

## **CORNWALL INDEPENDENT POVERTY FORUM**

### **CHAIRMAN'S ANNUAL REPORT FOR 2024 – 2025**

The Cornwall Independent Poverty Forum (CIPF) had undertaken a range of activities and delivered a number of projects in the year 2024 – 2025

#### **CIPF MEETINGS**

The CIPF have held 12 monthly meeting this year. Six of these meetings have held using Zoom, with six meeting being held in person. Local organisations have attended and presented information regarding their work and key issues, as well as providing networking support for each other. The CIPF have a membership of over 200. These meeting now include a range of organisations that help those who support the homeless.

#### **FOOD POVERTY**

The CIPF has also providing advice and support to a number of individual Foodbanks and other projects involved in helping those suffering with a lack of food, throughout Cornwall. Foodbank usage has increased by over 50% in the past year.

#### **COMMUNITY DEVELOPMENT SUPPORT**

The CIPF have provided community development support to the following organisations: THAG, Penzance's Street Food Project, Penzance Breakfast Project, Cornwall Prayer Shawls, Truro Community Land Trust, Food Troops , Salvation Army (Falmouth) , Chy Sawel, Pot Noodle Ministries, The Fishermans Mission, Glen Carne, Pheonix 333 and Hidden Help

#### **CRISIS FUND AND HOUSEHOLD SUPPORT FUND**

The CIPF have helped a number of individuals access support from the Cornwall Community Foundation's Crisis Funds, which includes the St Martin in the Fields Fund.

#### **PARTNERSHIP WORKING**

The CIPF have entered into a number of partnerships with organisations helping people move into work. Also, in terms of the homelessness work, a partnership has been established with Cornwall Housing and also with Truro Cathedral, Transformation Cornwall and the Diocese of Truro.

#### **COMMUNITY WEALTH FUND**

Gavin from CIPF has been working on a Community Wealth Fund, an approach that would enable money generated in Cornwall to remain in Cornwall to benefit local communities. Gavin has produced a 50 page Report that will now be circulated to key partners.

#### **REAL LIVING WAGE FOR CORNWALL**

Simon from Truro Foodbank is also looking at the causes of poverty and the reasons why people are visiting Foodbanks and to introduce the idea of the Real Living Wage for Cornwall. One significant reason is that many people in work are being paid the National Living Wage and this is inadequate to cover housing and food costs. Simon is looking to campaign for the Real Living Wage to be introduced in Cornwall and is working with the Living Wage Foundation and forming a Real Living Wage Action Group to enable this to happen. The CIPF are supporting this work and has been involved in providing Lived Experiences to also raise awareness of need for a real living wage.

#### **THE BIG ISSUE, GENERATION RENT AND ST MARTIN'S FRONTLINE NETWORK**

The CIPF have joined a number of national organisation's networks, to add to the national lobbying around housing issues and homelessness. These include The Big Issue, Generation Rent and St Martin's Frontline Network

#### CORNWALL COMMUNITY FOUNDATION

The CIPF continue to support the Cornwall Community Foundation in its work and in particular by providing information in the Diocese's Christmas Catalogue and also by being part of their grant panels.

#### FUNDING FOR CIPF

Funding Applications have been submitted and funding secured to ensure that the work of the CIPF is sustained. Some donations have also been received.

#### CHALLENGE POVERTY WEEK 2024 – HOUSING AND HOMELESSNESS

The CIPF have been able to focus this year on the issues of tackling Cornwall's Housing Crisis. Many people contributing to the conference and the Report also covered the issues of the cost of living crisis and also the housing crisis. Four sections in the event focussed on Lived Experiences.

The main aim was to make M.P'S and Councillors aware of the various projects and organisations that are currently helping and supporting those people who are suffering from poverty, by arranging for them to visit their community organisations and gain insights into the reasons why so many people within our communities are in poverty. Challenge Poverty Week was organised by Church Action on Poverty and our involvement also enables for Cornwall to be involved in the national debate. sixty projects and organisations participated in the week.

