

HOPE CENTRAL

England & Wales · Charity number 1183290

Details

Status Registered

Legal form CIO

Registered 2019-05-07

Register [View on the Charity Commission register](#)

Contact

Address St. Chads C of E Church
Wilmslow Road
Handforth
Wilmslow
SK9 3ES

Phone 07434961434

Email info@hopecentral.org.uk

Website www.hopecentral.org.uk

Activities

Objects: THE PREVENTION OR RELIEF OF POVERTY IN CHESHIRE EAST AND ELSEWHERE BY PROVIDING: ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENTS OF BELIEF APPEARING IN THE SCHEDULE.

Activities: The support services that we offer in the Handforth/Wilmslow and Knutsford communities include emergency food banks, pantry, debt counselling and a series of courses designed to give people practical tools to enable them to break free from poverty. Courses we offer are; Steps to Employment, The Money Course, Life Skills, and the Alpha Course. Also, our 4 Hope Centres provide a welcoming community.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Cheshire East

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£441,664	£358,245	-	-
2023-12-31	£264,029	£284,737	-	-
2022-12-31	£226,215	£208,941	-	-
2021-12-31	£219,486	£205,396	-	-
2020-12-31	£229,000	£163,000	-	-

Trustees

Name	Role	Appointed
Christopher Duncan Murr	Chair	2019-05-07
Christopher David Ainsworth		2024-07-08
David Allen		2023-05-15
Ian Robertson		2019-12-02
Karen Lynne Henshall		2026-03-02

HOPE CENTRAL

England & Wales - Charity number 1183290

Accounts



BRINGING HOPE, RELIEVING POVERTY

**Annual Report
and
Financial Statements**

For the Period from Year ended 31 December 2024

Charity Number 1183290

HOPE CENTRAL
Annual Report and Financial Statements
For the Year Ended 31 December 2024

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HOPE CENTRAL
Trustees' Annual Report
For the Year Ended 31 December 2024

Reference and Administrative Details

Registered Charity Name Hope Central

Charity Registration Number 1183290

Registered and Principal Office

St Chad's Parish Church
Wilmslow Road
Handforth
WILMSLOW
Cheshire
SK9 3ES

The Trustees

The trustees who served throughout the year were as follows:

Mr Chris Murr
Rev'd Steve Burmester
Mr Ian Robertson
Mr David Allen

Mr Chris Ainsworth was appointed as a trustee on 8 July 2024

Rev'd Nigel Atkinson retired as a trustee on 8 July 2024.

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
WEST MALLING
Kent
ME19 4

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

We celebrated our 5th Year Anniversary in 2024, and the trustees are pleased to present their report and the financial statements of Hope Central for the year ended 31 December 2024.

Structure, Governance and Management

Governing Document

Hope Central is a charitable incorporated organisation (CIO) formed under a foundation constitution dated 5th March 2019 and registered with the Charity Commission in England & Wales on 7th May 2019.

Management structure

We employ a team of 10 staff who are supported by 120 volunteers, and our Managing Director (MD) is responsible for the day to day running of the charity. Towards the end of the year, it became clear that we needed to realign our management structure to address the growth in demand for our services. This has resulted in the transfer of some staff reports from our MD to our Director of Community Partnerships (DOCP) and the recruitment of a part time Operations Manager reporting to our MD. We have also recruited 2 additional part time Debt Coaches reporting to our DOCP. Each of the services we offer has a Service Manager who leads a team of staff and/or volunteers; these are the Food Banks at Knutsford and Handforth, the Debt Counselling service, the Job club, the Displaced Persons support service, the Hope Centres and the Life Skills course. Additionally, we offer a Money Course which is led by a volunteer. The MD and the DOCP each submit a report to the board of trustees on a quarterly basis which focuses on our achievements and progress against the agreed goals in our annual plan. The MD also leads monthly meetings with her management team and monthly prayer meetings. The Chairman holds quarterly trustee meetings which throughout the year have also included the MD, the DOCP and the Treasurer who prepares quarterly management accounts and management information reports for the trustees. During 2024 we held trustee meetings on 22nd January, 22nd April, 8th July, 23rd October and 5th December.

Recruitment and Appointment of trustees

Our board was unchanged at the start of the year with 5 trustees. We were conscious of the increasing need to fulfil board related administrative tasks and the need for more working capacity at board level. This resulted in us meeting with 3 prospects that were recommended by either a trustee or our MD. It became clear at these meetings that only one prospect had the working capacity to give us, and he subsequently joined the board in July. His knowledge and experience gained from a corporate career in HR has been very useful as we have recruited 3 more employees this year, realigned our management structure and realigned our salary scale. At the same time, one of our trustees retired from the board after 5 years in service, but this did not significantly reduce the capacity needed to fulfil board related tasks. At the end of the year the board comprised of 1 working church leader, 2 retirees with commercial management experience, 1 retiree with operations management experience and 1 retiree with HR qualifications and experience (Chartered Fellow of the Chartered Institute of Personnel and Development). An ongoing goal is to "Create a culture which helps achieve the organisation's charitable purposes". In this context the trustees recognise the importance of recruiting staff and appointing trustees that have a variety of knowledge, experiences and skills. Referencing our Plan for 2024, we continue to be committed to "creating a culture which is open and accountable" and therefore nominations for election of trustees are made on merit and against objective criteria that embrace the benefits of diversity. Objective criteria could mean that a specific need for expertise had been identified by the trustees and this may include professional and corporate expertise such as accountancy, legal, digital

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

marketing, human resources, public relations, information technology, and general management experience. The trustees are mindful of Hope Central's Equality and Diversity policy when recruiting staff and appointing trustees. New staff and trustees receive an induction which involves explaining the 6 goals in the Hope Central Plan for the current year, and introduction to our staff team and our volunteers.

Objectives and Activities

The objects clause in our constitution is "The prevention and relief of poverty in East Cheshire by providing items and services to individuals in need and/or partnering with other charities and organisations that have the same or similar objectives. Also, to advance the Christian faith for the benefit of the public in accordance with the statement of belief appearing in our constitution schedule which is the Nicene Creed".

These objects form the basis of our Strategic Plan which we review annually. The Plan for 2024 maintained the 6 Goals of previous years which are as follows:

- Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East
- Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East
- Goal 3 To advance the Christian Faith in our community
- Goal 4 To ensure that our organisational purpose is sustainable
- Goal 5 To create a culture which is open and accountable and helps to achieve our charitable purposes
- Goal 6 To create a management structure that helps to achieve our charitable purposes

The Goals were supported by specific priorities which were activities that we planned to fulfil during the year. Goal 1 includes activities that relate to our food bank operations, our Hope Centres and our Displaced Peoples Goal 2 includes activities that relate to the support services and courses that we offer in partnership with Christians Against Poverty (CAP) such as the Debt Counselling service, the Money Course, the Job Club and the Life Skills course. Goal 3 includes activities that relate to sharing our Christian Faith such as presenting the Alpha Course throughout the year, offering prayer support to our service users and organising evangelistic events.

The remaining Goals 4,5,6 are not derived from our objects clause, but they provide the infrastructure we need to fulfil our objectives. As an example, under Goal 4 the Director's quarterly report "will focus on the agreed priorities and the progress being made on achieving the specific priorities". Similarly, under Goal 6 we commit to "maintain and grow a database of supporters to enable Hope Central to pursue a multi-channel approach when communicating it's values, purposes, and achievements". We have a part time Marketing Manager with the responsibility for fulfilling this commitment, developing our profile on social media, and keeping our website up to date and relevant.

In advance of our planning & budgetary meetings for 2024 we received the following Word from the Lord:

"Enlarge the place of your tent,
Stretch your tent curtains wide,
Do not hold back:
Lengthen your cords,
Strengthen your stakes".

Isaiah 54 v 2

This Word brought to us by our MD greatly encouraged us and influenced our thinking and our planning when the trustees met in January to agree the Plan and the Budget for 2024.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

Economic environment

After the steep rise in inflation during the previous year, the rate fell steadily during 2024 entering the year at 4% (January CPI) and ending the year at 2.5% (December CPI). However, the real terms cuts to welfare during the last 14 years continue to impact household budgets, and this is illustrated nationally by the work of the Trussell Trust which handed out 41,000 emergency food parcels in 2009/2010 and 14 years later in 2023/2024 the figure had increased to 3.1 million which is a record high. The increase in demand for our emergency food bank service and our debt counselling service served as a constant reminder that the “cost of living crisis” continues to be an ongoing challenge for our clients.

The general election in July dominated the political scene, with the Labour Party being voted into government and inheriting a very challenging fiscal situation. The Autumn 2024 budget followed with plans to introduce 2 fiscal rules; one requiring day to day spending to be met by revenues, and another requiring debt to be falling compared to GDP by 2029/30. It was understood that adherence to these fiscal rules was to some significant measure based on the assumption of economic growth, and that without the growth there could be a renewed focus on getting “value for money” from spending on public services and further scrutiny of the Welfare Bill.

Achievements and Performance

Hope Central is so much more than an emergency food bank. We recognise that the causes of poverty are complex and multi-layered, and that we need to offer a range of support services that can attempt to address the root causes of poverty, restore dignity and give people the opportunity to overcome their current circumstances. Please see below a description of our achievements and measurement of our performance. We set ourselves an ambitious Plan for 2024, which enabled us to meet the anticipated increase in demand for our services and prepared the way to securing trustee agreement to open a franchise Pantry service in Q1 2025.

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

Food Banks

We distribute emergency food parcels based on referrals that we receive from a range of local agencies. These include local authority emergency assistance, social services, the NHS, housing associations, children’s centres, the probation service, mental health teams, GPs, churches and Cheshire Police. There has been exponential growth in our food bank operation since COVID, and in 2024 we have again seen year on year growth in demand for emergency food parcels, and an increase in the number of people being repeatedly referred to our food banks. Referrals to our Handforth food bank have increased year on year by 34% and referrals to our Knutsford food bank have increased by 7%. This is clearly being driven by economic circumstances, but also the growth in Hope Central’s profile and the work done by our Director of Community Partnerships (DOCP) promoting our support services to public & private sector organisations, and churches and charities within our Wilmslow/Handforth and Knutsford communities. We view our food banks as a gateway for our clients to access our other support services and helping them to become less dependent on emergency food parcels. As referenced above, we have also been researching various Pantry models during this year and made the decision in December to open a weekly Pantry franchise in March 2025 which will attract a modest weekly charge for being a member.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

Our Knutsford and Handforth food banks received a total of 3,400 referrals for emergency food parcels which supported 880 different (unique) people, of which 46% were children. Each food parcel contained emergency food support for 3 days which is 9 meals per person, and this equates to 65,500 meals for the full year, and an increase in meals distributed of 9% compared to the previous year. The above number of meals includes clients that need long term support, so they are a measurement of volume rather than unique people. The main reasons for referrals are problems with life challenges such as low income, redundancy, debt, mental and physical ill health, marital breakdown, and drug & alcohol dependency.

During 2024 we continued with the development of our online referral form which has been designed to improve efficiency of the referral process. An online referral form can now be sent to referral agencies via a link, with notice that only submissions that populate all "required" fields will complete the online transaction. This has reduced administration and has enabled us to manage the "required" and "optional" fields to the point that we are able to signpost to our other support services. Specifically, a response is required as to whether a client needs further support, and the referral form cannot be completed without a response to this question. This has resulted in an increase in demand for our other support services which is one of our central priorities.

Our Knutsford food bank is now based at St. Cross church which is also the venue of our Knutsford Hope Centre drop in. The space allotted to the food bank at St. Cross church is similar, and there is crossover between the two support services, with some of our food bank clients attending the weekly Hope Centre drop in.

Resources at our Handforth food bank include a commercial freezer, and a commercial fridge and we have benefited enormously from our capacity to freeze and store chilled food surplus from local supermarkets and have significantly reduced the cost of our weekly Fare Share pick up. Our fridge and freezer capacity has been critical in enabling us to continue meeting the increased demand for emergency food parcels in our local communities.

Our food banks are registered on the "Bank the Food" App which gives food donors sight of our current food bank needs. We are heavily reliant on our volunteers to control our food stock and pack the food parcels, and our volunteer drivers who fulfil the food parcel delivery schedules for us. Similarly, we have enjoyed strong supportive relationships with local churches, which have helped to coordinate supermarket pick-ups and deliveries to our food banks, as well as coordinate weekly food donations from their congregations.

We launched a new initiative with 5 of the Wilmslow/Handforth Primary Schools to provide free lunches during the school summer holidays. With the support of Tesco this resulted in us providing 81 summer lunches at a local church café during the school holiday period.

We are grateful too for the support that we have received from local churches, schools and scouting & guiding groups at Harvest festival and at Christmas. Our Christmas food parcel initiative supported 300 people and provided 120 food parcels to people referred to us by 21 different referral agencies. When we deliver food parcels, we try to initiate conversation with our clients and assess whether they might benefit from any of our other support services.

After being supported by our food bank a recipient wrote a thank you note "I do feel like crying because your kindness came with the food parcel, and it came just at the right time and right day, just when I was thinking I don't know what I am going to do. I can't tell you how much I appreciate this"

Partnership with Food Suppliers

Our close relationship with local supermarkets means we are now receiving more of their surplus food, which has reduced the cost of our emergency food support and has enabled us to offer fresh fruit and vegetables alongside ambient groceries we provide. We enjoy strong supportive relationships with Waitrose, Booths,

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Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

Aldi, Sainsbury's, Tesco, Lidl and Vestey Foods and we are very grateful for this support. We also work closely with FARE SHARE, Manchester and pick up weekly consignments of food surplus for our Handforth food bank. We also receive support from Wilmslow Community Market Garden which has enabled us to add **locally** grown seasonal fruit and vegetables to our food parcels.

The Hope Centres

In February we opened a new Hope Centre at the Open Arms Centre on the COLSHAW Farm estate in Wilmslow, and by the end of the year we were welcoming a weekly average of 24 attendees. We continue to provide weekly drop-in centres (Hope Centres) at Knutsford, Handforth and Lacey Green (Wilmslow) where attendees can enjoy the benefits of participating in community. This includes IT support, crafts, board games, a lunch, signposting to our other services and an uplifting faith-based word of hope which is presented as "Thought for the day". Supportive relationships within the Hope Centres help to reduce feelings of isolation, and as staff and volunteers get to know attendees, they can direct them to other services. We have had examples of people attending a Hope Centre drop-in, and then registering for the various Christians Against Poverty (CAP) support services that we offer. They include our Debt Counselling service, the Money Course, the Job Club, the Life Skills course. With the opening of the COLSHAW Hope Centre on Fridays weekly, we are now offering this drop-in service on 4 different days per week. We are very grateful to Riverside Housing Association who awarded us a substantial grant to support our COLSHAW Hope Centre in the first year of operation.

At Knutsford we have seen an increase in people attending which has averaged 20 per week. We have seen an average of 40 attendees per week at Handforth, and 12 attendees per week at Lacey Green.

It was an honour to welcome CAP's CEO, Stewart McCulloch to our Handforth Hope Centre so shortly after he had assumed the role in January. He joined a round table discussion with our staff team and sat in on a CAP Job Club presentation. We were delighted that he liked what he saw and heard! It's a privilege to work so closely with a national organisation which advocates for people living in poverty and is regularly invited to attend Department of Work & Pensions meetings in Westminster to present their reports on the scale of national debt and poverty and be a voice to the government for our sector.

Our Hope Centre at Lacey Green is adjacent to playing fields, and a good-sized car park. We made use of these advantages and organised another "Fun Day" in June to promote our Hope Centre service in the hope that more local people will attend our Lacey Green Hope Centre. All households in the community were leafleted, we advertised the day on social media, and we were delighted that 200 people including children came to enjoy the fun!

A person who had recommended the local Hope Centre to a friend wrote "I would like to say thanks to the Hope Centre and you, the Hope Centre Manager who cared and talked to my friend every time she joined the gathering. The Hope Centre is the only social group that she attends, and she told me that she was just comfortable being there. I think that's something the Hope Centres do – help attendees feel that way"

People attending the Hope Centres have been very positive with their feedback and one of our regular attendees wrote with the following comment: "I enjoy coming to the Hope Centre in Handforth because of the friendship, help and respect that I receive."

Work with Displaced people

By the beginning of 2024 local hotels were no longer accommodating displaced people and so predictably the demand for English Classes was significantly reduced. However, there remained a core group of Hong Kongers who had developed their own community around the English Conversation Classes and continued to meet on

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

Wednesday afternoons and Thursday mornings. Additionally, we continued to provide English Classes to displaced people housed in our local area. They are predominantly from the war zones of Sudan, Eritrea and the Ukraine and from countries with repressive regimes. Most of them are housed on the COLSHAW Farm estate so we set up weekly English Classes on Friday at the same venue as our COLSHAW Hope Centre. Most of them are keen to learn English as quickly as possible and so attend our Wednesday and Thursday classes in Handforth as well. The displaced young men that engage with us are keen to secure refugee status, join the workforce and be economically active. An average of 25 people attend our English Classes every week. We recognise the difficulty some of them face when they are awarded refugee status, and we make ourselves available to advocate for them when communicating with the local Job Centre and Cheshire East Housing.

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

With our CAP partnership we have achieved the following results:

Debt Counselling

In 2024 Christians Against Poverty (CAP) and their partners supported 8,716 clients with debt counselling, and 2,436 became debt free. The above CAP data is derived from their recently released NO TIME TO LOSE report, and our Debt Counselling service is included in this data with 12 of our clients becoming debt free and a further 30 client cases open at the end of the year. In addition to growth in demand, an emerging trend during the last 2 years has been that many cases we have opened are more complex and require more time to process. This resulted in us recruiting 2 part time Debt Coaches during the year to help manage the workload. This has enabled us to respond more quickly to referrals and help more people to manage their debt. Towards the end of the year we were able to promote our Debt Centre Manager to a full -time community networking and partnership role which we regard as essential to the development of Hope Central and our ability to continue meeting the growing demand for our services. As referenced previously we have given this important role the title, Director of Community Partnerships.

In addition to this we were approached by CAP to set up a satellite debt centre in Macclesfield in partnership with a local church to help them develop their own CAP Debt Counselling service.

