

# THE OLIVE BRANCH (FAITH IN ACTION)

England & Wales · Charity number 1186017

## Details

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Other names	THE OLIVE BRANCH
Status	Registered
Legal form	CIO
Registered	2019-10-29
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Harpers Mill White Cross Estate Lancaster Lancashire LA1 4XQ
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Website	<a href="https://the-olivebranch.org.uk">https://the-olivebranch.org.uk</a>

## Activities

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**Objects:** 1)THE RELIEF OF POVERTY, HARDSHIP AND DISTRESS IN PARTICULAR BUT NOT EXCLUSIVELY AMONG HOMELESS PEOPLE AND THOSE PEOPLE AFFLICTED BY DEBT AND SUBSTANCE MISUSE BY THE PROVISION OF SHELTER, FOOD, CLOTHING, ADVICE, INFORMATION, COUNSELLING, TRAINING AND BY SUCH OTHER CHARITABLE MEANS AS THE TRUSTEES SHALL FROM TIME TO TIME DETERMINE.2)THE ADVANCEMENT OF THE CHRISTIAN FAITH.

**Activities:** The Charity offers 3 services.1. A drop in support centre. All are welcome. We listen over a brew & cake, offer pamphlets on services in the Lancaster. Christian literature, Bibles and prayer on request - no pressure.2. A food bank requiring a referral from an agency, such as Citizens' Advice.3. Advocate for ACTS 435.

## Classification

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

## Geography

- Lancashire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£125,819	£155,597	-	-
2024-03-31	£117,775	£117,123	-	-
2023-03-31	£128,110	£110,011	-	-
2022-03-31	£73,128	£98,411	-	-
2021-03-31	£141,066	£70,204	-	-

## Trustees

Name	Role	Appointed
LINDA MARGARET CURRIN	Chair	2022-06-15
BARBARA JEAN KIRBY		2019-10-29
Caroline Victoria Wellesley-Smith		2025-06-18
David John Ashbridge		2024-06-19
David Ramm		2025-06-18
JONATHAN IRWIN MULLEN		2019-10-29
Michael Sparks		2025-06-18
Paul Christopher Holland		2020-04-20
Timothy Mark Purcell		2025-06-18

**THE OLIVE BRANCH (FAITH IN ACTION)**

England & Wales - Charity number 1186017

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# Accounts

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Annual Report and Accounts  
for Period Ending 31<sup>st</sup> March 2025

The Olive Branch (Faith in Action)  
Registered Charity No: 1186017

Harpers Mill, White Cross Estate, Lancaster, LA1 4XQ  
Tel: 01524 555715

Email : [info@the-olivebranch.org.uk](mailto:info@the-olivebranch.org.uk)  
website: [www.the-olivebranch.org.uk](http://www.the-olivebranch.org.uk)

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## The Purposes of the Charity

The Olive Branch (Faith in Action) is a registered charity. In our constitution our purpose is expressed as a mission statement, which is:

- to support those suffering distress caused by addiction, broken family relationships, poverty and homelessness, and to enable individuals and families to resolve and alleviate their difficulties.

Our specific objects are:-

- the relief of poverty, hardship and distress, in particular but not exclusively among homeless people and those people affected by debt and substance misuse, by the provision of shelter, food, clothing, advice, information, counselling, training, and by such other charitable means as the trustees shall, from time to time, determine; and the advancement of the Christian faith.

## How our activities deliver Public Benefit

The Charity Commission issues guidance on delivering public benefit, which in summary requires that

- our activities deliver benefits that outweigh any potential detrimental effects
- our activities benefit the public in general, or a sufficient section of the public, rather than providing excessive personal benefit to individuals or organisations.

The Trustees have had regard to this guidance in managing the activities of the Charity and believe our activities meet these requirements.

Specifically, our activities provide benefit to those who live in the area administered by Lancaster City Council. Our emergency food provision is available to any member of the public facing hardship at a particular time in their lives, primarily as deemed by referral agencies such as Citizen's Advice, with whom we work in close partnership.