#### HOUSING AND HOMELESSNESS

Those that find themselves homeless are now over 2000 people, including nearly 1000 families) in Cornwall. The CIPF completed a Housing Survey undertaken by Cornwall Council around the issues of Housing and Homelessness, in an attempt to influence the latest Housing Strategy. Cornwall Council and Cornwall Housing have continued to provide the 'Pods' (in Penzance, Camborne and Truro) for single people who are street homeless. Families are placed in B and B accommodation, including in budget hotels, although no food provision is provided and locations can be inconvenient for schools and work. Our message to the Cornwall Council and our national government is that we need to build affordable houses at realistic rents.

#### CIPF'S COMMUNITY MANIFESTO 2024

Following on from our 2020 Report, A Fair and Just Future for Cornwall and our 2021 Report, A Community Manifesto for Cornwall, the CIPF decided that due to the 2024 General Election, a Community Manifesto for 2024 will be prepared to present a number of Community Projects that are needed in Cornwall, to our newly elected Members of Parliament and other key people.

#### WEBSITE AND SOCIAL MEDIA

There has been further development of the CIPF's website, including establishing links to various social media platforms and other organisations. A new website has been developed showing all of our recent projects, as well as projects that we support, aiming to inform and raise awareness of those people in Cornwall, who are suffering from poverty and are dealing with the cost of living crisis.

**Andrew Yates**

June 2025



Chai

2/6/25

# **CORNWALL INDEPENDENT POVERTY FORUM**

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A Charitable Incorporated Organisation  
Unaudited Financial Statements

Period from 1 April 2024 to 31 March 2025

Registered Charity Number 1183177

**Cornwall Independent Poverty Forum  
(a Charitable Incorporated Organisation)**

**Financial Statements  
Period from 1 April 2024 to 31 March 2025**

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**Cornwall Independent Poverty Forum  
(a Charitable Incorporated Organisation)**

**Trustees Report  
Period from 1 April 2024 to 31 March 2025**

**1. Organisational Details**

Cornwall Independent Poverty Forum (the Charity) Limited is a Charitable Incorporated Organisation

The Charity was registered with the Charity Commission on 29 April 2019  
Charity Registration number 1183177

The Trustees have pleasure in presenting their report and the unaudited financial statements of the Charity for the period from 1<sup>st</sup> April 2024 to 31 March 2025

**2. Principal Activities**

The object and principal activity is :-

The prevention or relief of poverty in Cornwall by providing grants, items and services to individuals in need, or other organisations working to prevent or relieve poverty.

**3. Governing document**

The Charity is operated under the rules of its Constitution as at its date of registration 29 April 2019.

**4. Trustees**

The Trustees who served the Charity during the period were as follows:

Rev Andrew Yates - Chair  
Loic Rich  
Gavin Barker

**5. Treasurer**

Karen Harris

**6. Bankers**

Lloyds Bank  
Victoria Branch  
PO Box 1000 BX1 1LT

**7. Registered office:**

Church House  
Threemilestone  
Truro TR4 9NH

**8. Statement of Trustees' responsibilities**


The Trustees are responsible for preparing the Trustee's Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- a. Select suitable accounting policies and then apply them consistently;
- b. Observe the methods and principles in the Charities SORP;
- c. Make judgements and estimates that are reasonable and prudent;
- d. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- e. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable Incorporated Organisation will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the Trustees

A handwritten signature in black ink, appearing to read 'A Yates', with a long horizontal flourish extending to the right.

