investment sales, etc					
<i>Total receipts</i>	5452			5452	6605
A3 Payments					
Insurance	317			317	250
Printing	62			62	
Lancaster City Council BID	11			11	
Hospitality	89			89	
Aid purchased	692			692	969
Stationery	210			210	115
Haulage	1561			1561	1998
Website	53			53	345
Premises exp inc water	353			353	291
Electricity					1210
<i>Sub total</i>	3348			3348	5238
A4 Asset and investment purchases, etc					
<i>Total payments</i>	3348			3348	5238
<i>Net of receipts/(payments)</i>	2104				
A5 Transfers between funds					
A6 Cash funds last year end					
	2385				
<i>Cash funds this year end</i>	4489				

Section B

Statement of assets and liabilities at the end of the period

B1 Cash funds

Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
Bank	4489		
Total cash funds (agree balances with receipts and payments account(s))			

B2 Other monetary assets

Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

B5 Liabilities

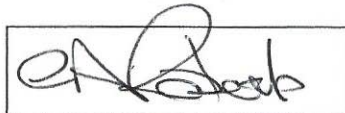
Details	Fund to which liability relates	Amount due (optional)	When due (optional)

Signed by one or two trustees on behalf
of all the trustees

Signature

Print name

Date of approval



C. ROBERTS

27/23

THE RIPPLE EFFECT - LANCASTER

England & Wales - Charity number 1177095

Accounts



Trustees' Annual Report for the period

Period start date			Period end date		
Day 1st	January	Year 2021	Day 31st	December	Year 2021
From			To		

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1 Carole Roberts	Treasurer		
2 Julie Vallance	Secretary		
3 Brian Holmes	Trustee		
4 Tom Vallance	Trustee		
5			
6			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

The present constitution of The Ripple Effect Charity was approved by the Charity Commission on 9th February 2018

How the charity is constituted
(eg. trust, association, company)

The Charity is constituted as a Charitable Incorporated Organisation

Trustee selection methods
(eg. appointed by, elected by)

No change to the four Trustee positions as of May 2020.
One Trustee Chairperson, one Trustee, Treasurer, one Trustee secretary and one Trustee with no responsibility role.

Additional governance issues (Optional information)

A Health and Safety Checklist would normally be completed by volunteers before commencing volunteering tasks. Due to the ongoing restrictions of the Covid 19 pandemic, we limited the number of volunteers we used to help sort and box aid during 2021. Any volunteers used, followed the Covid 19 rules and regulations as advised by Government guidelines. 2021.

The Trustees continued to collect, store and sort aid donations in line with the Covid 19 rules also.

Other charities/agencies worked with over the year, to help with aid donations and transportation of aid to Greece and Northern France.

- Highland Support
- SJ Bargh's transportation and logistics
- Armadillo storage facility
- Typhoo Tea company – Wirral Merseyside
- Roberts recycling centre
- Offene Armour – charity in Chios, Greece receiving our aid
- CESRT – Chios Eastern Shore Response Team
- YasaTrans transportation to Greece
- Mobile Refugee support
- Refugees4Refugees
- Choose Love Campaign
- Distribute Aid
- Liverpool Scouse Kitchen for the Homeless
- The Tara Centre
- The Cortus Advisory Group Preston
- Collective Aid Calais
- Mobile Refugee Support
- Utopia 56
- Refugee Women's Centre
- The Good Goddess Project
- Overton Crafty Sewers

Insurance Details

- PolicyBee LLP
- A 14 Brightwell Barns,
Waldringfield Road,
Ipswich

To be renewed March 2022

To provide relief to refugees and those seeking refugee status in Europe, through the provision of clothing, sleeping bags, food, tents and such other items of aid as the trustees in their absolute discretion determine.

The Trustees continue to give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in the treasurer's report.

The Trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work since January 2021 to December 2021.

Despite Covid restrictions the Trustees have continued to communicate regularly through zoom meetings, to ensure that our aims and objectives are being put into practice. Information is regularly updated on Social Media and our website.

The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people it is set up to help. The review also helps the Trustees ensure the charity's aims, objectives and activities remain focused on its stated purpose.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

ACHIEVEMENTS AND PERFORMANCE

January 2021 - March 2021

From January 6th 2021 England were in the 3rd National lockdown, although some of the restrictions were lifted. It was not until May 17th that people were allowed to mix outside. Only 6 people allowed to mix indoors. Due to this the Trustees continued to collect and sort aid without the help of volunteers. Aid was boxed and stored waiting for collection and shipment when required.

Unfortunately, we were not able to send out any aid in January, February or March. This was due to the difficulties around the new

Volunteers

Since January 2021 due to the pandemic, we have been unable to organise any communal sorting and boxing of aid events, which would have included our normal band of volunteers.

We have been able to collect and receive aid from individual sources, taking in consideration the Covid 19 rule restrictions.

We continue to work with other volunteer groups that can provide useful items that can be shipped abroad to benefit refugees.

Despite the Covid restrictions we have managed to continue to send aid, working with other small charities and organisations and have managed to exceed once again our aims and objectives for 2021

Section E

Financial review

Brief statement of the charity's policy on reserves

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

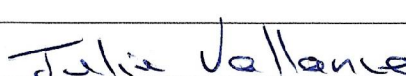
The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

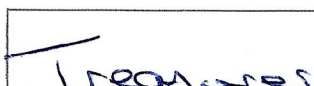
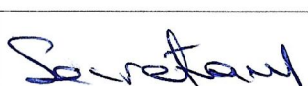
Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Receipts and Payments Accounts

Charity name

The Ripple Effect - Lancaster

Charity number (if any)

1177095

For the period from (start date)

01/01/21

to (end date)

31/12/21

Section A

Receipts and payments

A1 Receipts

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
Donations	1546				
Fund Raising	879				
Grants	4000				
Clothing recycling	180				
Sub total	6605				
A2 Asset and investment sales, etc	—				
Total receipts	6605				

A3 Payments

Insurance	250				
Transfer of Aid	1998				
Aid Purchased	969				
Cost of running Unit	291				
Stationery	115				
Electricity	1210				
Cost of Fund Raising	60				
Web Site	345				
Sub total	5238				
A4 Asset and investment purchases, etc	—				
Total payments	5238				
Net of receipts/(payments)					
A5 Transfers between funds					
A6 Cash funds last year end	1019				
Cash funds this year end	2385				

Section B

Statement of assets and liabilities at the end of the period

B1 Cash funds

Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
Bank Account	2385		
Total cash funds (agree balances with receipts and payments account(s))	2385		

B2 Other monetary assets

Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

B5 Liabilities

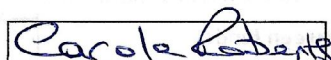
Details	Fund to which liability relates	Amount due (optional)	When due (optional)

Signed by one or two trustees on behalf
of all the trustees

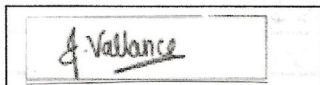
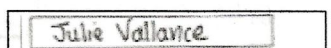
Signature

Print name

Date of approval

28.1.22

29.1.22