Our face-to-face work provides hospitality and on-going support to anyone who is disadvantaged, marginalised or vulnerable. This support includes a safe place of welcome, a 'listening ear', signposting to specialist agencies (such as for budgeting advice, or support to address substance misuse), information, access to the internet and the offer of prayer when appropriate, as well as emergency food.

Working alongside other agencies, these activities provide support that relieves poverty and helps people move towards greater well-being. The personal benefits to individuals are those intrinsic to our purpose and so are not deemed to be excessive.

## Structure, Governance and Management

The Olive Branch (Faith in Action) exists as a Charitable Incorporated Organisation (CIO), under a constitution adopted on 29<sup>th</sup> October 2019.

There are currently nine Trustees of the Charity. They are:

Linda Currin	Trustee and Hon Chair
David Ashbridge	Trustee and Vice-Chair
Paul Holland	Trustee and Hon Treasurer
Barbara Kirby	Founding Trustee
Jonathan Mullen	Founding Trustee
Michael Sparks	Trustee
Victoria Wellesley-Smith	Trustee
Tim Purcell	Trustee
Kathryn Froggatt	Trustee

The Trustees meet approximately monthly as a Management Committee, joined by the (non-voting) Project Manager, Assistant Project Manager and Comms/Admin Assistant.

Leslie Mann	Project Manager
Jaimie Heath	Assistant Project Manager
Lucy Barker	Comms & Admin Assistant

Members of the charity elect honorary officers and Trustees at the AGM in accordance with the constitution. The Management Committee may appoint additional members to serve as co-opted Trustees until the next AGM.

Honorary Officers hold office for one year and may be re-elected for 4 subsequent years. Trustees agreed not to fill the office of Hon Secretary when Barbara Kirby stepped down at the 2024 AGM. Hon Secretary responsibilities are shared amongst the Trustees, with minutes of meetings being taken by the Admin and Comms Assistant, Lucy Barker. Officers and Trustees do not receive remuneration.

There must be between four and nine Trustees, with the potential to co-opt a further three. One third of Trustees (any who have been co-opted, and then the longest serving) must retire at each AGM but may offer to be re-elected.

Trustees are recruited in a range of ways. Some are invited by existing Trustees who recognise their potential suitability for the role. Some approach us themselves, having been aware of our work through local churches or other agencies which support our work. Where specific vacancies exist on the Trustee body, the need is advertised through our networks.

Most often Trustees are recruited from our team of volunteers who are therefore already involved with our work and wish to strengthen their commitment to the Charity.

Unless already well known to Trustees, potential Trustees are interviewed by two existing Trustees, who then propose them if satisfied of their suitability.

### Bankers

CAF Bank Ltd, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ  
Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS  
Santander Bank, PO Box 1109, Bradford, BD1 5ZJ (until July 2024)

## Premises

In February 2023, after a search of several years, the Charity moved into two units in Alston House on the White Cross Estate. In March 2024 the opportunity arose to consider relocating to larger twinned units in Harpers Mills on the same White Cross Estate. This enabled all activities to be co-located which greatly improves efficiency, working together, space to improve the drop-in/listening service, capacity to extend services and hold all food stock on site. The units are held on leases fixed for five years from 1<sup>st</sup> May 2024 to May 2029, with third year break clause. As a result, there was a short period of transition between Alston House and Harpers Mill in May 2024, including some internal alterations generously provided by Askam Engineering Ltd, and later the provision of external garden furniture funded by Lancaster University Community Benefits Fund.

## Volunteers and Community Support

The generous support and engagement of the community in and around Lancaster is a hallmark of our work, and a privilege for which we are continually thankful.

The charity provides volunteer opportunities for adults who help with hospitality and welcoming of visitors; administration; storing supplies and packing food parcels; delivering food parcels; cleaning etc. We have approximately 30 volunteers who may offer just a few hours or up to 2 or 3 days each week. Volunteers are the lifeblood of The Olive Branch and we are immensely grateful to each one of them for their commitment, skills, time, good humour and vitality – all of which make possible the work of the organisation.