Our Debt Counselling service is free and is supported by a team of volunteer “Befrienders” mainly from the founding churches who offer practical help and ongoing support until freedom from debt is achieved. This includes time taken to just talk and befriend and to offer practical help. As a faith charity we also offer prayer to our clients, and we have been encouraged that most are happy to receive prayer when offered. There is no obligation to accept, and our Debt Counselling service is available to people of any faith and no faith. We are finding that the average time required to get our clients through the Debt Counselling process is about one year. During and after completion of the process we signpost to our other services, and we encourage all our debt centre clients to attend our CAP Money Course. Some have enrolled in our CAP Job Club and Life Skills courses and have attended our Hope Centres. CAP’s NO TIME TO LOSE report cites low income and mental health problems as the 2 major causes of debt in the UK. Being in debt is both a cause and consequence of ill health, and anxiety about debt can lead to mental health problems, feelings of hopelessness and depression. Nearly half of all CAP’s clients have attempted or considered suicide as a way out of debt before seeking help. At Hope Central we also see at first hand the devastating impact that debt can have on people’s lives, but we also get to offer them hope, and share the joy when they become debt free. It is so encouraging to hear positive feedback from people that have used our debt counselling service and listen to them talk about their release from the burden of debt, and their plans moving forward. The following quote from CAP’s NO TIME TO LOSE report describes what it meant to one of their clients to get free from debt.

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Trustees' Annual Report (*continued*)
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“Coming out of debt and becoming debt free is probably one of the biggest things anybody could ever have relief from. Going through that experience and realising that there are good people out there that love you for you, and not what you can give them: it’s a light at the end of the tunnel and this may sound dramatic, but it saved my life”.

One of our client’s wrote “Oh, I feel like a weight has been lifted off my shoulders. I sleep a lot better at night and generally feel better in myself”

Another of our client’s wrote “When someone listens to you and believes in you, and tells you there is a way out, it gives you an amazing feeling of hope”

We are grateful for the support of the generous Acts 435 donors. It’s a charity that links the needs of people that are living through financial hardship to those who can donate. This has enabled us to purchase cookers, washing machines, beds, furniture etc for our debt centre clients. In 2024 we have been able to secure 14 items totalling £2,145 for people in desperate need of white goods and furniture. It’s mainly our debt centre clients that have benefitted from this service.

Money Course

We presented the CAP Money Course to a total of 23 people (6 courses) during 2024. It’s a free course designed to help people gain control of their finances by teaching budgeting skills. Trained CAP Money Coaches give guidance throughout the course to help participants learn how to budget, save and prevent getting into debt. It uses a combination of videos, sharing experiences and discussion options. The course has proved successful in providing people with greater confidence to manage their finances and help avoid getting into debt, while learning to save and spend well. The course is ideal for small groups which promotes participation, and we have been encouraged by the complimentary feedback that we have received

“Thanks to your advice and instruction I understand my financial habits and I am working to change them positively”

“A brilliant course which I will definitely recommend to friends and family”

“The budgeting spreadsheet has revolutionised our life! Taking away stress!!

Life Skills

We presented 3 Life Skills courses, and a total of 15 people attended at least one session, with a total of 11 people completing the course. The course runs for 8 weeks and explores how practical skills can help to make money go further e.g. how to eat well on a budget. It is also a great opportunity to meet new people in a relaxed and friendly environment. Attendees have commented that they hadn’t previously cooked from scratch before and now felt this was something they could do to make their budgets go further. Our local partner, Transition Wilmslow has funded the gift of an Air Fryer this year for every attendee that completes the course.

Job Club

Our Job Club Manager presented 3 Steps to Employment courses to 29 clients who completed the course. We are pleased to accept referrals from outside agencies, and our local Job Centre Plus referred 5 clients to us this year. In addition to the course work we offer one to ones for clients seeking employment, and to date we have had an 84% success with our clients moving on into paid employment, voluntary work or further education. One person has started a business. Establishing links with local employers and charities is fundamental to the success of our Job Club, and this work is ongoing. We are grateful for these partnerships, and our close working relationship with Job Centre Plus and Springboard.

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Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

We have received positive feedback too “I did apply some of your suggestions and recommendations during the interview process and, well I got the job and perhaps I mightn’t have so a big thank you”

Goal 3 To advance the Christian Faith

Prayer is so important to all we do at Hope Central, and the benefits of corporate prayer are huge. We have monthly prayer meetings, offer prayer at the Hope Centres when appropriate, have a prayer WhatsApp group, and prayer boxes at the Hope Centres. The THOUGHT FOR THE DAY at the Hope Centres contains a Christian message and all our service users know they can talk to staff further about their beliefs and prayer requests. We have had prayer requests across all the Hope Centres in 2024, and it is a privilege that our clients feel confident and comfortable enough to ask for prayer and an honour to pray with them.

We have completed 3 Alpha Courses which were attended by 18 people in total. Some of these people wanted to continue meeting regularly and this has led to the “Journeys” course being completed. Other people have started to attend a local church. We have worked alongside “Bitesize Church” who have begun to hold “Bitesize” sessions of exploring the Christian Faith. The venue is our COLSHAW Hope Centre and 3 Hope Centre attendees have joined the sessions. We held 2 evangelistic events with 30 attendees at each event. The attendees were a mix of volunteers, local people and some of our service users.

Acknowledgements

We are very grateful for our wonderful supporters, volunteers and staff who have enabled us to meet the increasing demand for our services. Your commitment and constant willingness to go the extra mile has been an inspiration to us. The trustees would like to acknowledge and thank the prayer warriors out there who have faithfully interceded for us during this busy year, and also those of you who have supported Hope Central with grants, gifts, donations, monthly giving, and time given throughout the year:

Grants

The UK Government COST OF LIVING CRISIS fund
Post Code Community Fund
The Florence Foundation
Riverside Housing Association
Knutsford Town Council
Cheshire Community Fund
Transition Wilmslow
Lidl Community Fund
Peaks & Plains Housing Association
Onward Homes

Finance from Organisations

Speedy Freight/Puro Ventures
M. Howden Ltd
Handforth Town Council
Integrity Automation
Benevity Charitable Trust
Arnold Clark
Cornerstone
Booths, Knutsford

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Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2024

Knutsford Lions
Knutsford Beer Festival
Dress Cheshire, Prestbury
Handforth Children's Band
Cheadle Royal Rotary
The Good Estate Agent
The Knutsford Beats Choir
Wilmslow Round Table
Marjorie Hurst Charity, Knutsford
Rosemary Thomason Concert
Wilmslow Rotary
Breathe, Cheshire
Potential Recruitment
John Lewis
Skipton Building Society

Finance from Churches

St. Chads Handforth
St. Johns Knutsford
St. Johns Knutsford Harvest
Vine Life Church Wilmslow
Life Church Wilmslow
Bramhall Methodist
St. Benedict Handforth
St. Philip Alderley Edge
Handforth Christian Fellowship
Toft Church Knutsford
Knutsford Methodist
Christ Church COLSHAW

Food Donations from Schools

Queens Gate School, Bramhall
Knutsford Academy
Wilmslow High School
Pownall Hall School, Wilmslow
Alderley Edge School for Girls
Woodford Church of England Primary School
St. Vincent de Paul Catholic Primary School
Manor Park Primary School, Knutsford
The Grange Primary School, Handforth

Food Donations from Organisations

Waitrose, Wilmslow
Lidl, Wilmslow
Tesco, Handforth Dean
Booths, Knutsford
Waitrose, Knutsford
Aldi, Knutsford
Sainsbury's, Knutsford
Vestey Foods

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Trustees' Annual Report (*continued*)
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1st Dean Row Brownies
Styal Running Club
Knutsford Running Group
RH Claydon
MTX Contracts
Knutsford Santa
Knutsford Beats Choir
St. Benedict Church, Handforth
St. Cross Church, Knutsford
Toft Church, Knutsford
Poynton Christian Fellowship
Meadow Drive Community Group, Knutsford
Magnit Global
Saville's Estate Agents

This year we have been continually awestruck at how our God has answered our prayers in such a timely way, and provided the funding and the personnel that has enabled us to fulfil so many of our goals. It's fair to say that our expectations have been exceeded, and we give God all the glory and honour for everything that we have achieved this year.

“Now to Him who can do immeasurably more than all we ask or imagine, according to His power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations, for ever and ever Amen!

Ephesians 3 v 20-21

Financial Review

The communities, churches, businesses and individuals have again generously supported the work of Hope Central. Income of £441,664 including generous food donations that have been received.

There was a surplus for the year of £83,419 and at the year-end reserves totaled £178,534.

The level of reserves at the year-end has again allowed us to move forward in confidence into 2025, developing more activities and services.

Reserves Policy

It is Hope Central's policy to maintain a balance on the unrestricted funds, to ensure that there are sufficient funds to maintain the current level of non-discretionary expenditure for at least 3 months.

Approved by the trustees on 13 July 2025 and signed on their behalf by



Chris Murr
Chairman

HOPE CENTRAL
Independent Examiner's Report
For the Year Ended 31 December 2024

I report to the Trustees on my examination of the financial statements of Hope Central (the charitable incorporated organisation- "charity") for the year ended 31 December 2024. These are set out on pages 14 to 22.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mr R Moore CA (SA)

**25 Green Hall Mews
Wilmslow**

13 July 2025

HOPE CENTRAL
Statement of Financial Activities
For the Year Ended 31 December 2024

	Note	Unrestr'd Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Incoming resources					
<i>Income from:</i>					
Donations	2a	303,126	750	303,876	255,150
Grants	2b	77,175	55,122	132,297	4,815
Fundraising activities	2c	2,041	-	2,041	2,683
Income from investments	2d	3,450	-	3,450	1,381
Total incoming resources		385,792	55,872	441,664	264,029
Resources expended					
<i>Expenditure on:</i>					
Costs of raising funds	3a	94	-	94	170
Charitable activities	3b	319,748	38,403	358,151	284,567
Total expenditure		319,842	38,403	358,245	284,737
Net movement in funds		65,950	17,469	83,419	(20,708)
Balance brought forward at 1 January 2024		95,012	103	95,115	
Balance carried forward at 31 December 2024		160,962	17,572	178,534	

All income and expenditure derive from continuing activities

The notes on pages 16 to 22 form part of these financial statements.

HOPE CENTRAL
Balance sheet
At 31 December 2024

	Note	2024 £	2023 £
Current assets			
Stock	6	10,755	11,641
Debtors	7	5,412	5,415
Cash at bank and in hand		<u>163,965</u>	<u>79,057</u>
Total current assets		180,132	96,113
Creditors falling due within one year	8	(1,598)	(998)
Net current assets		<u>178,534</u>	<u>95,115</u>
Net assets		<u>178,534</u>	<u>95,115</u>
Funds:			
Unrestricted -General	9/10	160,962	95,012
Restricted	9/10	<u>17,572</u>	<u>103</u>
		<u>178,534</u>	<u>95,115</u>

These financial statements were approved by the trustees on the 13 July 2025 and are signed on their behalf by:



Chris Birch
Treasurer



Chris Murr
Chairman

The notes on pages 16 to 22 form part of these financial statement

HOPE CENTRAL
Notes to the Financial Statements
For the year ended 31 December 2024

GENERAL INFORMATION

Hope Central is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The office address is St Chad's Parish Church, Wilmslow Road, Handforth, Wilmslow, Cheshire, SK9 3ES.

1 ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Hope Central meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value.

Cash flow statement

A cash flow statement has not been presented on the basis that the charity is small.

Going concern

After reviewing the forecasts and projections the trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Income recognition

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources,
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of Hope Central.

Fixed assets

Assets with an individual value of greater than £1,000 are capitalised.

Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates: -

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the year ended 31 December 2024

- Cost of generating funds comprises the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by Hope Central in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Donated Goods

This represents the donation of food for the food bank.

Where food is provided as a donation that would normally be purchased from suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to Hope Central.

Volunteers

Hope Central benefits greatly from the involvement and support of its volunteers, details are given in the trustees' annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Stock

This represents the stock of donated food and is estimated based on the value of the contribution to Hope Central.

Debtors

Trade and other debtors are recognized at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discount used. The debtor in respect of tax recoverable is recognised where applicable on donations under gift aid receivable during the year.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Pensions

Hope Central operates a pension scheme through NEST.

Taxation

As a registered charity, Hope Central is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by Hope Central, and is therefore included in the relevant costs in the Statement of Financial Activities.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
2a Donations				
Regular donations	38,065	-	38,065	27,539
Other donations	92,114	750	92,864	97,391
Gift aid	8,795	-	8,795	8,853
Legacy	-	-	-	-
Donations in Kind - Food	164,152	-	164,152	121,367
	<u>303,126</u>	<u>750</u>	<u>303,876</u>	<u>255,150</u>
2b Grants				
Handforth Town Council	-	-	-	500
Cheshire East Council	-	-	-	250
Onward Homes	-	240	240	550
Peaks and Plains	-	390	390	215
Manchester Airport	-	-	-	1,128
Co-op Local Community Fund	-	-	-	1,172
Steve Burne Charitable Trust	-	-	-	1,000
Lidl Community Fund	-	500	500	-
Riverside Group	-	7,676	7,676	-
National Lottery Community Fund	27,175	15,653	42,828	-
Transition Wilmslow	-	1,660	1,660	-
Knutsford Town Council	-	4,685	4,685	-
Post Code Lottery	50,000	-	50,000	-
Cheshire Community Fund	-	2,500	2,500	-
The Florence Foundation	-	10,000	10,000	-
Mustard Seed	-	660	660	-
Cheshire East Cost of Living Grant	-	9,908	9,908	-
St James's Place plc	-	1,250	1,250	-
	<u>77,175</u>	<u>55,122</u>	<u>132,297</u>	<u>4,815</u>
2c Fundraising activities				
Events	2,041	-	2,041	2,683
2d Income from investments				
Bank Interest receivable	3,450	-	3,450	1,381
Total incoming resources	<u>385,792</u>	<u>55,872</u>	<u>441,664</u>	<u>264,029</u>

In 2023 £303 of donations income and £3,315 of grant income was for restricted funds.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the year ended 31 December 2024

3 RESOURCES EXPENDED	Unrestr'd Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
3a Costs of raising funds	94	-	94	170
3b Charitable Activities				
<i>Foodbanks</i>				
Food parcels	167,129	567	167,696	126,431
Salaries	9,571	6,583	16,154	12,489
Storage	1,870	2,395	6,265	7,570
Equipment	121	-	121	1,210
Other expenses	506	-	506	438
Allocated support costs	29,733	1,927	31,660	27,250
	<u>208,930</u>	<u>11,472</u>	<u>222,402</u>	<u>175,388</u>
<i>Debt Centre</i>				
Salaries	18,321	8,957	27,278	17,701
CAP subscriptions	5,825	1,375	7,200	7,200
IT	1,304	851	2,155	-
Other expenses	1,692	361	2,053	2,198
Allocated support costs	10,773	698	11,471	7,649
	<u>37,915</u>	<u>12,242</u>	<u>50,157</u>	<u>34,748</u>
<i>Displaced persons support</i>				
Salaries	-	-	-	9,577
IT and Phone	-	-	-	844
Other expenses	1,429	-	1,429	1,633
Allocated support costs	4,740	307	5,047	8,127
	<u>6,169</u>	<u>307</u>	<u>6,476</u>	<u>20,181</u>
<i>Hope Centres and courses</i>				
Salaries	37,619	6,880	44,499	37,668
CAP subscriptions	938	142	1,080	1,080
Rental	3,290	3,690	6,980	3,899
IT	916	440	1,356	-
Other expenses	2,149	1,945	4,094	3,476
Allocated support costs	19,822	1,285	21,107	8,127
	<u>64,734</u>	<u>14,382</u>	<u>79,116</u>	<u>54,250</u>
Total charitable activities	<u>319,748</u>	<u>38,403</u>	<u>358,151</u>	<u>284,567</u>
Total expenditure	<u>319,842</u>	<u>38,403</u>	<u>358,245</u>	<u>284,737</u>

In 2023 £3,365 of foodbank expenditure, £200 of displaced persons expenditure and £4,420 of Hope Centres expenditure was made from restricted funds

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the year ended 31 December 2024

9 FUNDS

Current year	At 1 January 2024	Income	Expenditure	At 31 December 2024
	£	£	£	£
Unrestricted - General	95,012	385,792	(319,842)	160,962
Restricted Grants				
-- Onward Homes	-	240	(240)	-
--Peaks and Plains	-	390	(390)	-
--Lidl Community Fund	-	500	(500)	-
-- Riverside Group	-	7,676	(7,676)	-
-- National Lottery Community Fund	-	16,653	(16,653)	-
--Transition Wilmslow	-	1,660	(1,085)	575
--Knutsford Town Council	-	4,685	(4,685)	-
--Cheshire Community fund	-	2,500	(2,500)	-
--The Florence Foundation	-	10,000	(5,000)	5,000
--Mustard Seed	-	660	(424)	236
--Cheshire East Cost of Living	-	9,908	-	9,908
--St James's Place	-	1,250	-	1,250
Restricted donations	103	750	(250)	603
	<u>103</u>	<u>55,872</u>	<u>(38,403)</u>	<u>17,572</u>
	<u>95,115</u>	<u>441,664</u>	<u>(284,737)</u>	<u>178,534</u>

The grant from the National Lottery Community Fund was part of a larger grant of £42,828 which was to help with the Debt Centre, the Hope Centres and the Foodbanks.

Grants from Riverside Group and St James's Place were in support of the Colshaw Hope Centre. The grant from Knutsford Town Council was to fund a debt coach.

Grants from Lidl, Cheshire Community Fund, The Florence Foundation and Cheshire East and were to support the Foodbank in Handforth, the latter being to support the set-up of the Community Pantry in early 2025.

The grant from Transition Wilmslow was to support the Lifeskills courses.

The other grants from Onward Homes, Peaks and Plains and Mustard Seed were to fund specific events.

Restricted donations were mainly in respect of the Foodbank in Knutsford.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the year ended 31 December 2024

Prior year	At 1 January 2023	Income	Expenditure	At 31 December 2023
	£	£	£	£
Unrestricted - General	111,353	260,411	(276,752)	95,012
Restricted Grants	-	3,315	(7,785)	-
Restricted Donations	4,470	303	(200)	103
	<u>-</u>	<u>3,618</u>	<u>(7,985)</u>	<u>103</u>
	<u>115,823</u>	<u>264,029</u>	<u>(284,737)</u>	<u>95,115</u>

10 ANALYSIS OF NET ASSETS BY FUND

	Unrestr'd Funds £	Restricted Funds £	Total Funds £
Current year			
Current Assets	162,560	17,572	180,632
Creditors: falling due <1 year	(1,598)	-	(1,598)
Fund Balance	<u>160,962</u>	<u>17,572</u>	<u>178,534</u>
Prior year			
Current Assets	96,010	103	96,113
Creditors: falling due <1 year	(998)	-	(998)
Fund Balance	<u>95,012</u>	<u>103</u>	<u>95,115</u>

11 RELATED PARTY TRANSACTIONS

There were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.

