



**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 22<sup>nd</sup> January, 22<sup>nd</sup> April, 8<sup>th</sup> July, 23<sup>rd</sup> October and 5<sup>th</sup> 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

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**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.

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**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,

## **HOPE CENTRAL**

### **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*)**  
**For the Year Ended 31 December 2024**

"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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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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1<sup>st</sup> 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**

	<b>Note</b>	<b>Unrestr'd Funds £</b>	<b>Restricted Funds £</b>	<b>2024 Total Funds £</b>	<b>2023 Total Funds £</b>
<b>Incoming resources</b>					
<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
<b>Total incoming resources</b>		<u>385,792</u>	<u>55,872</u>	<u>441,664</u>	<u>264,029</u>
 <b>Resources expended</b>					
<i>Expenditure on:</i>					
Costs of raising funds	3a	94	-	94	170
Charitable activities	3b	319,748	38,403	358,151	284,567
<b>Total expenditure</b>		<u>319,842</u>	<u>38,403</u>	<u>358,245</u>	<u>284,737</u>
 <b>Net movement in funds</b>		<u>65,950</u>	<u>17,469</u>	<u>83,419</u>	<u>(20,708)</u>
 <b>Balance brought forward at 1 January 2024</b>		95,012	103	95,115	
 <b>Balance carried forward at 31 December 2024</b>		<u>160,962</u>	<u>17,572</u>	<u>178,534</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 2024**

	Note	2024 £	2023 £
<b>Current assets</b>			
Stock	6	10,755	11,641
Debtors	7	5,412	5,415
Cash at bank and in hand		163,965	79,057
<b>Total current assets</b>		<u>180,132</u>	<u>96,113</u>
<b>Creditors falling due within one year</b>	8	(1,598)	(998)
<b>Net current assets</b>		<u>178,534</u>	<u>95,115</u>
<b>Net assets</b>		<u>178,534</u>	<u>95,115</u>
<b>Funds:</b>			
Unrestricted -General	9/10	160,962	95,012
Restricted	9/10	17,572	103
		<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 £
<b>2a</b>	<b>Donations</b>				
	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>
<b>2b</b>	<b>Grants</b>				
	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>
<b>2c</b>	<b>Fundraising activities</b>				
	Events	2,041	-	2,041	2,683
<b>2d</b>	<b>Income from investments</b>				
	Bank Interest receivable	3,450	-	3,450	1,381
		<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

<b>3 RESOURCES EXPENDED</b>	<b>Unrestr'd Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
<b>3a Costs of raising funds</b>	94	-	94	170
<b>3b Charitable Activities</b>				
<b><i>Foodbanks</i></b>				
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>
<b><i>Debt Centre</i></b>				
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>
<b><i>Displaced persons support</i></b>				
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>
<b><i>Hope Centres and courses</i></b>				
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>
<b>Total charitable activities</b>	<u>319,748</u>	<u>38,403</u>	<u>358,151</u>	<u>284,567</u>
<b>Total expenditure</b>	<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**

<b>4</b>	<b>SUPPORT COSTS</b>	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
	Director's salaries and expenses	29,534	25,274
	Community Partnerships Director a	22,238	13,763
	Communications salaries and materials	7,918	7,756
	Admin salaries and expenses	6,525	
	Insurance, training, HR, computer and other administration costs	3,070	4,360
		<u>69,285</u>	<u>51,153</u>
	Allocated to:		
	Foodbanks	31,660	27,250
	Debt Centre	11,471	7,649
	Displaced persons support	5,047	8,127
	Hope Centres	21,107	8,127
		<u></u>	<u></u>
<b>5</b>	<b>STAFF COSTS</b>	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
	Salaries and wages	138,250	118,751
	Social security costs	5,683	986
	Pension costs	2,801	1,955
		<u>146,734</u>	<u>121,692</u>
	The average number of employees in the year was 10 (2023: 8)		
<b>6</b>	<b>STOCK</b>	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
	Donated food stock	<u>10,755</u>	<u>11,641</u>
<b>7</b>	<b>DEBTORS</b>	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
	Tax recoverable	5,415	5,415
	Grant receivable	-	-
		<u>5,415</u>	<u>5,415</u>
<b>8</b>	<b>CREDITORS</b>	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
	Accruals	<u>1,598</u>	<u>998</u>

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

**9 FUNDS**

<b>Current year</b>	<b>At 1 January 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>At 31 December 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted</b> - General	95,012	385,792	(319,842)	160,962
<b>Restricted Grants</b>				
-- 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
<b>Restricted donations</b>	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
	£	£	£	£
<b>Unrestricted - General</b>	111,353	260,411	(276,752)	95,012
<b>Restricted Grants</b>	-	3,315	(7,785)	-
<b>Restricted Donations</b>	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 £
<b>Current year</b>			
Current Assets	162,560	17,572	180,632
Creditors: falling due <1 year	<u>(1,598)</u>	<u>-</u>	<u>(1,598)</u>
Fund Balance	<u>160,962</u>	<u>17,572</u>	<u>178,534</u>
<b>Prior year</b>			
Current Assets	96,010	103	96,113
Creditors: falling due <1 year	<u>(998)</u>	<u>-</u>	<u>(998)</u>
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.