In addition, community support is received from a multitude of members of the public. They donate non-perishable food items either individually or via local schools, churches, community groups and businesses. Despite the ever-rising cost-of-living, both food donations and financial support continue to sustain our work, making a profound and vital contribution to support local people facing extreme need.

## Performance and Achievements

The year 2024-25 has felt like a time of great blessing for The Olive Branch as an organisation, stemming largely from our move to the excellent new premises at Harpers Mill.

All the criteria that have guided our search for premises over many years are met - even exceeded - in Harpers Mill and, as noted above, we now have spacious food storage facilities, a generous office area and a very attractive space for welcoming guests and offering hospitality. This space was further enhanced in March 2025 with the addition of a beautiful mural by local artist Wendy Moore, depicting an olive tree whose leaves proclaim promises of hope from Isaiah 61.

It is sad that demand for our services remains high, but we are glad to be able to serve now from such a good base. Many guests comment on the peace and calm of the guest area as they arrive, and they often express appreciation for a place where they are safe to talk, to be heard, accepted, supported and, when appropriate, to share prayer.

2024 marked the 20<sup>th</sup> anniversary of The Olive Branch as a ministry to people in hardship. It was a highlight of the year to invite staff, trustees and volunteers past and present to celebrate this important milestone at Harpers Mill on 13<sup>th</sup> November 2024, alongside local

church leaders and public figures. The founder of The Olive Branch, Barbara Kirby, gave a powerful reflection on the God-given vision that led to this ministry supporting people who find themselves on the edge of society, offering them practical help, a loving welcome and the opportunity to know the promise of new life in Christ.

Last year's Annual Report noted six strategic aims that were agreed by Trustees to shape our plans from that point forward. Our performance and achievements for the year as an organisation can be considered under these six aims.

*1. Maintain our core activities offering food and hospitality; and extend our support for people facing hardship*

Across the year we saw an increase in demand for both emergency food and hospitality. 14% more referrals for food were made compared with 2023. On average, 80-90 guests were welcomed each week for hospitality, listening, signposting to other services, prayer and other support specific to their circumstances. Around 50% of these have been asylum seekers, with the other 50% being people in a variety of circumstances including unemployment, debt, benefits problems, release from prison and health issues. Visits from homeless people have increased, perhaps because we are now able to offer facilities such as a shower and a comfortable place to rest.

Our offer has for some time included access to funds for one-off purchases, mainly through the crowd-funding site ACTS 435. During 2024-25 this has been extended through a new fund generously provided by an individual donor, enabling us to buy smaller items (up to £200) very simply and quickly. This fund has been used over 45 times during the year and has been a wonderful resource, deeply appreciated by guests. Purchases have included a pair of waterproof boots for a homeless woman and a safety heater for a couple living in poor accommodation.

We were able to support children and young people through two initiatives. Our Back to School packs provided school essentials for 26 primary school age children, and funds from the Banks Lyon Trust enabled us to support three young people to stay in education or move into employment.

Our work with asylum seekers is now very well established and has been extended in two ways during the year. Firstly, an advisor from Refugee Advocacy, Information and Support (RAIS) now attends regularly during our Thursday sessions so that asylum seekers can benefit from specialist assistance. Secondly, members of Bare Methodist Church now work with us to welcome asylum seekers staying in the Morecambe area, so being much closer to those needing help and also easing the pressure of numbers on our Thursday sessions.

Our offer to all guests was also enriched by initiatives with other partner agencies during the year, as detailed under Aim 4 below.

*2. Gain deeper insights into the benefits of The Olive Branch to guests, using IT and other mechanisms*

Towards the end of the year, we have instigated changes to our record-keeping software, Foodbank Manager, to enable us to record the full range of support offered to each guest rather than just one or two options. This will enable us to report more accurately on how often prayer is offered, how often guests are signposted to other services, how often discretionary purchases are made, and so on.

Statistical records such as these are vital and express an important narrative about the impact of our work on guests. We are aware, however, that there are further layers needed if we are to understand the benefits of our work more fully.