HOPE CENTRAL

England & Wales - Charity number 1183290

Accounts



BRINGING HOPE, RELIEVING POVERTY

**Annual Report
and
Financial Statements**

For the Period from Year ended 31 December 2023

Charity Number 1183290

HOPE CENTRAL
Annual Report and Financial Statements
For the Year Ended 31 December 2023

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HOPE CENTRAL
Trustees' Annual Report
For the Year Ended 31 December 2023

Reference and Administrative Details

Registered Charity Name Hope Central

Charity Registration Number 1183290

Registered and Principal Office

St Chad's Parish Church
Wilmslow Road
Handforth
WILMSLOW
Cheshire
SK9 3ES

The Trustees

The trustees who served throughout the year were as follows:

Mr Chris Murr
Rev'd Steve Burmester
Rev'd Nigel Atkinson
Mr Ian Robertson

Mr David Allen was appointed as a trustee on 15 May 2023

Following the year end Rev'd Nigel Atkinson retired and Mr Chris Ainsworth was appointed on 8 July 2024.

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
WEST MALLING
Kent
ME19 4

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

The trustees are pleased to present their report and the financial statements of Hope Central for the year ended 31 December 2023.

Structure, Governance and Management

Governing Document

Hope Central is a charitable incorporated organisation (CIO) formed under a foundation constitution dated 5th March 2019 and registered with the Charity Commission in England & Wales on 7th May 2019.

Management structure

A team of staff and volunteers report to the Hope Central Director who is responsible for the day to day running of the charity. Under the guidance of our human resources consultancy Cornerstone HR, we were delighted to promote an internal candidate to the role of Director effective 2nd January 2023. The vacancy was advertised internally, and details of the interview process which was fulfilled in December 2022 are contained in the 2022 annual return. Each of the services we offer has a service manager who leads a team of volunteers; these are the Food Banks at Knutsford and Handforth, the Debt Counselling service, the Job club, the Displaced Persons support service, the Hope Centres and the Life Skills course. Additionally, we offer a Money Coaching course which is led by a volunteer. The Director submits a report to the board of trustees on a quarterly basis which focuses on our achievements and progress against the agreed goals in our annual plan. She also leads monthly meetings with her management team and monthly prayer meetings. The Chairman holds quarterly trustee meetings which throughout the year have also included the Director, and the Treasurer who submits quarterly management accounts and management information reports for the trustees. During 2023 we held trustee meetings on 16th January, 6th March, 15th May, 14th August and 27th November.

Recruitment and Appointment of trustees

Our trustee numbers were unchanged at the start of the year, however we were conscious of the increasing need to fulfil board related tasks specifically in the area of general administration. We were also conscious of the need to rotate the chairman's role given that the current chairman has completed his initial 3 year term and has agreed to continue in post while we look for a replacement. Our March trustee meeting was devoted entirely to governance issues and the need to increase our board capacity for trustee related tasks. As a result we agreed to approach a candidate known to some of the trustees who retired some years ago after a career in operational management, and he agreed to join the board bringing our total to 5 trustees. There were no further appointments to the board of trustees in 2023. As stated in previous annual returns, two of the existing trustees are church leaders, and the other two trustees are retirees with commercial management experience. A key goal in Hope Central's Plan for 2023 is to "Create a culture which helps achieve the organisation's charitable purposes". In this context the trustees recognise the importance of recruiting staff and appointing trustees that have a variety of perspectives, experiences and skills. Referencing our Plan for 2023, we are committed to "creating a culture which is open and accountable" and therefore nominations for election of trustees are made on merit and against objective criteria that take into account the benefits of diversity. Objective criteria could mean that a specific need for expertise had been identified by the trustees and this may include professional and corporate expertise such as accountancy, legal, digital marketing, human resources, public relations, information technology, and general management experience. The trustees will be mindful of Hope Central's Equality and Diversity policy when recruiting staff and appointing trustees. New staff and trustees receive an induction which will involve explaining the 6 goals in the Hope Central Plan for the current year, and introduction to our staff team and our volunteers.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

Objectives and Activities

The objects clause in our constitution is the prevention and relief of poverty in East Cheshire by providing items and services to individuals in need and/or partnering with other charities and organisations that have the same or similar objectives. Also, to advance the Christian faith for the benefit of the public in accordance with the statement of belief appearing in the constitution schedule which is the Nicene Creed.

These objectives form the basis of our Strategic Plan which we review annually. The Plan for 2023 maintained the 6 Goals of previous years which were as follows;

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

Goal 3 To advance the Christian Faith in our community

Goal 4 To ensure that the organisational purpose is sustainable

Goal 5 To create a culture which is open and accountable and helps to achieve the organisation's charitable purposes

Goal 6 To create a management structure that helps to achieve the organisation's charitable purposes

The Goals were supported by specific priorities which were activities that we planned to fulfil during the year.

Goal 1 includes activities that relate to our food bank operations, our Hope Centres and our Displaced Peoples

Goal 2 includes activities that relate to the support services and courses that we offer in partnership with Christians Against Poverty (CAP) such as the debt counselling service, the Money Coaching course, the Job Club and the Life Skills course. Goal 3 includes activities that relate to sharing our Christian Faith such as presenting the Alpha Course throughout the year, and organising evangelistic events.

The remaining Goals 4,5,6 are not derived from our objects clause, but they are there to provide the infrastructure we need to fulfil our objectives. As an example, under Goal 4 the Director's quarterly report "will focus on the agreed priorities and the progress being made on achieving the priorities". Similarly, under Goal 6 we commit to "maintain and grow a database of supporters to enable Hope Central to pursue a multi-channel approach when communicating its values, purposes, and achievements". We have a part time Marketing Manager with the responsibility of fulfilling this commitment, developing our profile on social media, and keeping our website up to date and relevant.

In keeping with previous years, the trustees agreed a budget to support the Plan for 2023 at the beginning of January.

Economic environment

The economic conditions during 2023 were dominated by high inflation and a sharp rise in the cost of living. The UK entered the year with the Consumer Price Index (CPI) rate of inflation at 10.1% for January and it remained stubbornly high until the 4th Quarter.

Soaring inflation, wage stagnation, and real terms cuts to welfare during the last decade created a "perfect storm" that impacted household budgets and created a "cost of living crisis" that dragged more families into food poverty and unmanageable debt.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

Achievements and Performance

Hope Central is so much more than a food bank. We recognise that the causes of poverty are complex and multi-layered, and that we need to offer a range of support services that can attempt to address the root causes of poverty, restore dignity and give people the opportunity to overcome their current circumstances. Please see below a description of our achievements and some measurement of our performance. We set ourselves an ambitious Plan for 2023, and we were pleased that we made progress expanding our existing support services and launching a new Life Skills course.

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

Food Banks

We distribute emergency food parcels based on referrals that we receive from a range of local agencies. These include local authority emergency assistance, social services, the DWP, the NHS, housing associations, children's centres, the probation service, mental health teams, GPs, churches and Cheshire Police. There has been exponential growth in our food bank operation since COVID, and in 2023 we have again seen year on year growth in demand for emergency food parcels.

Our Knutsford and Handforth food banks received a total of 2,768 referrals for emergency food parcels which supported 853 people, of which 46% were children. Each food parcel contained emergency food support for 3 days which is 9 meals per person, and this equates to 60,000 meals for the full year, an increase of 9% compared to the previous year. These statistics include clients that need long term support, so they are a measurement of volume rather than unique people. The main reasons for referrals are problems with the Benefit System, (delays and reductions), and specific life challenges such as redundancy, debt, ill health, marital breakdown, and drug & alcohol dependency. During 2023 we have made some decisions that have improved the efficiency of our operation. We launched an online referral form which can be sent to referral agencies via a link and when the form is submitted by the referral agency it populates our spreadsheet. This has enabled us to manage the "required" and "optional" fields to the point that we are able to signpost to our other support services. A response is required as to whether a client needs further support, and the referral form cannot be completed without a response to this question. This has resulted in an increase in demand for our other support services. Administrative benefits are that it reduces error and is also time efficient. We moved our Knutsford food bank from the Welcome Centre to St. Cross church which is also the venue of our Knutsford Hope Centre drop in. The space allotted to the food bank at St. Cross church is similar to the Welcome Centre, but a major benefit is the space in which the Hope Centre can expand, and there is crossover between the two support services, with some of our food bank clients attending the weekly Hope Centre drop in. The move has also generated more interest in volunteering. Last year we invested in a commercial freezer, and a commercial fridge and we have now benefited from a full year of increased capacity to store frozen and chilled food surplus from local supermarkets and significantly reduce the cost of our weekly Fare Share pick up. It has proved to be a timely investment that has enabled us to continue meeting the increased demand for emergency food parcels in our local communities. Our food banks are registered on the "Bank the Food" App which gives food donors sight of our current food bank needs. We are heavily reliant on our volunteers to control our food stock and pack the food parcels, and our volunteer drivers who fulfil the food parcel delivery schedules for us. Similarly, we have enjoyed strong supportive relationships with local churches, which have helped to coordinate supermarket pick-ups and deliveries to our food banks, as well as coordinate weekly food donations from their congregations. We are grateful too for the support that we have

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

received from local schools and scouting & guiding groups at Harvest festival and at Christmas. When we deliver food parcels, we try to initiate conversation with our clients and assess whether they might benefit from any of our other support services.

After being supported by our food bank a recipient wrote a thank you note "I just wanted to say a massive thank you for helping my family today. It really does mean the world to me. What you have provided is absolutely above and beyond! I cried when I saw the chocolates in there. You have made my day! My month actually! Thank you again, and I will give back when I am back on my feet. You are true saviours"

Partnership with Food Suppliers

Our close relationship with local supermarkets means we are now receiving more of their surplus food, which has reduced the cost of our emergency food support and has enabled us to offer fresh fruit and vegetables alongside ambient groceries we provide. We enjoy strong supportive relationships with Waitrose, Booths, Aldi, Sainsbury's, Tesco, Lidl and Vestey Foods and we are very grateful for this support. We also work closely with FARE SHARE, Manchester and pick up weekly consignments of food surplus for our Handforth food bank. We also receive support from Wilmslow Community Market Garden which has enabled us to add **locally** grown seasonal fruit and vegetables to our food parcels.

The Hope Centres

Our Hope Centres at Knutsford, Handforth and Lacey Green (Wilmslow) continue to provide a weekly drop in offering community, IT support, crafts, board games, a lunch, signposting to our other services and an uplifting faith-based word of hope which is presented as "Thought for the day". Supportive relationships within the Hope Centres help to reduce feelings of isolation, and as staff and volunteers get to know attendees, they can direct them to other services. We have had examples of people attending a Hope Centre drop in, and then registering for the Debt Counselling course, the Money Coaching course, the Job Club, the Life Skills course and being supported by our emergency food parcel service. Opening the Hope Centres on different days of the week we can offer this service 3 days per week. Our Knutsford Hope Centre has settled into a new venue at St. Cross church, and we have seen an increase in people attending which has averaged 20 per week. We have seen an average of 50 attendees per week at Handforth, and 12 attendees per week at Lacey Green. Our Hope Centre at Lacey Green is adjacent to playing fields, and a good-sized car park in the middle of the Lacey Green community. We made use of these advantages, and organised a Fun Day in June to promote our Hope Centre service in the hope that more local residents will attend our Lacey Green Hope Centre. All households in the community were leafleted, we advertised the day on social media, and we were delighted that 150 people including children came to enjoy the fun!

Feedback from people attending the Hope Centres has been very positive with one of our regular attendees telling us "Being at the Hope Centres means so much to me. I feel the Hope Centre does what it says on the tin, giving hope in a family friendly atmosphere" Another attendee commented "I enjoy coming to the Hope Centre in Handforth because of the friendship, help and respect that I receive. The atmosphere is very good, and I get good information from the centre"

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

Local Housing Associations have been taking an interest in our work, and plans have been made to open a fourth Hope Centre in Colshaw (Wilmslow), with the financial support of Riverside Housing Association. The centre will open on Fridays weekly early in the new year, which will mean we can offer our Hope Centre service on 4 different days of the week.

Work with Displaced people

In August we saw a sharp increase in the number of asylum seekers attending our English classes in Handforth. This was due largely to a government policy update that required hotels accommodating asylum seekers to increase their capacity by applying a dual occupancy room policy to the accommodation of asylum seekers. Although food poverty is not a challenge that asylum seekers face while they are in the hotels, many of the new intake had arrived in the summer months, and did not have suitable shoes and clothes for the autumn and the winter months that lay ahead. We had not previously seen need for shoes and clothing on this scale, but nevertheless we were able to respond at short notice. We are grateful to the congregations of our founding churches, and our partner churches in the local community for helping us to relieve this very different type of poverty. At this time typically between 25 -30 people were attending our English classes in Handforth on Wednesday afternoons and Thursday mornings. This did stretch our existing resources, but again we were able to meet the demand as more volunteers came forward to help us with the English classes, and we were able to find enough space. From the beginning of November government policy changed again and many of the Serco contracts with the hotels were either terminated or not renewed, and the asylum seekers were moved to Serco contracted houses and flats in Greater Manchester or Merseyside. At this time the Knutsford hotel was closed to asylum seekers shortly followed by the Handforth hotel in early December, and this clearly led to a dramatic decline in numbers at the English classes, which has left a core group of people from Hong Kong who continued with the classes.

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

With our CAP (Christians Against Poverty) partnership we have achieved the following results;

Debt Counselling

Throughout the UK in 2023, Christians Against Poverty (CAP) and their partners supported 9,582 clients with debt counselling, and 2,292 became debt free. Our debt counselling service is included in the above CAP statistics, with 10 of our clients becoming debt free and a further 25 client cases were opened during the year. An emerging trend during the year was that many cases we took on came with a level of complexity that we had not seen before, and such was the demand at the beginning of the year that in January we had to accept that we didn't have the capacity to take on any more cases. As a result, we agreed with CAP to freeze our caseload in the month of January, and we began the process of trying to get more resources into our debt centre. This resulted in the appointment of a key volunteer as a Service Support Administrator, and a consensus that we needed a part time debt coach to join the team. Our debt counselling service is free and is led by our Debt Centre manager who is supported by a team of volunteer "Befrienders" from the founding churches who offer practical help and ongoing support until freedom from debt is achieved. This includes time taken to just talk and befriend and to offer practical help. As a faith based charity we also offer prayer to our clients, and we have been encouraged that most clients are happy to receive prayer when offered. There is no obligation to agree to prayer and our support services are available to people of any faith and no faith. We are finding that the average time required to get our clients through the debt counselling process is about one year. During and after the completion of the process we signpost to our other services, and we encourage all

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

our debt centre clients to attend our CAP Money Coaching course. Some have enrolled in our CAP Job Club and Life Skills courses, and have attended our Hope Centres. Poverty is both a cause and consequence of ill health, and anxiety about debt can lead to mental health problems, feelings of hopelessness and depression. Nearly half of all CAP's clients have attempted or considered suicide as a way out of debt before seeking help. At Hope Central we also see at first hand the devastating impact that debt can have on people's lives, but we also get to offer them hope, and share the joy when they become debt free. It is so encouraging to hear positive feedback from people that have used our debt counselling service and listen to them talk about their release from the burden of debt, and their plans for the future. The following quote from CAP's publicity material eloquently describes what it meant to one of their clients to get free from debt.

"In the past when I was on my own, I thought that there was never any hope, and it was always dark. Now I'm living a brighter, bigger more colourful life"

One of our client's wrote "When someone listens to you and believes in you, and tells you there is a way out, it gives you an amazing feeling of hope"

Another one of our clients told us "I felt like I was in a black hole with every glimmer of light being plugged. But now I've got my budget, and I can see a way to move forward"

We are grateful for the support of the generous donors at Acts 435. It's a charity that links the needs of people that are living through financial hardship to those who can donate. This has enabled us to purchase cookers, washing machines, beds, furniture etc for our debt centre clients.

Money Coaching

We presented the CAP Money Course, and the rebranded CAP Money Coaching course which replaced it, to a total of 20 people (4 courses) during 2023. It's a 3 week course, which helps people to budget and avoid getting into unmanageable debt. It uses a combination of videos, sharing experiences and discussing options. The course has proved successful in providing people with greater confidence to manage their finances and help avoid getting into debt, while learning to save and spend well. The course is ideal for small groups encouraging participation, and we have been encouraged by the complimentary feedback that we have received "It gave me more control of my finances and I felt less overwhelmed by them" and "I have changed the way I budget my money." The Money Coaching course is recommended to our Debt Centre clients when they get debt free.

Life Skills

We presented 4 Life Skills courses to a total of 27 people during 2023. It's an 8 week course which explores how practical skills can help to make money go further e.g. how to eat well on a budget. It is also a great opportunity to meet new people in a relaxed and friendly environment. Attendees have commented that they hadn't previously cooked from scratch before, and now felt this was something they could do to make their budgets go further.

Job Club

Our Job Club Manager presented 4 Steps to Employment courses during 2023, and a total of 51 clients have completed the course since we began offering it in January 2021. In addition to the course work we offer one

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

to one sessions for clients seeking employment, and to date we have had an 78% success with our clients moving on into paid employment, voluntary work, further education and one person has started a business. Establishing links with local employers and charities is fundamental to the success of our Job Club, and this work is ongoing. We are grateful for these partnerships, and our close working relationship with Job Centre Plus and Springboard. We have received positive feedback, one of which commented “During the course I gained the confidence I needed to put myself forward for a customer facing role that I wanted, and it was also helpful that in the course I had learned about the perspective from an employer – what they would be looking for, as well as interview skills. All this knowledge helped me”

Goal 3 To advance the Christian Faith

Prayer is essential to all we do and we continue to have monthly prayer meetings, offer prayer at the Hope Centres when appropriate, have a prayer WhatsApp group, and prayer boxes at the Hope Centres. The “Thought For The Day” at the Hope Centres often contain a Christian message and service users are made aware they can talk to staff further about their beliefs. We have had 170 prayer requests across all the Hope Centres in 2023, and it is a privilege that our service users feel confident and comfortable enough to ask for prayer and an honour to pray with them.

We have completed 2 Alpha Courses which were attended by 16 people in total. We held an evangelistic event in Wilmslow and invited Vicky Lloyd from Victory Outreach, Manchester to speak at the event. Her message did have an impact, and was an opportunity for us to signpost the Alpha Course. We plan to repeat the event in Knutsford in 2024.