Rev A Yates, Chair

**Cornwall Independent Poverty Forum  
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**Statement of Financial Activities**

**Profit and Loss Account**

**Period from 1 April 2024 to 31 March 2025**

		Year ended 31/03/25	Year ended 31/03/24
	Notes		
<b><u>Income</u></b>		£	£
Grants	2	5,439	1,085
Other – donations		0	0
<b>Total Income</b>		<u>5,439</u>	<u>1,085</u>
<b><u>Expenditure</u></b>			
Grants to Charitable Projects		5,439	1,085
<b>Total Expenditure</b>		<u>5,439</u>	<u>1,085</u>
<b>Net income for the year</b>		<u>0</u>	<u>0</u>
Fund balance brought forward		0	0
Fund balance carried forward		<u>0</u>	<u>0</u>

There were no acquisitions or discontinued activities in the year to 31 March 2025

The Charity has no recognised gains or losses in the year other than the net incoming resources as shown above.

**Cornwall Independent Poverty Forum  
(a Charitable Incorporated Organisation)**

**Balance Sheet  
31 March 2025**

	Note	31/03/25 £	31/03/24 £
<b>Current Assets</b>			
Cash at Bank and in hand		3,279	3,653
<b>Total Current Assets</b>		<u>3,279</u>	<u>3,653</u>
<b>Current Liabilities</b>			
Amounts held for Charitable Projects	3	3,279	3,653
<b>Total Current Liabilities</b>		<u>3,279</u>	<u>3,653</u>
<b>Current assets less current liabilities</b>		<u>0</u>	<u>0</u>
<b>Net Assets</b>		<u>0</u>	<u>0</u>
<b>Reserves</b>			
Brought Forward		0	0
Profit for period		0	0
<b>Total Reserves</b>		<u>0</u>	<u>0</u>

These financial statements have been approved for issue by the Board of Trustees on .....  
and signed on their behalf by

Gavin Barker  
Trustee (signature)

Loic Rich  
Trustee (signature)

GAVIN BARKER  
Trustee name (print)

Loic Rich  
Trustee name (print)

**Cornwall Independent Poverty Forum  
(a Charitable Incorporated Organisation)**

**NOTES**

*(forming part of the financial statements)*

**1. Accounting Policies**

**a) Charity status**

The charity is a charitable incorporated organisation

**b) Basis of preparation**

The Charity constitutes a public benefit entity as defined by FRS102

These accounts have been prepared on an accruals and going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view.

**c) Funds**

Restricted funds are to be used for specific purposes as laid down by the donor/grantee. Expenditure which meets these criteria is identified by the fund

Unrestricted funds are donations and other income received or generated for the objects of a charity without further specified purpose and are available as general funds.

**d) Income**

All income is recognised when due. Grants are accounted for when the Charity is entitled to the use of the resources, their ultimate receipt is considered probable and the amounts due are reliably quantifiable.

**e) Expenditure**

All expenditure is accounted for on an accruals basis, recognised when payable

**f) Cash at Bank and in Hand**

Cash at bank and in hand includes all current account balances and cash held for use within the projects

**g) Debtors and Prepayments**

Debtors are recognised at the settlement value due.

**h) Creditors and provisions**

Creditors and provisions are recognised when payable.

**i) Statement of Cashflows**

The Charity has opted to prepare financial statements under the Charities SORP (FRS102) and is exempted from preparing a cashflow statement on the grounds it is a small company

**j) Tax**

The charity is exempt from income tax as all its income is charitable and is applied for charitable purposes.

**Cornwall Independent Poverty Forum**  
(a Charitable Incorporated Organisation)

**NOTES**

*(forming part of the financial statements)*

	2025	2024
	£	£
<b>2. Income – Grants</b>		
Truro Diocese	1,439	0
Cornwall Community Foundation	4,000	0
Truro Foodbank	0	600
CCGC	0	485
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	5,439	1,085

**3. Amounts held for Charitable Projects**

Crisis Fund	605	465
Back Pack Beds	1,191	289
End Hunger Crisis Fund	225	616
Gershe Project	315	368
Homelessness Support and Counselling Project	272	852
Housing Crisis	671	0
Cost of Living Project	0	733
Uniform Toolkit	0	330
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	3,279	3,653