



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 2<sup>nd</sup> 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 16<sup>th</sup> January, 6<sup>th</sup> March, 15<sup>th</sup> May, 14<sup>th</sup> August and 27<sup>th</sup> 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 4<sup>th</sup> 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  
Vinelifa 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

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**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**

	<b>Note</b>	<b>Unrestr'd Funds £</b>	<b>Restricted Funds £</b>	<b>2023 Total Funds £</b>	<b>2022 Total Funds £</b>
<b>Incoming resources</b>					
<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
<b>Total incoming resources</b>		<u>260,411</u>	<u>3,618</u>	<u>264,029</u>	<u>226,215</u>
 <b>Resources expended</b>					
<i>Expenditure on:</i>					
Costs of raising funds	3a	170	-	170	109
Charitable activities	3b	276,582	7,985	284,567	208,832
<b>Total expenditure</b>		<u>276,752</u>	<u>7,985</u>	<u>284,737</u>	<u>208,941</u>
 <b>Net movement in funds</b>		<u>(16,341)</u>	<u>(4,367)</u>	<u>(20,708)</u>	<u>17,274</u>
 <b>Balance brought forward at 1 January 2023</b>		111,353	4,470	115,823	
 <b>Balance carried forward at 31 December 2023</b>		<u>95,012</u>	<u>103</u>	<u>95,115</u>	

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 £
<b>Current assets</b>			
Stock	6	11,641	14,205
Debtors	7	5,415	5,981
Cash at bank and in hand		79,057	96,893
<b>Total current assets</b>		<u>96,113</u>	<u>117,079</u>
<b>Creditors falling due within one year</b>	8	(998)	(11,256)
<b>Net current assets</b>		<u>95,115</u>	<u>115,823</u>
<b>Net assets</b>		<u>95,115</u>	<u>115,823</u>
<b>Funds:</b>			
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.

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**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 £
<b>2a Donations</b>				
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>
<b>2b Grants</b>				
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>
<b>2c Fundraising activities</b>				
Events	2,683	-	2,683	2,568
<b>2d Income from investments</b>				
Bank Interest receivable	1,381	-	1,381	282
<b>Total incoming resources</b>	<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**

<b>3 RESOURCES EXPENDED</b>	<b>Unrestr'd Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
<b>3a Costs of raising funds</b>	<u>170</u>	<u>-</u>	<u>170</u>	<u>109</u>
<b>3b Charitable Activities</b>				
<b><i>Foodbanks</i></b>				
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	<u>27,250</u>	<u>-</u>	<u>27,250</u>	<u>7,333</u>
	<u>172,023</u>	<u>3,365</u>	<u>175,388</u>	<u>138,236</u>
<b><i>Debt Centre</i></b>				
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	<u>7,649</u>	<u>-</u>	<u>7,649</u>	<u>1,629</u>
	<u>34,748</u>	<u>-</u>	<u>34,748</u>	<u>23,224</u>
<b><i>Displaced persons support</i></b>				
Salaries	9,577	-	9,577	5,885
IT and Phone	844	-	844	-
Other expenses	1,433	200	1,633	1,142
Allocated support costs	<u>8,127</u>	<u>-</u>	<u>8,127</u>	<u>815</u>
	<u>19,981</u>	<u>200</u>	<u>20,181</u>	<u>7,842</u>
<b><i>Hope Centres and courses</i></b>				
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	<u>8,127</u>	<u>-</u>	<u>8,127</u>	<u>6,518</u>
	<u>49,830</u>	<u>4,420</u>	<u>54,250</u>	<u>39,530</u>
<b>Total charitable activities</b>	<u>276,582</u>	<u>7,985</u>	<u>284,567</u>	<u>208,832</u>
<b>Total expenditure</b>	<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**

<b>4</b>	<b>SUPPORT COSTS</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	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></u>	<u></u>
<b>5</b>	<b>STAFF COSTS</b>		
		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	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)		
<b>6</b>	<b>STOCK</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	Donated food stock	<u>11,641</u>	<u>14,205</u>
<b>7</b>	<b>DEBTORS</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	Tax recoverable	5,415	5,981
	Grant receivable	-	-
		<u>5,415</u>	<u>5,981</u>
<b>8</b>	<b>CREDITORS</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	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**

<b>Current year</b>	<b>At 1 January 2023 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>At 31 December 2023 £</b>
<b>Unrestricted - General</b>	111,353	260,411	(276,752)	95,012
<b>Restricted Grants</b>				
– 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)	-
<b>Restricted donations</b>	-	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.

<b>Prior year</b>	<b>At 1 January 2022 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>At 31 December 2022 £</b>
<b>Unrestricted - General</b>	98,549	215,892	(203,178)	111,353
<b>Restricted Grants</b>	-	10,057	(5,587)	4,470
<b>Restricted Donations</b>	-	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 £
<b>Current year</b>			
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>
 <b>Prior year</b>			
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.