We have also been offering Alpha Courses in Farsi and Arabic to the Displaced People that attend our Hope Centres. They are mainly asylum seekers who are already Christians or who have an embryonic Christian faith. However, there are some that have no faith. Throughout these recent courses several people have come to know and experience God’s love for them and 4 people have been baptised into the Christian Faith.

Acknowledgements

We simply could not be doing this without our wonderful supporters, volunteers and staff. You have been an inspiration to us, and we are grateful that you have been with us during another challenging year which has seen growth in demand for our services. The trustees would like to acknowledge and thank all who have supported Hope Central with grants, gifts, donations, monthly giving and time given throughout the year:

Argos, Wilmslow
Arnold Clark
Acts435
Integrity Automation
Cheshire Community Trust
Handforth Town Council
Wilmslow Town Council
Onward Homes
Peaks & Plains Housing Association
Co-op Local Community Fund
Neighbourly Community Fund
Bare Necessities
Wilmslow Community Market Garden
Groundwork (Tesco Bags of Help)
Lindow Ministry Trust
KPS Architects

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

The Charities Trust
The Grange Primary School
The Good Estate Agent
Fare Share
John Lewis
Pownall School Parents Association
Alderley Edge School for Girls
Waitrose, Wilmslow
Waitrose, Alderley Edge
Tesco, Handforth
Tesco, Alderley Edge
Lidl, Dean Row, Wilmslow
Cheadle Royal Rotary
Handforth Jazz Band
Handforth Band Concert
Handforth Christian Fellowship
Bramhall Methodist Church
Wilmslow Methodist Church
Steve Bourne Charity
Sheila Millar's family
St. Benedict's Church, Handforth
St. Philip's Church, Alderley Edge
St. John's Church, Lindow
St. Christopher's Church, Pott Shrigley
Wilmslow URC
St. Chad's Church, Handforth
Vinelif Church, Wilmslow
Wilmslow Health Centre
Railway Public House
Santa Sleigh

In Knutsford, our Hope Centre and Food Bank moved to St. Cross Church and we are very grateful for the warm welcome and support we have received from the leadership team at St. Cross Church. It has been a privilege to be involved at the Knutsford end of the Hope Central organisation, and to see the support of so many local volunteers, individuals, organisations and businesses. The volunteers and individuals know who they are, and they have our heartfelt thanks. It has been a demonstration of how adversity can unite us, strengthen us, and bring us closer together. Our appreciation goes to:

438 Marketing
Aldi, Knutsford
Beech Tennis Club
Belway Housing
Benevity
Blossom Boutique
Booths, Knutsford
Brook Street Chapel
Changing Lives Together
Cheshire Community Foundation
Cheshire Connect
Cheshire Connected Communities

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

Cheshire East Council
Community & Voluntary Services
Cheshire East Women in Fellowship
Co-op, Princess Street, Parkgate and Mobberley
DNR.com
Great Places Housing Group
Jubilee Christian
Knutsford Academy
Knutsford Beats Choir
Knutsford Beer Festival
Knutsford Golf Club
Knutsford Lions
Knutsford Methodist Church
Plumley Methodist Church
Knutsford Rotary
Knutsford Star Choir
Knutsford Town Council
Lindow Ministry Trust
Lower Peover WI
Marjorie Hurst Trust
M. Howden Ltd
Mobberley Churches
Mobberley Primary School
Mobberley Parish Council
Pickmere Community Group
R Choir
Sainsbury's, Knutsford
Knutsford Santa
Speedy Freight
St.Cross Church, Knutsford
St.John's Churches, Knutsford and Toft
St.Oswalds, Peover
St.Vincent's School
The Houghton Weavers
The Tea Room, Knutsford
The White Orchid
Toft Taverners
Transforming Lives Together
Vestey Foods
Waitrose, Knutsford
Weareknutsford
Yorston Lodge PTA

We have been so encouraged by the support we have received this year; volunteers that have stepped up just at the right time, the wonderful intercessors that have committed to pray for us, and of course the donors that have blessed us with financial support. Ultimately, this work is a spiritual endeavour and we believe that as we call upon our God in prayer He goes before us in all that we do. Therefore, it is with joyful hearts that we thank God for the answers to so many of our prayers and for His provision during 2023 which has enabled us to meet so many of our goals this year. We are seeing the eternal truths of scripture being realised in our lives and the lives of those that we have helped.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2023

“Trust in the Lord with all your heart
and lean not on your own understanding.
In all your ways acknowledge Him,
and He will make your paths straight.”

Proverbs 3 v 5 – 6

Financial Review

The communities, churches, businesses and individuals have again generously supported the work of Hope Central and in particular the foodbanks. Income of just over £260,000 (including generous food donations) has been received.

There was a deficit for the year of £20,708 and at the year-end reserves totaled £95,115

The level of reserves at the year-end has again allowed us to move forward in confidence into 2024, developing more activities and services.

Reserves Policy

It is Hope Central’s policy to maintain a balance on the unrestricted funds, to ensure that there are sufficient funds to maintain the current level of non-discretionary expenditure for at least 3 months

Approved by the trustees on 22 August 2024 and signed on their behalf by



Chris Murr
Chairman

HOPE CENTRAL
Independent Examiner's Report
For the Year Ended 31 December 2023

I report to the Trustees on my examination of the financial statements of Hope Central (the charitable incorporated organisation- "charity") for the year ended 31 December 2023. These are set out on pages 14 to 22.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Mr R Moore CA (SA)



24 Finsbury Way
Handforth
Wilmslow

22 August 2024

HOPE CENTRAL
Statement of Financial Activities
For the Year Ended 31 December 2023

	Note	Unrestr'd Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Incoming resources					
<i>Income from:</i>					
Donations	2a	254,847	303	255,150	211,308
Grants	2b	1,500	3,315	4,815	12,057
Fundraising activities	2c	2,683	-	2,683	2,568
Income from investments	2d	1,381	-	1,381	282
Total incoming resources		260,411	3,618	264,029	226,215
 Resources expended					
<i>Expenditure on:</i>					
Costs of raising funds	3a	170	-	170	109
Charitable activities	3b	276,582	7,985	284,567	208,832
Total expenditure		276,752	7,985	284,737	208,941
 Net movement in funds		(16,341)	(4,367)	(20,708)	17,274
 Balance brought forward at 1 January 2023		111,353	4,470	115,823	
 Balance carried forward at 31 December 2023		95,012	103	95,115	

All income and expenditure derive from continuing activities

The notes on pages 16 to 22 form part of these financial statements.

HOPE CENTRAL
Balance Sheet
At 31 December 2023

	Note	2023 £	2022 £
Current assets			
Stock	6	11,641	14,205
Debtors	7	5,415	5,981
Cash at bank and in hand		79,057	96,893
Total current assets		<u>96,113</u>	<u>117,079</u>
Creditors falling due within one year	8	(998)	(11,256)
Net current assets		<u>95,115</u>	<u>115,823</u>
Net assets		<u>95,115</u>	<u>115,823</u>
Funds:			
Unrestricted -General	9/10	95,012	111,353
Restricted	9/10	103	4,470
		<u>95,115</u>	<u>115,823</u>

These financial statements were approved by the trustees on the 22 August 2024 and are signed on their behalf by:



Chris Birch
Treasurer



Chris Murr
Chairman

The notes on pages 16 to 22 form part of these financial statement

HOPE CENTRAL
Notes to the Financial Statements
For the Year Ended 31 December 2022

GENERAL INFORMATION

Hope Central is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The office address is St Chad's Parish Church, Wilmslow Road, Handforth, Wilmslow, Cheshire, SK9 3ES.

1 ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Hope Central meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value.

Cash flow statement

A cash flow statement has not been presented on the basis that the charity is small.

Going concern

After reviewing the forecasts and projections the trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Income recognition

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources,
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of Hope Central.

Fixed assets

Assets with an individual value of greater than £1,000 are capitalised.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2023

Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates: -

- Cost of generating funds comprises the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by Hope Central in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Donated Goods

This represents the donation of food for the food bank.

Where food is provided as a donation that would normally be purchased from suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to Hope Central.

Volunteers

Hope Central benefits greatly from the involvement and support of its volunteers, details are given in the trustees' annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Stock

This represents the stock of donated food and is estimated based on the value of the contribution to Hope Central.

Debtors

Trade and other debtors are recognized at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discount used. The debtor in respect of tax recoverable is recognised where applicable on donations under gift aid receivable during the year.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Pensions

Hope Central operates a pension scheme through NEST.

Taxation

As a registered charity, Hope Central is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by Hope Central, and is therefore included in the relevant costs in the Statement of Financial Activities

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
2a Donations				
Regular donations	27,539	-	27,539	24,259
Other donations	97,148	243	97,391	68,986
Gift aid	8,793	60	8,853	7,055
Legacy	-	-	-	3,333
Donations in Kind - Food	121,367	-	121,367	107,675
	<u>254,847</u>	<u>303</u>	<u>255,150</u>	<u>211,308</u>
2b Grants				
Groundwork (Tesco bags of help)	-	-	-	1,000
Handforth Town Council	500	-	500	-
Cheshire East Council	-	250	250	-
Onward Homes	-	550	550	3,500
Peaks and Plains	-	215	215	-
Manchester Airport	-	1,128	1,128	-
Co-op Local Community Fund	-	1,172	1,172	1,557
Aldi Neighbourly Fund	-	-	-	500
Sainsburys Neighbourly Community Fund	-	-	-	1,000
NEU Cheshire	-	-	-	1,000
Steve Burne Charitable Trust	1,000	-	1,000	1,000
Arnold Clark Community Fund	-	-	-	2,500
	<u>1,500</u>	<u>3,315</u>	<u>4,815</u>	<u>12,057</u>
2c Fundraising activities				
Events	2,683	-	2,683	2,568
2d Income from investments				
Bank Interest receivable	1,381	-	1,381	282
Total incoming resources	<u>260,411</u>	<u>3,618</u>	<u>264,029</u>	<u>226,215</u>

In **2022** £176 of donations income and £10,057 of grant income was for restricted funds.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2023

3 RESOURCES EXPENDED	Unrestr'd Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
3a Costs of raising funds	170	-	170	109
3b Charitable Activities				
<i>Foodbanks</i>				
Food parcels	125,366	1,065	126,431	104,591
Salaries	12,489	-	12,489	14,255
Storage	6,398	1,172	7,570	7,750
Equipment	82	1,128	1,210	2,626
Phones	110	-	110	270
Other expenses	328	-	328	1,411
Allocated support costs	27,250	-	27,250	7,333
	<u>172,023</u>	<u>3,365</u>	<u>175,388</u>	<u>138,236</u>
<i>Debt Centre</i>				
Salaries	17,701	-	17,701	13,731
CAP subscriptions	7,200	-	7,200	7,200
Phone	102	-	102	120
Other expenses	2,096	-	2,096	544
Allocated support costs	7,649	-	7,649	1,629
	<u>34,748</u>	<u>-</u>	<u>34,748</u>	<u>23,224</u>
<i>Displaced persons support</i>				
Salaries	9,577	-	9,577	5,885
IT and Phone	844	-	844	-
Other expenses	1,433	200	1,633	1,142
Allocated support costs	8,127	-	8,127	815
	<u>19,981</u>	<u>200</u>	<u>20,181</u>	<u>7,842</u>
<i>Hope Centres and courses</i>				
Salaries	34,168	3,500	37,668	26,650
CAP subscriptions	1,080	-	1,080	980
Rental	3,649	250	3,899	3,246
Other expenses	2,806	670	3,476	2,136
Allocated support costs	8,127	-	8,127	6,518
	<u>49,830</u>	<u>4,420</u>	<u>54,250</u>	<u>39,530</u>
Total charitable activities	<u>276,582</u>	<u>7,985</u>	<u>284,567</u>	<u>208,832</u>
Total expenditure	<u>276,752</u>	<u>7,985</u>	<u>284,737</u>	<u>208,941</u>

In 2022 £5,763 of foodbank expenditure was made from restricted funds

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2023

4 SUPPORT COSTS	2023	2022
	£	£
Director's salaries and expenses	25,274	7,369
Community Partnerships Director	13,763	-
Communications salaries and materials	7,756	6,420
Insurance, training, HR, computer and other administration costs	4,360	2,505
	<u>51,153</u>	<u>16,294</u>
Allocated to:		
Foodbanks	27,250	7,333
Debt Centre	7,649	1,629
Displaced persons support	8,127	815
Hope Centres	8,127	6,518
	<u>51,153</u>	<u>16,294</u>
5 STAFF COSTS	2023	2022
	£	£
Salaries and wages	118,751	71,888
Social security costs	986	-
Pension costs	1,955	622
	<u>121,692</u>	<u>72,510</u>
The average number of employees in the year was 8 (2021: 7)		
6 STOCK	2023	2022
	£	£
Donated food stock	<u>11,641</u>	<u>14,205</u>
7 DEBTORS	2023	2022
	£	£
Tax recoverable	5,415	5,981
Grant receivable	-	-
	<u>5,415</u>	<u>5,981</u>
8 CREDITORS	2023	2022
	£	£
Accruals	<u>998</u>	<u>1,256</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2023

9 FUNDS

Current year	At 1 January 2023 £	Income £	Expenditure £	At 31 December 2023 £
Unrestricted - General	111,353	260,411	(276,752)	95,012
Restricted Grants				
– Onward Homes	3,470	550	(4,020)	-
- East Cheshire Council	-	250	(250)	-
--Peaks and Plains	-	215	(215)	-
--Coop Local Community Fund	-	1,172	(1,172)	-
--Manchester Airport	-	1,128	(1,128)	-
-- Sainsbury's Neighbourly Community Fund	1,000	-	(1,000)	-
Restricted donations	-	303	(200)	103
	<u>4,470</u>	<u>3,618</u>	<u>(7,985)</u>	<u>103</u>
	<u>115,823</u>	<u>264,029</u>	<u>(284,737)</u>	<u>95,115</u>

The grants from Onward Homes were to help fund the Lifeskills courses, food for Easter parcels and to help with celebration lunches. The grant from Sainsbury's Neighbourly Community fund was also to help fund Lifeskills courses. The grant from Manchester Airport was to resite the foodbank in Knutsford. The grant from Cheshire East Council was to provide a warm space and the other restricted grants were to fund the foodbank. The restricted donation was to acquire warm clothing for displaced persons.

Prior year	At 1 January 2022 £	Income £	Expenditure £	At 31 December 2022 £
Unrestricted - General	98,549	215,892	(203,178)	111,353
Restricted Grants	-	10,057	(5,587)	4,470
Restricted Donations	-	176	(176)	-
	<u>-</u>	<u>10,233</u>	<u>(5,763)</u>	<u>4,470</u>
	<u>98,549</u>	<u>226,125</u>	<u>(208,941)</u>	<u>115,823</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2023

10 ANALYSIS OF NET ASSETS BY FUND

	Unrestr'd Funds £	Restricted Funds £	Total Funds £
Current year			
Current Assets	96,010	103	96,113
Creditors: falling due <1 year	(998)	-	(998)
Fund Balance	<u>95,012</u>	<u>103</u>	<u>95,115</u>
Prior year			
Current Assets	112,609	4,470	117,079
Creditors: falling due <1 year	(1,256)	-	(1,256)
Fund Balance	<u>111,353</u>	<u>4,470</u>	<u>115,823</u>

11 RELATED PARTY TRANSACTIONS

There were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.

HOPE CENTRAL

England & Wales - Charity number 1183290

Accounts



**Annual Report
and
Financial Statements**

For the Period from Year ended 31 December 2022

Charity Number 1183290

HOPE CENTRAL
Annual Report and Financial Statements
For the Year Ended 31 December 2022

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HOPE CENTRAL
Trustees' Annual Report
For the Year Ended 31 December 2022

Reference and Administrative Details

Registered Charity Name Hope Central

Charity Registration Number 1183290

Registered and Principal Office

St Chad's Parish Church
Wilmslow Road
Handforth
WILMSLOW
Cheshire
SK9 3ES

The Trustees

The trustees who served throughout the year were as follows:

Mr Chris Murr
Rev'd Steve Burmester
Rev'd Nigel Atkinson
Mr Ian Robertson

Mr David Allen was appointed as a trustee on 15 May 2023

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
WEST MALLING
Kent
ME19 4

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

The trustees are pleased to present their report and the financial statements of Hope Central for the year ended 31 December 2022.

Structure, Governance and Management

Governing Document

Hope Central is a charitable incorporated organisation (CIO) formed under a foundation constitution dated 5th March 2019 and registered with the Charity Commission in England & Wales on 7th May 2019.

Management structure

A team of staff and volunteers report to the Hope Central Director who is responsible for the day to day running of the charity. Each of the services we offer has a service manager who leads a team of volunteers; these are the Food Banks at Knutsford and Handforth, the Debt Counselling service, the Job club, the Displaced Persons support service, and the Hope Centres. The Director submits a report to the trustee group on a quarterly basis and leads monthly meetings with her management team. The Chairman holds quarterly trustee meetings which throughout the year have also included the Director, and the Treasurer who submits a quarterly financial report for the trustees. During 2022 we were able to resume face to face meetings and these meetings took place on 17th and 24th January, 25th April, 1st August and 28th November.

Recruitment and Appointment of trustees

At the 1st August trustee meeting, our Director gave notice that he wished to step back from his role as Director, reduce his hours and focus on resourcing our CAP services which had been part of his Director's remit. We gave this new reduced role the job title of CAP Services Manager. Subsequently, we advertised the vacant Director's position internally, and were delighted to receive two very impressive applications. Given that these were internal applications, we asked our human resources consultancy (Cornerstone HR) to lead the interview process, summarise the outcomes, and make their recommendations. As a result of these interviews which were both held on 6th December, we were able to appoint a new Director with overall responsibility for the day to day operation. The interview process prompted a discussion and subsequent agreement within the trustee group, that we needed to create another senior role within the charity with the brief to develop partnerships with local churches and like-minded organisations. In order to reflect the importance and seniority of this role, we created the new position of Director of Community Partnerships with reporting line to the Director. The position was offered and accepted within the same (above) interview process, with a start date of Q1 2023. Within these job descriptions is an "Occupational Requirement" that all staff have a Christian faith and participate in monthly prayer meetings.