It is not always appropriate to request feedback from guests when they visit, but as a starting point to capture qualitative responses, we have from time to time invited guests to write a little about what The Olive Branch means to them. The responses have been heartwarming, for example this statement of impact from an asylum seeker:

*“Coming here has been very helpful and they are so loving and caring. I always look forward to coming over to The Olive Branch every week. I got to have new mum and sisters and dads.”*

### *3. Develop our team of staff and volunteers to increase capacity and ensure a rewarding working experience*

Our small staff team of three has been stable across the year and has established warm and productive working relationships. Their work, both directly and through managing the volunteer team, has been fruitful and effective. During the year one of our Trustees, Tim Purcell, helpfully reviewed with the managers their workload and capacity, which helped in determining some changes to be introduced in the year ahead (see Future Plans).

Our team of volunteers has seen some comings and goings during the year but continues to stand at just over 30 volunteers. Whether as packers, listeners, drivers or admin support, they are crucial to The Olive Branch and our work could not be carried out without them. New recruits are always welcomed and several have taken their place in the team during the year.

Training has been offered to volunteer listeners, with a focus on signposting and referring guests to specialist services. The Really Useful List, an in-house booklet of support services, has been updated to keep listeners (and guests) aware of what is available locally and a more detailed folder of referral processes for key services has been introduced.

As ever, a highlight of the year was the Christmas meal, celebrating the contribution of staff, volunteers and trustees across the year. The White Cross pub deserves mention for its exceptional food, service and warm welcome; all creating a fitting ambience in which to celebrate The Olive Branch team.

### *4. Collaborate with other agencies to share good practice and promote food justice*

We have continued to collaborate with other agencies in various ways across the year. Several of the new initiatives highlighted under Aim 1 (above) depend on partnership work, eg with RAIS and Bare Methodist Church.

Our manager continues to represent The Olive Branch on Lancaster’s Food Justice Partnership, bringing together different agencies involved with issues of poverty and food distribution locally.

More specifically, our manager liaises regularly with Morecambe Bay Foodbank, ensuring that food support work is mutually supportive and complementary. Through individual staff, Trustees and volunteers, we also have links with several of the food

clubs now working locally to reduce food waste from supermarkets while at the same time ensuring on-date food reaches those who need it most.

During the year, collaboration with Christians Against Poverty (CAP) resulted in them using The Olive Branch successfully as the venue for a debt management/financial planning course.

Lancaster University Law School also held two drop-in legal assistance workshops, offering both professional advice for guests and also an opportunity for senior law students to experience real-life legal situations in a supervised process.

#### *5. Generate financial resources and use them effectively to ensure sustainability*

We are privileged to have many committed financial donors whose regular giving raises nearly 50% of our budgeted annual requirement. This gives us a strong financial foundation, but also leaves us with a deficit to make up each year (see Financial Review).

Trustees agreed a fund-raising strategy incorporating a mix of approaches. First of these was to start developing a donor base amongst local businesses, and to facilitate this The Olive Branch joined Lancaster & Morecambe Chamber of Commerce in February 2025. The year has ended with discussions underway as to how to maximise the benefits of membership and link more fully with local businesses.

Regular donors were approached with a request to consider reviewing and potentially increasing their monthly or annual donation. This was a difficult request to make but generated a small but welcome increase in regular donations.

Trustees resolved to explore a third strand of fund-raising, through one-off events. For the first time The Olive Branch was involved in Light Up Lancaster, an event taking place over several days in October/November each year. We were privileged to be the focus of a half term workshop led by artist Ann Read, who designed a 'basket of light' woven together by children attending workshops across three days. This basket became part of our display at Light Up Lancaster and generated much interest. Financial donations were on the whole modest, but our involvement had great value for public awareness and goodwill.

Trustees also made the decision to relaunch active bid-writing from the autumn/winter of 2024, with the aim of securing grant funds at a significant level. The Chair has undertaken this task as a temporary measure while Trustees set about seeking a more permanent bid-writer.