Currently there are four trustees who hold leadership positions at the founding churches. Two of the trustees are church leaders, and the other two trustees are retirees with commercial management experience. The constitution sets out the varied terms of office for the three original trustees, and three year terms for subsequent appointees. One of our initial trustees was appointed for a two year + one year term ending 7th May 2022 and offered to extend his term for another additional year. Also, the Chair of trustees was appointed for a three year term ending 7th May 2022 and offered to extend his term for a further year. The trustees unanimously agreed to both of these re-elections, and there were no further appointments to the board of trustees in 2022. A key goal in Hope Central's Plan for 2022 is to "Create a culture which helps achieve the organisation's charitable purposes". In this context the trustees recognise the importance of recruiting staff and appointing trustees that have a variety of perspectives, experiences and skills. Referencing our Plan for 2022, we commit to "Charity staff appointments and nominations for election of trustees being

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

made on merit and against objective criteria and take into account the benefits of diversity". Objective criteria could mean that a specific need for expertise had been identified by the trustees and this may include professional and corporate expertise such as accountancy, legal, digital marketing, human resources, public relations, information technology, and general management experience. The trustees will be mindful of Hope Central's Equality and Diversity policy when recruiting staff and appointing trustees. Moving forward, newly appointed staff and trustees will receive an induction which will involve explaining the 6 goals in the Hope Central Plan for the current year, and introduction to staff and volunteers at the Hope Centres.

Objectives and Activities

The objects of Hope Central written into the constitution are the prevention and relief of poverty in East Cheshire by providing items and services to individuals in need and/or partnering with other charities and organisations that have the same or similar objectives. Also, to advance the Christian faith for the benefit of the public in accordance with the statement of belief appearing in the constitution schedule which is the Nicene Creed.

These objects form the basis of our Strategic Plan which we review annually. The Plan for 2022 consisted of 6 Goals which were;

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

Goal 3 To advance the Christian Faith in our community

Goal 4 To ensure that the organisational purpose is sustainable

Goal 5 To create a culture which is open and accountable and helps to achieve the organisation's charitable purposes

Goal 6 To create a management structure that helps to achieve the organisation's charitable purposes

The Goals were supported by specific criteria which were activities that we planned to fulfil during the year. Goal 1 includes activities that relate to our food bank operations, and Goal 2 includes activities that relate to the support services and courses that we offer. Goal 3 includes activities that relate to sharing our Christian Faith.

The remaining Goals are not derived from our objects, but they are there to provide the infrastructure we need to fulfil our objectives. As an example, under Goal 4 the trustees agree an annual budget to support the annual plan at the beginning of each calendar year. And under Goal 6 we commit to "update and maintain a database of supporters to enable us to pursue a multi-channel approach when communicating our purposes, values, work and achievements". We have a part time Communications Manager with the responsibility of fulfilling this commitment, developing our profile on social media, and keeping our website up to date and relevant.

Achievements and Performance

Hope Central is so much more than a food bank. We recognise that the causes of poverty are complex and multi-layered, and that we need to offer a range of support services that can attempt to address the root causes of poverty, restore dignity and give people the opportunity to overcome their current circumstances. Please see below a description of our achievements and some measurement of our performance. We set ourselves an ambitious Plan for 2022, and we were pleased that we made progress launching our new support services as we emerged from the pandemic.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

We distribute emergency food parcels based on referrals that we receive from a range of local agencies. These include local authority emergency assistance, social services, the DWP, the NHS, housing associations, children's centres, the probation service, mental health teams, GPs and churches. There has been exponential growth in our food bank operation since COVID and although the level of demand in 2022 was less than the previous year, it was still significantly higher than the pre COVID demand for our food bank service.

Our Knutsford and Handforth food banks received a total of 3,700 referrals for emergency food parcels which supported over 6,000 people, of which 50% were children. Each food parcel contained emergency food support for 3 days which is 9 meals per person, and this equates to 55,000 meals for the full year. These statistics include clients that need long term support, so they are a measurement of volume rather than unique people. The main reasons for referrals are problems with the Benefit System, (delays and reductions), and specific life challenges such as redundancy, ill health, and marital breakdown. During 2022 we have made some decisions that have improved the efficiency of our operation. We have invested in a commercial freezer, and a commercial fridge which have given us the capacity to receive frozen and chilled food surplus from local supermarkets and significantly reduce the cost of our weekly Fare Share pick up. It has been a timely investment that has enabled us to continue meeting demand for food parcels in our local communities. Our food banks are now registered on the "Bank the Food" App which gives food donors sight of our current food bank needs. We have partnered with the Silk Life food bank in Macclesfield to improve the efficiency of food bank distribution in North East Cheshire, and from the beginning of September they took over all our Macclesfield based clients. This has reduced delivery costs for us, and has ensured that there is no longer "double delivery" of food parcels to some Macclesfield households. We are heavily reliant on our wonderful volunteers to control our food stock and pack the food parcels, and our volunteer drivers who fulfil the food parcel delivery schedules for us. Similarly, we have enjoyed strong supportive relationships with local churches, which have helped to coordinate supermarket pick-ups and deliveries to our food banks, as well as coordinate weekly food donations from their congregations. We are grateful too for the support that we have received from local schools and scouting & guiding groups at Harvest festival and at Christmas. When we deliver food parcels, we try to initiate conversation with our clients and assess whether they might benefit from any of our other support services.

After being supported by our food bank one couple phoned to thank us commenting "Thank you for your amazing help. We don't know how we would have managed without your help"

Partnership with Food Suppliers

Our close relationship with local supermarkets means we are now receiving more of their surplus food, which has reduced the cost of our emergency food support and has enabled us to offer fresh fruit and vegetables alongside the non-perishable groceries we provide. We enjoy strong supportive relationships with Waitrose, Booths, Aldi, Sainsbury's, Tesco, Lidl and Vestey Foods and we are very grateful for this support. We also work closely with FARE SHARE, Manchester and pick up weekly consignments of food surplus for our Handforth food bank. We also have a partnership with Wilmslow Community Market Garden which has enabled us to add **locally** grown seasonal fruit and vegetables to our food parcels.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

With our CAP (Christians Against Poverty) partnership we have achieved the following results;

The economic conditions during 2022 were impacted by the lingering effect of the COVID 19 pandemic and the war in Ukraine which put upward pressure on the price of energy and food. As a result, the cost of living increased sharply across the UK and the annual rate of inflation peaked at 11.1% in October. Predictably, this led to an increase in demand for CAP's award winning services, and specifically the debt counselling services being offered by CAP partners such as Hope Central. By the end of the year our debt centre had helped 4 clients to become debt free and we were working with a further 14 clients who were challenged by varying degrees of debt. We launched the service in May 2021, and so 2022 was our first full year of operation. The service is free and is led by our part time salaried Debt Centre manager who has received CAP training and is supported by a team of "Befrienders" from the founding churches who offer practical help and ongoing support until freedom from debt is achieved. This includes time taken to just talk and befriend, and we have been encouraged that most clients are happy to receive prayer when offered. We are finding that the average time required to get our clients through the process is about one year.

One of our clients gave us the following feedback:

How did you feel before you phoned CAP?

Dreadful. I just had my head stuck in the sand. I wasn't admitting that I had problems, and that I needed help.

How was the process?

It was relaxing, friendly and helpful and everything was explained clearly. It was easy-ish! There's a lot to do and you've got to get your head around what you need to do.

How do you feel now that you are debt free?

Brilliant! Relieved. Not stressed about my finances or trying to pay the debt. I'm not worrying as much as I was. It's the best thing I did.....seriously the best thing I did. It's the personal contact, 1:1 and you know they are at the end of the phone.

We are grateful for the support of the generous donors at Acts 435. It's a charity that links the needs of people that are living through financial hardship to those who are in a position to donate. This has enabled us to purchase cookers, washing machines, furniture etc for our debt centre clients. Since we have partnered with Acts435 we have received £1,265 to provide for our clients needs.

We have presented a rolling programme of CAP Money Management courses during 2022. It's a 3 week course, which helps people to budget and avoid getting into unmanageable debt. It uses a combination of videos, sharing experiences and discussing options. The course has proved successful in providing people with greater confidence to manage their finances and help avoid getting into debt, while learning to save and spend well. Since launching the course at the back end of last year, the groups have been small but we have

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

been encouraged by the complimentary feedback that we have received “It gave me more control of my finances and I felt less overwhelmed by them” and “I have changed the way I budget my money.” The Money Management course is strongly recommended to our Debt Centre clients when they get debt free.

We have recruited a part time Life Skills Manager who has completed the CAP training and will present our first Life Skills course in the new year. Making money go further is a skill everyone can benefit from, especially people living on a tight budget. The Life Skills course is a free 8 week course which explores the practical skills which will help to make money go further e.g. how to eat well on a budget. It is also a great opportunity to meet new people in a relaxed and friendly environment.

Our Job Club Manager presented 4 Steps to Employment courses to a total of 16 students during 2022. As a result of attending the course 5 students returned to employment, 10 moved on to regular voluntary work and 1 student started his own accounting business. We are grateful for the partnerships we have formed with Job Centre Plus, Springboard, local employers and voluntary work providers to place our clients in appropriate and rewarding roles. We have received positive feedback, one of which commented “During the course I gained the confidence I needed to put myself forward for a customer facing role that I wanted, and it was also helpful that in the course I had learned about the perspective from an employer – what they would be looking for, as well as interview skills. All this knowledge helped me”. Our local MP Esther McVey visited our Longridge, Knutsford Hope Centre in March during the time that we were presenting a Steps to Employment course. She was impressed by what she saw and commented “I am passionate about projects like this, and I would encourage anyone who needs a little extra help in finding work to go along to the Longridge centre and see how they can be helped”.

Goal 3 To advance the Christian Faith

The Hope Centres at Handforth and Knutsford continue to be places where we come alongside individuals and families and demonstrate God’s love for them. We have continued to present the mid-morning “Thought for the day” with the central theme that we all need the salvation that can only be found in Jesus Christ, and prayer is always on offer. None of the support services we offer at our Hope Centres are dependent on responding to this. They are available to people of any or no faith, and by the end of the year we were regularly welcoming 20 or more people at each Hope Centre.

Someone who has regularly attended one of our Hope Centres shared their story with us. “When I was first brought to the Hope Centre I was suicidal. I had got to a point so far down with so much pain in my heart, I was crushed inside. I thought that I could never believe there were people that cared about me, until I met the people at the Hope Centre who accepted me the way I was and made me feel part of the family. I never believed in God as I was in such a dark place, but now I have asked Jesus into my heart and the fear has gone and I am starting to get my life sorted out. At one time I would have thought it was impossible, but now I know it’s possible”.

The Handforth Hope Centre featured in the BBC National News earlier in the year when members of the Hope Centre were interviewed to find out their views about the Chancellor’s announcement regarding help with energy bills.

We have run a rolling programme of Alpha Courses during 2022, including in Farsi and Arabic. These have been safe spaces where over a period of 10 weeks we gather for tea and cake, watch a short video, and have discussions about some of the big topics in life such as “why are we here?” and “why did Jesus die?” Throughout these recent courses several people have come to know and experience God’s love for them and 9 people have been baptised into the Christian Faith.

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Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

Hope Central's work with displaced people continued to grow and we are providing English courses each week for over 20 people in Knutsford. There are also English classes being run at the Handforth Hope Centre each week. The courses are essential to help people settle in, communicate, build relationships, and integrate into society.

Acknowledgements

We simply could not be doing this without our wonderful supporters, volunteers and staff. You have been an inspiration to us, and we are grateful that you have been with us during another challenging year which has seen growth in demand for our services. The trustees would like to acknowledge and thank all who have supported Hope Central with grants, gifts, donations, monthly giving and time given throughout the year:

Arnold Clark
Integrity Automation
Cheshire East (NEU)
Cheshire Community Trust
Handforth Town Council
Wilmslow Town Council
Onward Homes
Transforming Lives for Good
Co-op Local Community Fund
Neighbourly Community Fund
Bare Necessities
Wilmslow Community Market Garden
Groundwork (Tesco Bags of Help)
Lindow Ministry Trust
KPS Architects
The Charities Trust
The Gym Wilmslow
The Grange Primary School
The Good Estate Agent
Fit4Life
Fare Share
Semitone Singers
Alderley Edge School for Girls
Waitrose, Wilmslow
Waitrose, Alderley Edge
Tesco, Handforth
Tesco, Alderley Edge
Lidl, Dean Row, Wilmslow
Overbury Northern
Rotary Cheadle Royal
Bramhall Methodist Church
Wilmslow Methodist Church
St.Benedict's Church, Handforth
St.Philip's Church, Alderley Edge
St.John's Church, Lindow
St.Christopher's Church, Pott Shrigley
Wilmslow URC
St.Chad's Church, Handforth
Vinelifelife Church, Wilmslow

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

In Knutsford, Hope Central and the Welcome have been working alongside the local community, and it has been a privilege to be involved and to see the support of so many local volunteers, individuals, organisations and businesses. The volunteers and individuals know who they are, and they have our heartfelt thanks. We would also like to acknowledge and express our appreciation to those businesses and organisations that have gone the extra mile for their local community. It has been a demonstration of how adversity can unite us, strengthen us, and bring us closer together. In alphabetical order our appreciation goes to:

438 Marketing
Aldi, Knutsford
Bexton School
Blossom Boutique
Booths, Knutsford
Brook Street Chapel
Changing Lives Together
Cheshire Community Foundation
Cheshire Connect
Cheshire Connected Communities
Cheshire East Council
Community & Voluntary Services
Co-op, Princess Street, Parkgate and Mobberley
Great Places Housing Group
Knutsford Academy
Knutsford Beats
Knutsford Beer Festival
Knutsford Golf Club
Knutsford Lions
Knutsford Methodist Church
Knutsford Rotary
Knutsford Star Choir
Knutsford Town Council
Lindow Ministry Trust
M. Howden Ltd
Mobberley Churches
Mobberley Primary School
Mobberley Parish Council
Pickmere Community Group
Sainsbury's, Knutsford
Speedy Freight
St.Cross Church, Knutsford
St.John's Churches, Knutsford and Toft
St.Vincent's School
The Houghton Weavers
The Tea Room, Knutsford
The Welcome
The White Orchid
Toft Taverners
Transforming Lives Together
Vestey Foods
Waitrose, Knutsford

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2022

Weareknutsford

We have been so encouraged by the support we have received this year; volunteers that have stepped up just at the right time, for the wonderful intercessors that have committed to pray for us, and of course the donors that have blessed us with financial support. Ultimately, this work is a spiritual endeavour and we believe that our God goes before us in all that we do. Therefore, it is with joyful hearts that we thank God for answered prayers and for His provision during 2022 which has enabled us to meet our goals this year.

“This is the confidence we have in approaching God: that if we ask anything according to His will, He hears us. And if we know that He hears us – whatever we ask – we know that we have what we asked of Him. 1 John 5 v 14 -15

Financial Review

The results have again exceeded all expectations. The communities, churches, businesses and individuals have again generously supported the work of Hope Central and in particular the foodbanks. Income of just over £226,000 (including generous food donations) has been received.

There was a surplus for the year of £17,274 and at the year-end reserves totaled £115,823

The level of reserves at the year-end has again allowed us to move forward in confidence into 2023, developing more activities and services.

Reserves Policy

It is Hope Central's policy to maintain a balance on the unrestricted funds, to ensure that there are sufficient funds to maintain the current level of non-discretionary expenditure for at least 3 months

Approved by the trustees on 2 October 2023 and signed on their behalf by



Chris Murr
Chairman

HOPE CENTRAL
Independent Examiner's Report
For the Year Ended 31 December 2022

I report to the Trustees on my examination of the financial statements of Hope Central (the charitable incorporated organisation- "charity") for the year ended 31 December 2022. These are set out on pages 12 to 20.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mr R Moore CA (SA)

**24 Finsbury Way
Handforth
Wilmslow**

2 October 2023

HOPE CENTRAL
Statement of Financial Activities
For the Year Ended 31 December 2022

	Note	Unrestr'd Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Incoming resources					
<i>Income from:</i>					
Donations	2a	211,132	176	211,308	204,166
Grants	2b	2,000	10,057	12,057	13,700
Fundraising activities	2c	2,568	-	2,568	1,612
Income from investments	2d	282	-	282	8
Total incoming resources		215,982	10,233	226,215	219,486
Resources expended					
<i>Expenditure on:</i>					
Costs of raising funds	3a	109	-	109	-
Charitable activities	3b	203,069	5,763	208,832	205,396
Total expenditure		203,178	5,763	208,941	205,396
Net movement in funds		12,804	4,470	17,274	14,090
Balance brought forward at 1 January 2022		98,549	-	98,549	
Balance carried forward at 31 December 2022		111,353	4,470	115,823	

All income and expenditure derive from continuing activities

The notes on pages 14 to 20 form part of these financial statements.

HOPE CENTRAL
Balance Sheet
At 31 December 2022

	Note	2022 £	2021 £
Current assets			
Stock	6	14,205	7,761
Debtors	7	5,981	6,801
Cash at bank and in hand		96,893	85,295
Total current assets		<u>117,079</u>	<u>99,857</u>
Creditors falling due within one year	8	(1,256)	(1,308)
Net current assets		<u>115,823</u>	<u>98,549</u>
Net assets		<u>115,823</u>	<u>98,549</u>
Funds:			
Unrestricted -General	9/10	111,353	98,549
Restricted	9/10	4,470	-
		<u>115,823</u>	<u>98,549</u>

These financial statements were approved by the trustees on the 2 October 2023 and are signed on their behalf by:



Chris Birch
Treasurer



Chris Murr
Chairman

The notes on pages 14 to 20 form part of these financial statements

HOPE CENTRAL
Notes to the Financial Statements
For the Year Ended 31 December 2022

GENERAL INFORMATION

Hope Central is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The office address is St Chad's Parish Church, Wilmslow Road, Handforth, Wilmslow, Cheshire, SK9 3ES.

1 ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Hope Central meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value.

Cash flow statement

A cash flow statement has not been presented on the basis that the charity is small.

Going concern

After reviewing the forecasts and projections the trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Income recognition

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources,
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of Hope Central.

Fixed assets

Assets with an individual value of greater than £1,000 are capitalised.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2022

Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates: -

- Cost of generating funds comprises the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by Hope Central in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Donated Goods

This represents the donation of food for the food bank.

Where food is provided as a donation that would normally be purchased from suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to Hope Central.

Volunteers

Hope Central benefits greatly from the involvement and support of its volunteers, details are given in the trustees' annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Stock

This represents the stock of donated food and is estimated based on the value of the contribution to Hope Central.

Debtors

Trade and other debtors are recognized at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discount used. The debtor in respect of tax recoverable is recognised where applicable on donations under gift aid receivable during the year.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Pensions

Hope Central operates a pension scheme through NEST.