#### *6. Seek continuous improvement in governance and compliance as a charitable organisation*

We now have a well-established pattern of annual training for the role of Trustee, led by Paul Holland, to train new trustees and refresh the awareness of all. In 2024 this training was delivered as part of the July Trustees meeting.

During the year, staff and Trustees completed a review of all The Olive Branch's policies and agreed to introduce a pattern for ongoing review as appropriate to each policy (see Future Plans).

As a further improvement to governance, Trustees voted to introduce the informal office of Vice-Chair in order to support the Chair, for instance by covering line management responsibilities during any period of the Chair's absence. Trustee David Ashbridge was co-opted to this role in the first instance, at the Trustee meeting in January 2025.

## **Serious Incidents**

The Olive Branch operates a 'Serious Incidents Policy', as recommended by the Charity Commission. By this we are required to include in the Annual Report a declaration of any Serious Incidents that occurred during the year. We are pleased to report that no such incidents occurred during 2024-25.

## **Future Plans**

Our work in the coming year will continue to be shaped by our six strategic aims. Specifically, we plan the following:

Aim 1. To maintain the foodbank and drop-in service, and to extend our offer to guests by repeating the CAP course and the Law Clinics; also to explore the possibility of similar clinics with other partner agencies from time to time.

Aim 2. To design simple 'feedback surveys' for occasional use with guests, and to explore ways of measuring longer term impacts of the support we give.

Aim 3. To increase staff team capacity for 12 months (in the first instance) by extending the Assistant Project Manager's hours. The intention is to free up time for her and also for the Project Manager, by giving the opportunity for uninterrupted management work.

Aim 4. To continue partnership arrangements already established and to identify new opportunities that can enrich our offer to guests.

Aim 5. To recruit a new bid-writer to prepare applications for grant funding; to review initiatives such as Light Up Lancaster and consider their effectiveness for fundraising; to monitor and review membership of the Chamber of Commerce for its effectiveness in developing relationships with local businesses.

Aim 6. To implement the proposed policy review schedule and look for further ways to improve governance arrangements.

These aims are an important way to focus our work as we move forward. Our overarching aim remains, as it always has been, to bring closer the kingdom of God as we serve the most vulnerable people in our community.

## **Financial Review**

Overall, the financial position of the charity remains strong and fundraising strategies are in place to ensure long term stability. Expenditure exceeded income by £29,778 but this deficit

was less than what was planned for in this year of transition. The aim for the year was to fund the premises move from reserves and not to proactively bid for grants, and this has been largely achieved.

Our cost base has risen in response to increased demands for our charitable activities and, as part of our planning ahead, we stepped up our fundraising activity at the start of 2025 to ensure we are fully funded for the 2026/27 financial year and have sufficient reserves to cover any shortfall in 2025/26.

As a charity we exist to provide relief and comfort amongst disadvantaged or marginalised people in Lancaster and are reliant upon the generosity and support of local people and organisations in that work. We are immensely encouraged by that support and always endeavour to maximise the benefit of each pound given.

### Expenditure

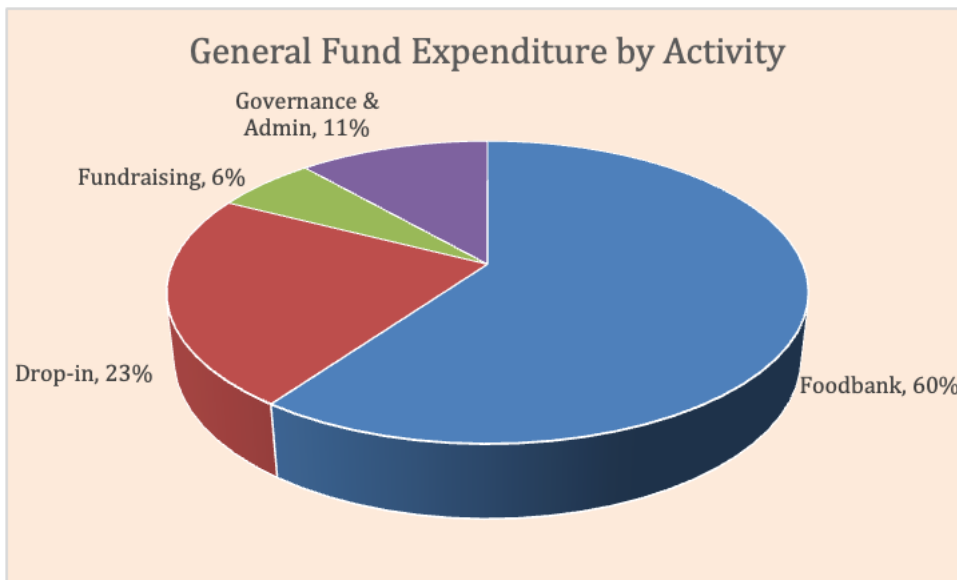
This year total expenditure was £155,597, an increase of £38,474 compared to the previous year; Notably, food purchases rose by £8,611 (and were 22% higher than the budget) and the larger premises and utilities costs rose by £10,086 (+52%) but rent is now fixed for 5 years and we now have suitable space for all activities and volunteer welfare. A further £10,000 'spend' was associated with the return of a grant, received in the previous year from The Dowager Countess Eleanor Peel Trust towards the capital costs of the new premises, because the grant was not needed following the work being undertaken free of charge by Askam Engineering Ltd.

60% of our costs are associated with our foodbank activity, a quarter of which is used to support Asylum Seekers & Refugees who are living in the community rather than hotels. The actual value of food parcels is considerably more because we only buy the fresh food to supplement the tinned food and packages collected by the community. Whilst we spend £46,924 on food the total value of food parcels is estimated to be 10 times that amount – a truly astonishing gesture of generosity from the local community.

23% of our costs are associated with our drop-in activity. The new premises provide much better space for guests to talk about their situation and needs and get help and support from volunteers, with project staff able to help with complex cases often involving liaison with agencies and other organisations.

6% of our costs are incurred on fundraising, and 11% on charity governance and administration and communications, which are done to the quality standards expected by the Charity Commission (Governance Code) and donors. The bulk of these costs are staff time, although the majority of the work in this area is done by the trustees who are volunteers.

The graph below shows the breakdown of costs by charitable activity and type of expenditure.



As with most charities, the accounts reflect only the financial resources received and used and do not do justice to the value of the thousands of hours given by volunteers nor the value of the food generously donated. Without these we would not be able to do the work we do, but equally we are inspired by the role we play in giving the people of Lancaster district an opportunity to show their concern and compassion for their neighbours through their giving of time, food as well as money; For these we and our guests are truly grateful.

Going forward, we have set a budget of £138,000 for the year to March 2026, a 10% increase from the previous year's budget, driven by a combination of food purchases and expanded hours for staff (see above).

### Income

Total income was £125,819 which was £8,044 higher than the previous year (of £117,775). The underlying comparison of the two years is however flat after discounting the previous year's £10,000 grant from The Dowager Countess Eleanor Peel Trust and the current year's £18,360 of Household Support Grant (that had been administered by EggCup in previous years). Whilst the stability of income is welcome, it is not keeping pace with inflation on expenditure and consequently the trustees have spent time updating the fundraising strategy and initiatives.

Donations from the community (residents, churches, schools and businesses) rose by 1% and we are looking at how to broaden this supporter base. One such initiative is to participate in the Cross Bay Walk on 3<sup>rd</sup> May 2025 – this event will hopefully raise funds as well as bring existing and new supporters together for an exhilarating and memorable day together.

We started the year with continuation of our pause in active fundraising of grants as we planned to use some of our reserves to cover any income shortfall in the year. Nevertheless, we have been blessed by some trusts and local organisations who have continued to support us without any appeal from ourselves. This enabled us to delay actively applying for

grants until the start of 2025 – whilst the objective is to build up momentum in time for the 2026/27 year (when our reserves are projected to be consumed) we have been honoured by how quickly some trusts have already responded in the current financial year.