Taxation

As a registered charity, Hope Central is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by Hope Central, and is therefore included in the relevant costs in the Statement of Financial Activities

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
2a Donations				
Regular donations	24,259	-	24,259	18,034
Other donations	68,810	176	68,986	59,879
Gift aid	7,055	-	7,055	7,985
Legacy	3,333	-	3,333	-
Donations in Kind - Food	107,675	-	107,675	118,268
	<u>211,132</u>	<u>176</u>	<u>211,308</u>	<u>204,166</u>
2b Grants				
Groundwork (Tesco bags of help)	-	1,000	1,000	1,000
Onward Homes	-	3,500	3,500	1,000
Co-op Local Community Fund	-	1,557	1,557	-
Aldi Neighbourly Fund	-	500	500	-
Sainsburys Neighbourly Community Fund	-	1,000	1,000	1,000
NEU Cheshire	1,000	-	1,000	-
Steve Burne Charitable Trust	1,000	-	1,000	-
Arnold Clark Community Fund	-	2,500	2,500	2,500
Do It Trust	-	-	-	1,000
Community Policing Fund	-	-	-	2,000
Waitrose	-	-	-	200
	<u>2,000</u>	<u>10,057</u>	<u>12,057</u>	<u>13,700</u>
2c Fundraising activities				
Events	2,568	-	2,568	1,612
2d Income from investments				
Bank Interest receivable	282	-	282	8
Total incoming resources	<u>215,982</u>	<u>10,233</u>	<u>226,215</u>	<u>219,486</u>

In **2021** £2,210 of donations income and £7,700 of grant income was for restricted funds.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2022

3 RESOURCES EXPENDED	Unrestr'd Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
3a Costs of raising funds	109	-	109	-
3b Charitable Activities				
<i>Foodbanks</i>				
Food parcels	104,385	206	104,591	126,604
Salaries	9,946	4,309	14,255	11,782
Storage	6,502	1,248	7,750	6,221
Equipment	2,626	-	2,626	1,867
Computer and phones	270	-	270	1,695
Other expenses	1,411	-	1,411	2,359
Allocated support costs	7,333	-	7,333	6,204
	<u>132,473</u>	<u>5,763</u>	<u>138,236</u>	<u>156,732</u>
<i>Debt Centre</i>				
Salaries	13,731	-	13,731	10,953
CAP subscriptions	7,200	-	7,200	6,000
Computer and phone	120	-	120	1,323
Other expenses	544	-	544	654
Allocated support costs	1,629	-	1,629	1,241
	<u>23,224</u>	<u>-</u>	<u>23,224</u>	<u>20,171</u>
<i>Displaced persons support</i>				
Salaries	5,885	-	5,885	-
Other expenses	1,142	-	1,142	-
Allocated support costs	815	-	815	-
	<u>7,842</u>	<u>-</u>	<u>7,842</u>	<u>-</u>
<i>Hope Centres</i>				
Salaries	26,650	-	26,650	19,415
CAP subscriptions	980	-	980	1,160
Rental	3,246	-	3,246	--
Other expenses	2,136	-	2,136	2,955
Allocated support costs	6,518	-	6,518	4,963
	<u>39,530</u>	<u>-</u>	<u>39,530</u>	<u>28,493</u>
Total charitable activities	<u>203,069</u>	<u>5,763</u>	<u>208,832</u>	<u>205,396</u>
Total expenditure	<u>203,178</u>	<u>5,763</u>	<u>208,941</u>	<u>205,396</u>

In 2021 £12,384 of foodbank expenditure, £2,950 of Debt Centre expenditure and £1,439 of Hope Centre expenditure was made from restricted funds

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2022

4	SUPPORT COSTS	2022 £	2021 £
	Management salaries and IT	7,369	7,330
	Communications salaries and IT	6,420	3,806
	Insurance, training, HR, computer and other administration costs	<u>2,505</u>	<u>1,272</u>
		<u>16,294</u>	<u>12,408</u>
	Allocated to:		
	Foodbanks	7,333	6,204
	Debt Centre	1,629	1,241
	Displaced persons support	815	-
	Hope Centres	<u>6,518</u>	<u>4,963</u>
5	STAFF COSTS	2022 £	2021 £
	Salaries and wages	71,888	49,853
	Social security costs	-	-
	Pension costs	<u>622</u>	<u>81</u>
		<u>72,510</u>	<u>49,934</u>
	The average number of employees in the year was 7 (2021: 7)		
6	STOCK	2022 £	2021 £
	Donated food stock	<u>14,205</u>	<u>7,761</u>
7	DEBTORS	2022 £	2021 £
	Tax recoverable	5,981	5,801
	Grant receivable	-	1,000
		<u>5,981</u>	<u>6,801</u>
8	CREDITORS	2022 £	2021 £
	Accruals	<u>1,256</u>	<u>1,308</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2022

9 FUNDS

Current year	At 1 January 2022	Income	Expenditure	At 31 December 2022
	£	£	£	£
Unrestricted - General	98,549	215,982	(203,178)	111,353
Restricted Grants				
– Onward Homes	-	3,500	(30)	3,470
- Arnold Clark Community Fund	-	2,500	(2,500)	-
--Aldi Neighbourly Fund	-	500	(500)	-
--Coop Local Community Fund	-	1,557	(1,557)	-
--Groundwork Tesco	-	1,000	(1,000)	-
-- Sainsbury's Neighbourly Community Fund	-	1,000	-	1,000
Restricted donations	-	176	(176)	-
	-			
	<u>-</u>	<u>10,233</u>	<u>(5,763)</u>	<u>4,470</u>
	<u>98,549</u>	<u>226,215</u>	<u>(208,941)</u>	<u>115,823</u>

The grants from Onward Homes carried forward are to help fund the Lifeskills courses and food for Easter parcels. The grant from Sainsbury's Neighbourly Community fund was also to help fund Lifeskills courses. All other restricted grants and donations were to fund the foodbank.

Prior year	At 1 January 2021	Income	Expenditure	At 31 December 2021
	£	£	£	£
Unrestricted - General	77,586	209,576	(188,623)	98,549
Restricted Grants	6,481	7,700	(14,181)	-
Restricted Donations	382	2,210	(2,592)	-
	<u>6,863</u>	<u>9,910</u>	<u>(16,773)</u>	<u>-</u>
	-			
	<u>84,459</u>	<u>219,486</u>	<u>(205,396)</u>	<u>98,549</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2022

10 ANALYSIS OF NET ASSETS BY FUND

	Unrestr'd Funds £	Restricted Funds £	Total Funds £
Current year			
Current Assets	112,609	4,470	117,079
Creditors: falling due <1 year	<u>(1,256)</u>	<u>-</u>	<u>(1,256)</u>
Fund Balance	<u>111,353</u>	<u>4,470</u>	<u>115,823</u>
Prior year			
Current Assets	99,857	-	99,857
Creditors: falling due <1 year	<u>(1,308)</u>	<u>-</u>	<u>(1,308)</u>
Fund Balance	<u>98,549</u>	<u>-</u>	<u>98,549</u>

11 RELATED PARTY TRANSACTIONS

There were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.

HOPE CENTRAL

England & Wales - Charity number 1183290

Accounts



BRINGING HOPE, RELIEVING POVERTY

**Annual Report
and
Financial Statements**

For the Period from Year ended 31 December 2021

Charity Number 1183290

HOPE CENTRAL
Annual Report and Financial Statements
For the Year Ended 31 December 2021

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HOPE CENTRAL
Trustees' Annual Report
For the Year Ended 31 December 2021

Reference and Administrative Details

Registered Charity Name Hope Central

Charity Registration Number 1183290

Registered and Principal Office

St Chad's Parish Church
Wilmslow Road
Handforth
WILMSLOW
Cheshire
SK9 3ES

The Trustees

The trustees who served throughout the year were as follows:

Mr Chris Murr
Rev'd Steve Burmester
Rev'd Nigel Atkinson
Mr Ian Robertson

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
WEST MALLING
Kent
ME19 4

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

The trustees are pleased to present their report and the financial statements of Hope Central for the year ended 31 December 2021.

Structure, Governance and Management

Governing Document

Hope Central is a charitable incorporated organisation formed under a foundation constitution dated 5 March 2019 and registered with the Charity Commission in England & Wales on 7 May 2019.

Management structure

A team of staff and volunteers report to the Hope Central Director who is responsible for the day to day running of the charity. Each department has a manager who leads a team of volunteers; the Food Banks at Knutsford and Handforth, The Debt Counselling service, the Job club and the Hope Centres. The Director submits a report to the trustee group on a quarterly basis and leads monthly meetings with his management team. The Chairman holds quarterly trustee meetings which throughout the year have also included the Director, and the Treasurer who submits a quarterly financial report for the trustees. During 2021 we were unable to meet face to face due to the ongoing impact of the COVID 19 pandemic, but the trustees were able to hold virtual meetings on the Zoom platform. These meetings took place on 18th January, 19th April and 4th October. A meeting scheduled in December had to be postponed to the following month.

Recruitment and Appointment of trustees

During 2021 we recruited a part time salaried food bank manager at Handforth to help us meet the sustained increase in demand for our service. We advertised the role internally and encouraged our existing food bank volunteers to apply. One of our volunteers was successful and is supported by a team of volunteers which includes the previous volunteer manager who was happy to maintain a part time voluntary role. The strength in depth of our team of volunteers has enabled us to keep the salaried manager's role to a part time position. We also advertised for a part time Debt Counselling Manager within the foundation churches, and a part time Communications Manager. Hope Central is a Christian Charity founded upon a Constitution that seeks the "advancement of the Christian faith for the benefit of the public in accordance with the statement of belief in the Nicene Creed". So, within these job descriptions is an "Occupational Requirement" that all staff have a Christian faith and participate in monthly prayer meetings

Currently there are four trustees who hold leadership positions at the founding churches. Two of the trustees are church leaders, and the other two trustees are retirees with commercial management experience. The constitution sets out the varied terms of office for the three original trustees, and three year terms for subsequent appointees. One of our initial trustees was appointed for a two year term ending 7th May 2021 and offered to extend his term for a further year. The trustees unanimously agreed to this re election, and there were no further appointments to the board of trustees in 2021. A key goal in Hope Central's Plan for 2021 is to "Create a culture which helps achieve the organisation's charitable purposes". In this context the trustees recognise the importance of recruiting staff and appointing trustees that have a variety of perspectives, experiences and skills. Referencing our Plan for 2021, we commit to "Charity staff appointments and nominations for election of trustees being made on merit and against objective criteria and take into account the benefits of diversity". Objective criteria could mean that a specific need for expertise had been identified by the trustees and this may include professional and corporate expertise such as accountancy, legal, digital marketing, human resources, public relations, information technology, and general management experience. The trustees will be mindful of Hope Central's Equality and Diversity policy when recruiting staff

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

and appointing trustees. Moving forward, newly appointed staff and trustees will receive an induction which will involve explaining the 6 goals in the Hope Central Plan for the current year, and introduction to staff and volunteers at the Hope Centres.

Objectives and Activities

The objects of Hope Central written into the constitution are the prevention and relief of poverty in East Cheshire by providing items and services to individuals in need and/or partnering with other charities and organisations that have the same or similar objectives. Also, to advance the Christian faith for the benefit of the public in accordance with the statement of belief appearing in the constitution schedule which is the Nicene Creed.

These objects form the basis of our Strategic Plan which we review annually. The Plan for 2021 consisted of 6 Goals which were;

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

Goal 3 To advance the Christian Faith in our community

Goal 4 To ensure that the organisational purpose is sustainable

Goal 5 To create a culture which is open and accountable and helps to achieve the organisation's charitable purposes

Goal 6 To create a management structure that helps to achieve the organisation's charitable purposes

The Goals were supported by specific criteria which were activities that we planned to fulfil during the year. Goal 1 includes activities that relate to our food bank operations, and Goal 2 includes activities that relate to the support services and courses that we offer. Goal 3 includes activities that relate to sharing our Christian Faith.

The remaining Goals are not derived from our objects, but they are there to provide the infrastructure we need to fulfil our objectives. As an example, under Goal 4 the trustees agree an annual budget to support the annual plan at the beginning of each calendar year. And under Goal 6 we commit to "update and maintain a database of supporters to enable us to pursue a multi-channel approach when communicating our purposes, values, work and achievements". In February, we recruited a part time Communications Manager to help us with fulfilment.

Achievements and Performance

Hope Central is so much more than a food bank. We recognise that the causes of poverty are complex and multi layered, and that we need to offer a range of support services that can attempt to address the root causes of poverty, restore dignity and give people the opportunity to overcome their current circumstances. Please see below a description of our achievements and some measurement of our performance. We set ourselves an ambitious Plan for 2021, and we were pleased that we made progress launching our new support services as we emerged from the pandemic.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

We distribute emergency food parcels based on referrals that we receive from a range of local agencies. These include local authority social services, the DWP, housing associations, children's centres, the probation service, mental health teams, GPs and churches. There has been exponential growth in our food bank operation during the last two years, and the level of demand in 2021 was at a similar level to 2020.

Our Handforth and Knutsford food banks have managed keep pace with the demand for emergency food support during a year in which COVID 19 continued to have an impact. Pre pandemic we were typically distributing 15 food parcels per week, and during 2021 this increased to an average of 70 food parcels per week. Our Knutsford and Handforth food banks received a total of 3,700 referrals for emergency food parcels which supported over 6,000 people, of which 50% were children. Each food parcel contained emergency food support for 3 days which is 9 meals per person, and this equates to 75,000 meals for the full year. These statistics include clients that need long term support, so they are a measurement of volume rather than unique people. The main reasons for referrals are problems with the Benefit System, (delays and reductions), and specific life challenges such as redundancy, ill health, and marital breakdown. We appointed a part time salaried manager at our Handforth food bank, and moved the operation from Lacey Green to St.Chads church, where there is more space and access is better. We also acquired the necessary chilled and frozen storage capacity which has been a key factor in enabling us to keep pace with demand. We couldn't have maintained the operation without the help of our wonderful volunteers who have helped us run our food banks in Knutsford and Handforth, and the drivers that have fulfilled the delivery schedules. Similarly, we have enjoyed strong supportive relationships with local churches, which have helped to coordinate supermarket pick-ups and deliveries to our food banks, as well as coordinate weekly food donations from their congregations. When we deliver food parcels, we try to initiate conversation with our clients and assess whether they might benefit from any of our other support services.

A lady who used the food bank said that she will never forget the kindness of the staff and that "it meant the world to her" Another lady sent this note "Thank you so much for helping us over the past year. It has really meant a lot and helped in ways I can't fully describe. It's also shown my children that people struggle, but there are kind people who help. We are finally getting on track, back in work and our debts sorted so we won't need you to bring us food anymore. Thank you so much"

Partnership with Food Suppliers

Our close relationship with local supermarkets means we are now receiving more of their surplus food, which has reduced the cost of our emergency food support and has enabled us to offer fresh fruit and vegetables alongside the non perishable groceries we provide. We enjoy strong supportive relationships with Waitrose, Booths, Aldi, Sainsbury's, Tesco, Lidl and Vestey Foods and we are very grateful for this support. We also work closely with FARE SHARE, Manchester and receive weekly consignments of food surplus for our Knutsford and Handforth food banks. We also have a partnership with Wilmslow Community Market Garden which has enabled us to add **locally** grown seasonal fruit and vegetables to our food parcels.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

The support services and courses that we offered in 2021 were impacted by the ongoing impact of the COVID 19 pandemic. At the beginning of the year, we were still limited to offering on-line courses. We ran several online Job Club courses which resulted in offers of paid work and voluntary work for those that completed the course. One of our clients who completed the course and subsequently found work, described it as her dream job. Another lady wrote a note "Thank you so much for the Job Club over the past 8 weeks. It has been really useful and given me a lot more confidence" Our Job Club Manager has networked with Job Centre Plus, employers and voluntary work providers to place our clients in appropriate and rewarding roles. Later in the year we were able to deliver the Job Club course face to face at the Lacey Green and Knutsford Hope Centres. We were also able to run several face-to-face Money Management courses, which help people to budget and avoid getting into unmanageable debt. It's a 3-week course that uses a combination of videos, sharing experiences and discussing options. We have received some very complimentary feedback "It gave me more control of my finances and I felt less overwhelmed by them "and "I have changed the way I budget my money" Offering these courses face to face was an important first step to fully re opening the Hope Centres, and re-establishing our supportive communities that offer mutual support and friendship as well as practical help to prepare for work, manage money better and improve IT skills. We have found that our popular Hope Centre craft table is a great place to enjoy relaxed conversations and make new friends. We are grateful to our team of kitchen volunteers that consistently produced such delicious hot lunches after we re opened the Hope Centres.

As we emerged from lockdown there was much commentary at national level about the impact of debt on mental health. It is a sad fact that 30% of people who approach Christians Against Poverty (CAP) for help with debt have either attempted or considered suicide. Food poverty can be a symptom of underlying debt, and so we have been keen to realise our plan to set up a local debt counselling service. In May we opened our North East Cheshire Debt Centre in partnership with Christians Against Poverty. CAP's award-winning counselling helps 1,000's of people very year to become debt free. We have been able to support 10 clients struggling with varying degrees of debt, and there have been some wonderful conversations with clients about God and Faith and most of them have accepted prayer. The service is free and led by our part time salaried Debt Centre Manager who has received CAP training and is supported by a team of "Befrienders" from the founding churches who offer practical help and on-going support until freedom from debt is achieved. The previously mentioned Money Management courses are offered to these clients and are an important part of this support. Martin Lewis, the "Money Saving Expert" has been an outspoken advocate of CAP's work for many years. The life saving importance of this work he eloquently describes as follows "People think when you talk about saving lives and money, they think it's hyperbole, it's exaggeration but finance is not some arcane bit of accounts. It affects the roof over your head, it affects your relationships and whether you can look after your children. It's one of the biggest causes of suicide and divorce in this country".

Goal 3 To advance the Christian Faith

When they reopened, the Hope Centres continued to be places where we came alongside individuals and families and demonstrated God's love for them. We have continued to present the mid morning "Thought for the day" with the central theme that we all need the salvation that can only be found in Jesus Christ, and prayer is always on offer. None of the support services we offer at our Hope Centres are dependent on responding to this. They are available to people of any or no faith.

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

Mid way through the year we began developing relationships with refugees and asylum seekers that were accommodated at a local Handforth hotel. A few of them, mainly Iranians have attended the Hope Centre at Lacey Green and our churches. Our Debt Centre Manager has a particular interest in working with refugees and has coordinated our efforts to help them with English language lessons and reaching out to local churches that are keen to help. As a result, we have been able to offer English language lessons twice per week.

Starting in October we were able to offer a face-to-face Alpha Course in partnership with Life Church, Wilmslow which was attended by 2 Arabic speaking refugees as well as several local people. This ran in parallel with an Alpha Course in Farsi which was attended by 6 Iranian refugees, who were baptised and now attend church regularly on Sunday morning. Alpha is a course which explores the Christian faith.

Acknowledgements

We simply could not be doing this without our wonderful supporters, volunteers and staff. You have been an inspiration to us, and we are grateful that you have been with us during this challenging year as we have sought to help those in our community that are living in food poverty. The trustees would like to acknowledge and thank all who have supported Hope Central with grants, gifts, donations, monthly giving and time given throughout this year:

Arnold Clark
Cheshire East Council
Cheshire Community Trust
Handforth Parish Council
Wilmslow Town Council
Onward Homes
Transforming Lives for Good
Co-op Local Community Fund
Neighbourly Community Fund
Bare Necessities
Wilmslow Community Market Garden
Groundwork (Tesco Bags of Help)
Lindow Ministry Trust
Fit4Life
Fare Share
Alderley Edge School for Girls
Waitrose, Wilmslow
Waitrose, Alderley Edge
Tesco, Handforth
Tesco, Alderley Edge
Lidl, Dean Row, Wilmslow
Rotary Cheadle Royal
Bramhall Methodist Church
Wilmslow Methodist Church
St.Benedict's Church, Handforth
St.Philips Church, Alderley Edge
St.Christopher's Church, Pott Schrigley
Wilmslow URC
St.Chads Church, Handforth
Vinelife Church, Wilmslow

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

In Knutsford, Hope Central and the Welcome have been working alongside the local community, and it has been a privilege to be involved and to see the support of so many local volunteers, individuals, organisations and businesses. The volunteers and individuals know who they are, and they have our heartfelt thanks. We would also like to acknowledge and express our appreciation to those businesses and organisations that have gone the extra mile for their local community. It has been a demonstration of how adversity can unite us, strengthen us, and bring us closer together. In alphabetical order our appreciation goes to:

438 Marketing
Aldi, Knutsford
Bexton School
Booths, Knutsford
Brook Street Chapel
Changing Lives Together
Cheshire Community Foundation
Cheshire Connect
Cheshire Connected Communities
Cheshire East Council
Community & Voluntary Services
Co-op, Princess Street, Parkgate and Mobberley
Fare Share
Great Places Housing Group
Knutsford Academy
Knutsford Golf Club
Knutsford Lions
Knutsford Methodist Church
Knutsford Rotary
Knutsford Town Council
Lindow Ministry Trust
Mobberley Churches
Mobberley Primary School
Mobberley Parish Council
Pickmere Community Group
Sainsbury's, Knutsford
Speedifreight
St.Cross Church, Knutsford
St.John's Churches, Knutsford and Toft
St.Vincent's School
The Tea Room, Knutsford
The Welcome
The White Orchid
Toft Taverners
Transforming Lives Together
Vestey Foods
Waitrose, Knutsford
Weareknutsford

And we give thanks for answered prayers. As St.Peter says "If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To Him be the glory and the power for ever and ever Amen. 1 Peter 4 v 11

HOPE CENTRAL
Trustees' Annual Report (*continued*)
For the Year Ended 31 December 2021

Financial Review

The third accounting period for Hope Central has again exceeded all expectations. The communities, churches, businesses and individuals have again generously supported the work of Hope Central and in particular the foodbanks. Income of almost £220,000 (including generous food donations) has been received.

There was a surplus for the year of £14,090 and at the year end reserves totalled £98,549

The level of reserves at the year end has allowed us to move forward in confidence into 2022, developing more activities and services.

Reserves Policy

It is Hope Central's policy to maintain a balance on the unrestricted funds, to ensure that there are sufficient funds to maintain the current level of non-discretionary expenditure for at least 3 months

Approved by the trustees on 27 September 2022 and signed on their behalf by



Chris Murr
Chairman

HOPE CENTRAL
Independent Examiner's Report
For the Year Ended 31 December 2021

I report to the Trustees on my examination of the financial statements of Hope Central (the charitable incorporated organisation- "charity") for the year ended 31 December 2021. These are set out on pages 11 to 19.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mr R Moore CA (SA)

**24 Finsbury Way
Handforth
Wilmslow**

27 September 2022

HOPE CENTRAL
Statement of Financial Activities
For the Year Ended 31 December 2021

	Note	Unrestr'd Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Incoming resources					
<i>Income from:</i>					
Donations	2a	201,956	2,210	204,166	201,407
Grants	2b	6,000	7,700	13,700	25,232
Fundraising activities	2c	1,612	-	1,612	2,245
Income from investments	2d	8	-	8	26
Total incoming resources		209,576	9,910	219,486	228,910
Resources expended					
<i>Expenditure on:</i>					
Costs of raising funds	3a	-	-	-	161
Charitable activities	3b	188,623	16,773	205,396	162,808
Total expenditure		188,623	16,773	205,396	162,969
Net movement in funds		20,953	(6,863)	14,090	65,941
Balance brought forward at 1 January 2021		77,596	6,863	84,459	
Balance carried forward at 31 December 2021		98,549	-	98,549	

All income and expenditure derive from continuing activities

The notes on pages 13 to 19 form part of these financial statements.

HOPE CENTRAL
Balance Sheet
At 31 December 2021

	Note	2021 £	2020 £
Current assets			
Stock	6	7,761	8,096
Debtors	7	6,801	7,591
Cash at bank and in hand		85,295	70,507
Total current assets		<u>99,857</u>	<u>86,194</u>
Creditors falling due within one year	8	(1,308)	(1,735)
Net current assets		<u>98,549</u>	<u>84,459</u>
Net assets		<u>98,549</u>	<u>84,459</u>
Funds:			
Unrestricted -General	9/10	98,549	77,596
Restricted	9/10	-	6,863
		<u>98,549</u>	<u>84,459</u>

These financial statements were approved by the trustees on the 27 September 2022 and are signed on their behalf by:



Chris Birch
Treasurer



Chris Murr
Chairman

The notes on pages 13 to 19 form part of these financial statements

HOPE CENTRAL
Notes to the Financial Statements
For the Year Ended 31 December 2021

GENERAL INFORMATION

Hope Central is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The office address is St Chad's Parish Church, Wilmslow Road, Handforth, Wilmslow, Cheshire, SK9 3ES.

1 ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Hope Central meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value.

Cash flow statement

A cash flow statement has not been presented on the basis that the charity is small.

Going concern

After reviewing the forecasts and projections the trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Income recognition

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources,
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of Hope Central.

Fixed assets

Assets with an individual value of greater than £1,000 are capitalised.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2021

Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates: -

- Cost of generating funds comprises the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by Hope Central in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Donated Goods

This represents the donation of food for the food bank.

Where food is provided as a donation that would normally be purchased from suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to Hope Central.

Volunteers

Hope Central benefits greatly from the involvement and support of its volunteers, details are given in the trustees' annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Stock

This represents the stock of donated food and is estimated based on the value of the contribution to Hope Central.

Debtors

Trade and other debtors are recognized at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discount used. The debtor in respect of tax recoverable is recognised where applicable on donations under gift aid receivable during the year.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Pensions

Hope Central operates a pension scheme through NEST.

Taxation

As a registered charity, Hope Central is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by Hope Central, and is therefore included in the relevant costs in the Statement of Financial Activities

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2021

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
2a Donations				
Regular donations	18,034	-	18,034	11,624
Other donations	57,819	2,060	59,879	60,033
Gift aid	7,835	150	7,985	8,013
Donations in Kind - Food	118,268	-	118,268	121,737
	<u>201,956</u>	<u>2,210</u>	<u>204,166</u>	<u>201,407</u>
2b Grants				
Groundwork (Tesco bags of help)	-	1,000	1,000	500
Handforth Parish Council	5,000	-	5,000	-
Cheshire Community Fund	-	-	-	10,000
Cheshire East Council	-	-	-	7,000
Onward Homes	-	1,000	1,000	1,980
Co-op Local Community Fund	-	-	-	2,852
Transforming Lives for Good	-	-	-	1,000
Wilmslow Town Council	-	-	-	500
Neighbourly Community Fund	-	1,000	1,000	400
Arnold Clark Community Fund	-	2,500	2,500	-
Do It Trust	1,000	-	1,000	-
Community Policing Fund	-	2,000	2,000	-
Waitrose	-	200	200	1,000
	<u>6,000</u>	<u>7,700</u>	<u>13,700</u>	<u>25,232</u>
2c Fundraising activities				
Events	1,612	-	1,612	2,245
2d Income from investments				
Bank Interest receivable	8	-	8	26
Total incoming resources	<u>209,576</u>	<u>9,910</u>	<u>219,486</u>	<u>228,910</u>

In **2020** £1,650 of donations income and £24,732 of grant income was for restricted funds.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2021

3 RESOURCES EXPENDED	Unrestr'd Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
3a Costs of raising funds	-	-	-	161
3b Charitable Activities				
<i>Foodbanks</i>				
Food parcels	119,332	7,272	126,604	121,005
Salaries	10,242	1,540	11,782	18,830
Storage	4,461	1,760	6,221	2,916
Equipment	735	1,132	1,867	1,498
Computer and phones	1,695	-	1,695	-
Other expenses	1,679	680	2,359	2,536
Allocated support costs	6,204	-	6,204	3,021
	<u>144,348</u>	<u>12,384</u>	<u>156,732</u>	<u>149,806</u>
<i>Debt Centre</i>				
Salaries	9,826	1,127	10,953	-
CAP subscriptions	6,000	-	6,000	-
Computer and phone	-	1,323	1,323	-
Other expenses	154	500	654	-
Allocated support costs	1,241	-	1,241	-
	<u>17,221</u>	<u>2,950</u>	<u>20,171</u>	<u>-</u>
<i>Hope Centres</i>				
Salaries	19,036	379	19,415	9,191
CAP subscriptions	100	1,060	1,160	1,180
Phones	798	-	798	-
Other expenses	2,157	-	2,157	649
Allocated support costs	4,963	-	4,963	1,295
	<u>27,054</u>	<u>1,439</u>	<u>28,493</u>	<u>13,002</u>
Total charitable activities	<u>188,623</u>	<u>16,773</u>	<u>205,396</u>	<u>162,808</u>
Total expenditure	<u>188,623</u>	<u>16,773</u>	<u>205,396</u>	<u>162,969</u>

In 2020 £20,778 of foodbank expenditure and £6,241 was made from restricted funds

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2021

4	SUPPORT COSTS	2021 £	2020 £
	Management salaries and IT	7,330	2,611
	Communications salaries and IT	3,806	-
	Insurance, phone, computer and other administration costs	<u>1,272</u>	<u>1,705</u>
		<u>12,408</u>	<u>4,316</u>
	Allocated to		
	Foodbanks	6,204	3,021
	Debt Centre	1,241	-
	Hope Centres	<u>4,963</u>	<u>1,295</u>
5	STAFF COSTS	2021 £	2020 £
	Salaries and wages	49,853	30,632
	Social security costs	-	-
	Pension costs	<u>81</u>	<u>-</u>
		<u>49,934</u>	<u>30,632</u>
	The average number of employees in the year was 7 (2020: 4)		
6	STOCK	2021 £	2020 £
	Donated food stock	<u>7,761</u>	<u>8,086</u>
7	DEBTORS	2021 £	2020 £
	Tax recoverable	5,801	5,554
	Food contribution	-	1,000
	Donations receivable	-	785
	PAYE due	-	252
	Grant receivable	<u>1,000</u>	<u>-</u>
		<u>6,801</u>	<u>7,591</u>
8	CREDITORS	2021 £	2020 £
	Accruals	<u>1,308</u>	<u>1,735</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2021

9 FUNDS

Current year	At 1 January 2021	Income	Expenditure	At 31 December 2021
	£	£	£	£
Unrestricted - General	77,596	209,576	(188,623)	98,549
Restricted Grants				
– Onward Homes	1,439	1,000	(2,439)	-
--Peter Kershaw Trust	42	-	(42)	-
- Arnold Clark Community Fund	-	2,500	(2,500)	-
--Cheshire East Council	5,000	-	(5,000)	-
--Community Policing Fund	-	2,000	(2,000)	-
--Waitrose	-	200	(200)	-
--Groundwork Tesco	-	1,000	(1,000)	-
--Neighbourly Community Fund	-	1,000	(1,000)	-
Restricted donations	382	2,210	(2,592)	-
	-			
	<u>6,863</u>	<u>9,910</u>	<u>(16,773)</u>	<u>-</u>
	<u>84,459</u>	<u>219,486</u>	<u>(205,396)</u>	<u>98,549</u>

The grants from Onward Homes brought forward are to help fund the Job Club and other courses. The grant from Police and Crime Commissioner East Cheshire and £950 of the donations are to help fund the Debt Centre. All other restricted grants and donations were to fund food, salaries, expenses and equipment for the foodbanks.

Prior period	At 1 January 2020	Income	Expenditure	At 31 December 2020
	£	£	£	£
Unrestricted - General	11,018	202,528	(135,590)	77,596
Restricted Grants	7,500	24,732	(25,751)	6,481
Restricted Donations	-	1,650	(1,268)	382
	<u>7,500</u>	<u>26,382</u>	<u>(27,019)</u>	<u>6,863</u>
	-			
	<u>18,518</u>	<u>228,910</u>	<u>(162,969)</u>	<u>84,459</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2021

10 ANALYSIS OF NET ASSETS BY FUND

	Unrestr'd Funds £	Restricted Funds £	Total Funds £
Current year			
Current Assets	99,857	-	99,857
Creditors: falling due <1 year	<u>(1,308)</u>	<u>-</u>	<u>(1,308)</u>
Fund Balance	<u>98,549</u>	<u>-</u>	<u>98,549</u>
Prior period			
Current Assets	79,331	6,863	86,194
Creditors: falling due <1 year	<u>(1,735)</u>	<u>-</u>	<u>(1,735)</u>
Fund Balance	<u>77,596</u>	<u>6,863</u>	<u>84,459</u>

11 RELATED PARTY TRANSACTIONS

There were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.

HOPE CENTRAL

England & Wales - Charity number 1183290

Accounts



**Annual Report
and
Financial Statements**

For the Period from Year ended 31 December 2020

Charity Number 1183290

HOPE CENTRAL
Annual Report and Financial Statements
For the Year Ended 31 December 2020

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HOPE CENTRAL
Trustees Annual Report
For the Year Ended 31 December 2020

Reference and Administrative Details

Registered Charity Name Hope Central

Charity Registration Number 1183290

Registered and Principal Office

St Chad's Parish Church
Wilmslow Road
Handforth
WILMSLOW
Cheshire
SK9 3ES

The Trustees

The trustees who served during the period were as follows:

Mr Chris Murr
Rev'd Steve Burmester
Rev'd Nigel Atkinson
Mr Ian Robertson (appointed on 20 January 2020)

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
WEST MALLING
Kent
ME19 4 JQ

HOPE CENTRAL
Trustees Annual Report (*continued*)
For the Year Ended 31 December 2020

The trustees are pleased to present their report and the financial statements of Hope Central for the year ended 31 December 2020.

Structure, Governance and Management

Governing Document

Hope Central is a charitable incorporated organisation formed under a foundation constitution dated 5 March 2019 and registered with the Charity Commission in England & Wales on 7 May 2019.

Management structure

A team of staff and volunteers report to the Hope Central Director who is responsible for the day to day running of the charity. The Director reports to the trustee group on a quarterly basis which usually involves attending trustee meetings. The Treasurer produces monthly reports for the trustee group and attends trustee meetings. During 2020, a year in which physical meetings were curtailed due to the COVID 19 Pandemic, the trustees were able to meet physically on one occasion which was 20th January. The rest were virtual meetings held on the Zoom platform and took place on 20th April, 1st June, 6th July, 12th October and 7th December.

Recruitment and Appointment of trustees

Currently there are four trustees who hold leadership positions at the founding churches. Two of the trustees are church leaders, and the other two trustees are retirees with commercial management experience. The constitution sets out the varied terms of office for the three original trustees, and three year terms for subsequent appointees. A key goal in Hope Central's Plan is to "Create a culture which helps the organisation's charitable purposes". As supporting criteria "Charity staff appointments and nominations for election of trustees are made on merit and against objective criteria and take into account the benefits of diversity". Objective criteria could mean that a specific need for expertise had been identified by the trustees and this may include professional and corporate expertise such as accountancy, legal, management, digital marketing, human resources and information technology. The trustees will be mindful of Hope Central's Equality and Diversity policy when appointing trustees. There were no new appointments to the board of trustees in 2020. Moving forward, newly appointed trustees will receive an induction which will involve explaining the 6 goals in the Hope Central Plan for the current year, and introduction to staff and volunteers at the 4 Hope Centres.

Objectives and Activities

Referencing the Constitution, the objects of Hope Central are the prevention and relief of poverty in East Cheshire by providing items and services to individuals in need and/or charities or other organisations working to prevent and relieve poverty. Also, to advance the Christian faith for the benefit of the public in accordance with the statement of belief appearing in the constitution schedule which is the Nicene Creed.

Hope Central works with individuals and with voluntary, public and private sector entities to secure funding which enables the operation of two sustainable food banks for the benefit of marginalised and financially distressed families and individuals in the North East Cheshire area. We distribute emergency food parcels based

HOPE CENTRAL
Trustees Annual Report (*continued*)
For the Year Ended 31 December 2020

on referrals that we receive from agencies such as local authority social services, and housing associations. The scale of the food bank operation has grown exponentially during 2020 in terms of the parcels delivered and the number of people we have been able to help. We are very grateful for the support we have received from the local communities in Handforth, Wilmslow, Mobberley and Knutsford during this time, which has enabled us to scale up to meet the increase in demand.

During 2020 we have been pro actively working with our partner organisation Christians Against Poverty (CAP) to address some of the root causes of poverty. Having received the CAP training, which was mostly virtual, we are now up and running with our Job Club and we are offering Money Management courses as well. We also hosted our first virtual “Fresh Start” course in Q4, which is a course designed to help people overcome their dependency issues. At our meeting on 7th December 2020, the trustees agreed to the Director’s proposal to finance a CAP Debt Centre for the North East Cheshire area, which has resulted in the training and appointment of a manager to run it.

Achievements and Performance

Hope Central is a Christian Charity that exists to relieve poverty in NE Cheshire. Initially, we do this by delivering emergency food parcels to families and individuals in crisis. These people are referred to us by a range of over 50 agencies, including Cheshire East Council, local housing associations, children’s centres, the probation service, mental health teams, GPs, social workers and churches. However, Hope Central is so much more than a food bank. We recognise that the causes of poverty are complex and multi layered, and that we need to offer a range of support services that can attempt to address the root causes of poverty, restore dignity and give people the opportunity to overcome their current circumstances.

Food Bank

During this year our Knutsford and Handforth food banks have received a total of 3,060 referrals for emergency food parcels. This equates to 6,600 people parcels delivered, because referrals inevitably comprise a mix of families of varying size, as well as individuals and couples. Approximately 50% of the people we have been able to help are children. Many of the people we have helped need support over an extended period of time which results in several referrals for the same family or individual, and so taking this into account we can say that we have helped a total of 1,403 different families, couples and individuals during the course of this year. This represents a dramatic year on year increase which is mainly due to the current pandemic, and so predictably the activity in and around the food banks has increased significantly. We couldn’t have met the increase in demand without the help of our wonderful volunteers that have helped us run our food banks in Knutsford and Handforth, and also the drivers that have fulfilled the delivery schedules. Similarly, we have enjoyed strong supportive relationships with local churches, which have helped to coordinate supermarket pick ups and deliveries to our food banks, as well as coordinate weekly food donations from their congregations. We try to open up conversation with food parcel recipients to assess whether we can help them further.

Partnership with Food Suppliers

Our relationship with local supermarkets means we are now receiving more of their surplus food, which has reduced the cost of our emergency food support, and also has enabled us to offer fresh fruit and vegetables alongside the groceries we provide. We enjoy strong supportive relationships with Waitrose, Booths, Aldi, Sainsbury’s, Tesco, Lidl and also Vestey Foods. We are very grateful for this support. We also work closely with FARE SHARE, Manchester and receive weekly consignments of food surplus for our Knutsford and Handforth

HOPE CENTRAL
Trustees Annual Report (*continued*)
For the Year Ended 31 December 2020

food banks. Towards the end of the year we initiated a partnership with Wilmslow Community Market Garden which will enable us to add locally grown seasonal fruit and vegetables to our food parcels.

Hope Centres

Our Hope Centres have been closed during the pandemic but we have maintained contact with as many people as possible by running weekly social support meetings online and following up with phone calls to those who have not been able to attend. We are looking to partially open at least some of these centres in a Covid secure way as government guidance permits.

Money Management Course

The need for good money management skills has been highlighted by the Covid crisis. This course provides the basic skills needed to help people avoid getting into unmanageable debt. For those that need it, there is also access to additional specific support, which is provided by Christians Against Poverty (CAP) through their CAP Money Plus service. Whilst it has not been possible to run this course face to face during 2020, we have been able to run several courses online and plan to run face to face Covid secure courses when government guidance permits.

Job Clubs

The launch of our Job Club in March 2020 was quickly followed by the national Covid lockdown! So, our Job Club opened as an online service, and our newly appointed Job Club Manager has been able to help several people into work following the completion of online courses and over the phone coaching sessions. We are also able to offer voluntary work experience in the local area. We plan to run face to face Covid secure courses when government guidance permits.

Debt Counselling Service

Food poverty can be a symptom of underlying debt, and where we have seen long term food poverty we have been wanting to offer further help in the form of a local debt counselling service. In December 2020, the trustees agreed to finance a North East Cheshire Debt Centre in partnership with Christians Against Poverty (CAP) and we are now in an advanced planning stage and will open in May 2021. We will be supporting clients that have varying degrees of debt, and this will be a free service. It will involve comprehensive guidance and support from a local CAP trained Debt Centre Manager who will be working with a team of "Befrienders" and volunteers to offer practical help and on going support until freedom from debt is achieved. Alongside us, will be the staff at CAP's head office in Bradford who will be only a phone call away. Martin Lewis, the highly acclaimed "Money Saving Expert" has been an outspoken advocate of CAP's work for many years. The life saving importance of this work he eloquently describes as follows "People think when you talk about saving lives and money, they think it's hyperbole, it's exaggeration but finance is not some arcane bit of accounts. It affects the roof over your head, it affects your relationships and whether you can look after your children. It's one of the biggest causes of suicide and divorce in this country". The trustees, staff, volunteers and supporters of Hope Central are looking forward to partnering with CAP and launching our North East Cheshire Debt Centre in May 2021.

HOPE CENTRAL
Trustees Annual Report (*continued*)
For the Year Ended 31 December 2020

Fresh Start

We have seen how life controlling habits and dependencies can bear down on peoples health and finances, and how this can contribute to poverty. Fresh Start is an 8 weeks course that aims to help people understand more about their dependencies and how they can be overcome. The structure of the course involves 8 presentations to the group followed by one to one coaching sessions. A key component is the setting of achievable and measurable goals within agreed timelines. During 2020 we were able to run one online Fresh Start course.

Social events

Social events have been particularly difficult this year, but we were able to invite clients to an online evening combining music and a magic show

Acknowledgements

We simply could not be doing this without our wonderful supporters, volunteers and staff. You have been an inspiration to us, and we are grateful that you have been with us during this challenging year as we have sought to help those in our community that are living in food poverty. The trustees would like to acknowledge and thank all who have supported Hope Central with grants, gifts, donations, monthly giving and time given throughout this year:

Cheshire East Council
Cheshire Community Trust
Handforth Parish Council
Wilmslow Town Council
Onward Homes
Transforming Lives for Good
Co-op Local Community Fund
Neighbourly Community Fund
Bare Necessities
Wilmslow Community Market Garden
Groundwork (Tesco Bags of Help)
Lindow Ministry Trust
Fit4Life
Fare Share
Alderley Edge School for Girls
Waitrose, Wilmslow
Waitrose, Alderley Edge
Tesco, Handforth
Tesco, Alderley Edge
Lidl, Dean Row, Wilmslow
Rotary Cheadle Royal
Bramhall Methodist Church
Wilmslow Methodist Church
St.Benedict's Church, Handforth
St.Philips Church, Alderley Edge
St.Christopher's Church, Pott Schrigley
Wilmslow URC
St.Chads Church, Handforth
Vinelifelife Church, Wilmslow

HOPE CENTRAL
Trustees Annual Report (*continued*)
For the Year Ended 31 December 2020

In Knutsford, Hope Central and the Welcome have been working alongside the local community, and it has been a privilege to be involved and to see the support of so many local volunteers, individuals, organisations and businesses. The volunteers and individuals know who they are and they have our heartfelt thanks. We would also like to acknowledge, and express our appreciation to those businesses and organisations that have gone the extra mile for their local community. It has been a demonstration of how adversity can unite us, strengthen us, and bring us closer together. In alphabetical order our appreciation goes to:

438 Marketing
Aldi, Knutsford
Bexton School
Booths, Knutsford
Brook Street Chapel
Changing Lives Together
Cheshire Community Foundation
Cheshire Connect
Cheshire Connected Communities
Cheshire East Council
Community & Voluntary Services
Co-op, Princess Street, Parkgate and Mobberley
Fare Share
Great Places Housing Group
Harman Technology
Knutsford Academy
Knutsford Golf Club
Knutsford Lions
Knutsford Methodist Church
Knutsford Town Council
Lindow Ministry Trust
Manor Park School
Mobberley Churches
Mobberley Primary School
Mobberley Parish Council
Mr. Simms Sweet Shop, Knutsford
Ollerton and Marthall WI
Pickmere Community Group
Sainsbury's, Knutsford
SAP UK
St.Cross Church, Knutsford
St.John's Churches, Knutsford and Toft
St.Vincent's School
Terra Nova School
The Tea Room, Knutsford
The Welcome
The White Orchid
Toft Taverners
Transforming Lives Together
Vestey Foods
Waitrose, Knutsford
Weareknutsford

HOPE CENTRAL
Trustees Annual Report (*continued*)
For the Year Ended 31 December 2020

And we give thanks for answered prayers. As the the Apostle Paul put it “And the same God who takes care of me will supply all your needs from His glorious riches, which have been given to us in Christ Jesus. Now glory be to God our Father for ever and ever. Amen” Philippians 4 v 19 - 20

Financial Review

The second accounting period for Hope Central has again exceeded all expectations. The communities, churches, businesses and individuals have generously supported the work of Hope Central and in particular the foodbanks. Income of almost £229,000 (including generous food donations) has been received.

At the year end reserves totalled £84,605 including a large grant received in December totaling £5,000 to continue supporting the foodbank.

The level of reserves at the year end has allowed us to move forward in confidence into 2021, developing all the activities and services as set out above.

Reserves Policy

It is Hope Central’s policy to maintain a balance on the unrestricted funds, to ensure that there are sufficient funds to maintain the current level of non-discretionary expenditure for at least 3 months

Approved by the trustees on 4 October 2021 and signed on their behalf by

Chris Murr
Chairman

HOPE CENTRAL
Independent Examiner's Report
For the Year Ended 31 December 2020

I report to the Trustees on my examination of the financial statements of Hope Central (the charitable incorporated organisation- "charity") for the year ended 31 December 2020. These are set out on pages 10 to 17.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Mr R Moore CA (SA)

24 Finsbury Way
Handforth
Wilmslow

4 October 2021

HOPE CENTRAL
Statement of Financial Activities
For the Year Ended 31 December 2020

	Note	Unrestr'd Funds £	Restricted Funds £	2020 Total Funds £	2019 Total Funds £
Incoming resources					
<i>Income from:</i>					
Donations	2a	199,757	1,650	201,407	32,963
Grants	2b	500	24,732	25,232	13,040
Fundraising activities	2c	2,245	-	2,245	456
Income from investments	2d	26	-	26	1
Total incoming resources		202,528	26,382	228,910	46,460
 Resources expended					
<i>Expenditure on:</i>					
Costs of raising funds	3a	161	-	161	-
Charitable activities	3b	135,789	27,019	162,808	27,942
Total expenditure		135,950	27,019	162,969	27,942
 Net movement in funds		66,578	(637)	65,941	18,518
 Balance brought forward at 1 January 2020		11,018	7,500	18,518	
 Balance carried forward at 31 December 2020		77,596	6,863	84,459	

All income and expenditure derive from continuing activities

The notes on pages 12 to 17 form part of these financial statements.

HOPE CENTRAL
Balance Sheet
At 31 December 2020

	Note	2020 £	2019 £
Current assets			
Stock	6	8,096	-
Debtors	7	7,591	3,548
Cash at bank and in hand		<u>70,507</u>	<u>15,828</u>
Total current assets		86,194	19,376
Creditors falling due within one year	8	(1,735)	(858)
Net current assets		<u>84,459</u>	<u>18,518</u>
Net assets		<u>84,459</u>	<u>18,518</u>
Funds:			
Unrestricted -General	9/10	77,596	11,018
Restricted	9/10	<u>6,863</u>	<u>7,500</u>
		84,459	<u>18,518</u>

These financial statements were approved by the trustees on the 4 October 2021 and are signed on their behalf by:

Chris Birch
Treasurer

Chris Murr
Chairman

The notes on pages 12 to 17 form part of these financial statements

HOPE CENTRAL
Notes to the Financial Statements
For the Year Ended 31 December 2020

GENERAL INFORMATION

Hope Central is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The office address is St Chad's Parish Church, Wilmslow Road, Handforth, Wilmslow, Cheshire, SK9 3ES.

1 ACCOUNTING POLICIES

Corresponding accounting period

The corresponding accounting period is the period from formation 5 March 2019 to 31 December 2019.

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Hope Central meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value.

Cash flow statement

A cash flow statement has not been presented on the basis that the charity is small.

Going concern

After reviewing the forecasts and projections the trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Income recognition

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of Hope Central.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2020

Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates: -

- Cost of generating funds comprises the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by Hope Central in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Donated Goods

This represents the donation of food for the food bank.

Where food is provided as a donation that would normally be purchased from suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to Hope Central.

Volunteers

Hope Central benefits greatly from the involvement and support of its volunteers, details are given in the trustees annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Stock

This represents the stock of donated food and is estimated based on the value of the contribution to Hope Central.

Debtors

Trade and other debtors are recognized at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discount used. The debtor in respect of tax recoverable is recognised where applicable on donations under gift aid receivable during the year.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Pensions

Hope Central does operate a pension scheme through NEST, but currently there are no members.

Taxation

As a registered charity, Hope Central is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the Hope Central, and is therefore included in the relevant costs in the Statement of Financial Activities

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2020

2 INCOMING RESOURCES	Unrestr'd Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
2a Donations				
Regular donations	11,624	-	11,624	2,013
Other donations	58,633	1,400	60,033	17,852
Gift aid	7,763	250	8,013	2,548
Donations in Kind - Food	121,737	-	121,737	10,550
	<u>199,757</u>	<u>1,650</u>	<u>201,407</u>	<u>32,963</u>
2b Grants				
Groundwork (Tesco bags of help)	-	500	500	4,000
Cheshire Community Fund	-	10,000	10,000	-
Cheshire East Council	-	7,000	7,000	1,200
Onward Homes	-	1,980	1,980	5,500
The Peter Kershaw Trust	-	-	-	2,000
Co-op Local Community Fund	-	2,852	2,852	-
Transforming Lives for Good	-	1,000	1,000	-
Wilmslow Town Council	500	-	500	-
Neighbourly Community Fund	-	400	400	-
Waitrose	-	1,000	1,000	340
	<u>500</u>	<u>24,732</u>	<u>25,232</u>	<u>13,040</u>
2c Fundraising activities				
Events	2,245	-	2,245	456
2d Income from investments				
Bank Interest receivable	26	-	26	1
Total incoming resources	<u>202,528</u>	<u>26,382</u>	<u>228,910</u>	<u>46,460</u>

In 2019 £12,700 of grant income was for restricted funds.

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2020

3 RESOURCES EXPENDED	Unrestr'd Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
3a Costs of raising funds	161	-	161	-
3b Charitable Activities				
<i>Foodbanks</i>				
Food donations	114,046	6,959	121,005	10,746
Salaries	8,295	10,535	18,830	1,853
Storage	1,630	1,286	2,916	2,774
Equipment	-	1,498	1,498	-
Other expenses	2,036	500	2,536	792
Allocated support costs	3,021	-	3,021	327
	<u>129,028</u>	<u>20,778</u>	<u>149,806</u>	<u>16,492</u>
<i>Hope Centres</i>				
Salaries	4,797	4,394	9,191	8,806
Employment consultant	-	-	-	1,400
CAP subscriptions	340	840	1,180	-
IT expenses	-	687	687	-
Other expenses	329	320	649	479
Allocated support costs	1,295	-	1,295	765
	<u>6,761</u>	<u>6,241</u>	<u>13,002</u>	<u>11,450</u>
Total charitable activities	<u>135,789</u>	<u>27,019</u>	<u>162,808</u>	<u>27,942</u>
Total expenditure	<u>135,950</u>	<u>27,019</u>	<u>162,969</u>	<u>27,942</u>

In **2019** £5,200 of foodbank expenditure was made from restricted funds

4 SUPPORT COSTS	2020 £	2019 £
Management salaries	2,611	-
Insurance, phone, IT and other administration costs	1,705	1,092
	<u>4,316</u>	<u>1,092</u>
Allocated to		
Foodbanks	3,021	327
Hope Centres	1,295	765

HOPE CENTRAL
Notes to the Financial Statements (continued)
For the Year Ended 31 December 2020

5	STAFF COSTS		2020	2019
			£	£
	Salaries and wages		30,632	10,659
	Social security costs		-	-
			<u>30,632</u>	<u>10,659</u>
	The average number of employees in the year was 4 (2019 : 3)			
6	STOCK		2020	2019
			£	£
	Donated food stock		<u>8,086</u>	<u>-</u>
7	DEBTORS		2020	2019
			£	£
	Tax recoverable		5,554	2,548
	Food contribution		1,000	-
	Donations receiveable		785	-
	PAYE due		252	-
	Grant receivable		-	1,000
			<u>7,591</u>	<u>3,548</u>
8	CREDITORS		2020	2019
			£	£
	Accruals		<u>1,735</u>	<u>858</u>
9	FUNDS			
	Current year	At 1		At 31
		January	Income	December
		2020		2020
		£	£	£
	Unrestricted - General	11,018	202,528	(135,950)
	Restricted Grants			
	-- Onward Homes	5,500	1,980	(6,041)
	--Peter Kershaw Trust	2,000	-	(1,958)
	--Cheshire Community Trust	-	10,000	(10,000)
	--Cheshire East Council	-	7,000	(2,000)
	--Transforming Lives for Good	-	1,000	(1,000)
	--Waitrose	-	1,000	(1,000)
	--Co-op Local Community Fund	-	2,852	(2,852)
	--Groundwork Tesco	-	500	(500)
	--Neighbourly Community Fund	-	400	(400)
	Restricted donations	-	1,650	(1,268)
		<u>7,500</u>	<u>26,382</u>	<u>(27,019)</u>
		<u>18,518</u>	<u>228,910</u>	<u>84,459</u>

HOPE CENTRAL
Notes to the Financial Statements (*continued*)
For the Year Ended 31 December 2020

The grants from Onward Homes are to help fund the Job Club and other courses. The grant from The Peter Kershaw trust is for use in Knutsford area. All other restricted grants and donations were to fund food, salaries, expenses and equipment for the foodbanks. The Grant of £5,000 from Cheshire East Council was received just before the year end.

Prior period	At 7 May 2019	Income	Expenditure	At 31 December 2019
	£	£	£	£
Unrestricted - General	-	33,760	(22,742)	11,018
Restricted Grants				
--Groundwork (Tesco)	-	4,000	(4,000)	-
--Onward Homes	-	5,500		5,500
- -Cheshire East Council	-	1,200	(1,200)	-
--Peter Kershaw Trust	-	2,000	-	2,000
	<u>-</u>	<u>46,460</u>	<u>(27,942)</u>	<u>18,518</u>

10 ANALYSIS OF NET ASSETS BY FUND

	Unrestr'd Funds £	Restricted Funds £	Total Funds £
Current year			
Current Assets	79,331	6,863	86,194
Creditors: falling due <1 year	(1,735)	-	(1,735)
Fund Balance	<u>77,596</u>	<u>6,863</u>	<u>84,459</u>
Prior period			
Current Assets	11,876	7,500	19,376
Creditors: falling due <1 year	(858)	-	(858)
Fund Balance	<u>11,018</u>	<u>7,500</u>	<u>18,518</u>

11 RELATED PARTY TRANSACTIONS

There were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.