Donations and legacies made up 56% of our income and we are appreciative of the support of local people and for the increased numbers supporting us through regular monthly gifts. We would like to boost that percentage to towards 80% to give us more financial certainty, and we are aware that to do so we must continue to provide public benefit and demonstrate good stewardship to merit the funds we are given. The chart below illustrates that both small and large donations make a difference and are all equally welcome.



### Reserves

We reviewed our Reserves Policy in accordance with Charity Commission guidelines (CC32) and set a minimum reserves target of £40,000 which is sufficient to cover fluctuations in income and expenditure and allow for an orderly closure of the charity, including the residual property lease, if ever required.

We have transferred £29,307 from our New Premises Fund to the General Fund. This was the balance of the fund that had built up over a number of years for funding our move to fit-for-purpose premises. The decision to move to Harpers Mill recognised that it allowed the release of this balance, which would effectively fund the extra premises' costs over the next three years.

At the end of the year our general unrestricted reserves were £93,565, after including the above transfer. The 2025/26 budget projects a deficit of £36,000 without substantial grant income, taking reserves close to the minimum reserves requirement by the end of the year and hence the decision to recommence grant raising towards levels required in 2026/27.

### Acknowledgements

Particular thanks go to Linda Currin and Victoria Wellesley-Smith for their fundraising and to Mike Sparks for his bookkeeping activities, which have been an immense support to the charity.

In keeping with our past practice we acknowledge with gratitude non-individual donors and grantors;

3R Foundation and Charity Shop  
Bolton-le-Sands Mothers Union  
Booth & Co  
Cedar Financial Management

Bethel Chapel  
PAYPAL Giving Fund  
Potty Roos  
Preston, Ireland & Bowker

Charities Trust  
Cumberland Building Society  
Evangelical Church Capernwray  
Fair Elms  
FGH Security  
Frazer Trust  
Hala Pantry Club  
Holy Trinity Church, Bolton-le-Sands  
Hope Church  
Just Giving Fund  
Lacy Fitzer Trust  
Lancaster Baptist Church  
Lancaster Girls' Grammar School  
Lancaster Medicine and Surgery Society  
New Life Church, Lancaster  
Parish of St Mary's Hornby

Ripley St Thomas C of E Academy  
Sainsburys Neighbourly Fund  
St James & St John  
St Mary's Hornby & Our Lady's Caton  
St Thomas Church PCC  
St Wilfrid's Church, Melling  
Steyn Charitable Trust  
Stobart Newlands Charitable Trust  
TerraCycle UK Ltd  
The Albert Hunt Trust  
The Banks Lyon Memorial Fund  
The Invigorate Charitable Trust  
Torrisholme Choir  
Trinity United Reformed Church  
University of Lancaster  
YORDAS GROUP LANCASTER

### **Declaration**

This report was approved by the Trustees on 23<sup>rd</sup> April 2025 and signed on its behalf by

**L Currin**

Linda Currin  
Chair of Trustees

## Independent Examiners Report

I report to the trustees on my examination of the accounts of the The Olive Branch (Faith in Action) (the Charity) for the year ended 31 March 2025.

### Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts 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 accounts do not accord with those records.

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 accounts to be reached.

Signed: **I English**

Name: Ian English

Relevant professional qualification or membership of professional bodies (if any): Retired Finance Manager

Address: 38 Sambourn Close, Solihull, B91 2SA

Date: 27<sup>th</sup> May 2025

# Financial Statements

## Receipts and Payments Accounts

For the period from 1st April 2024 To 31st March 2025

### Receipts and Payments

	Unrestricted General Fund <sup>4</sup>	Designated <sup>5</sup> New Premise Fund	Restricted <sup>5</sup> New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£
<b>Receipts</b>						
Donations & Legacies	59,062	-	-	1,050	60,112	65,609
Gift Aid	9,808	-	-	-	9,808	8,994
Grants <sup>9</sup>	19,747	-	2,000	-	21,747	2,000
Charitable Trusts	18,628	-	-	-	18,628	25,020
Donations from Organisations & Churches	11,319	-	-	-	11,319	15,197
Fundraising events	2,084	-	-	-	2,084	530
Other charitable activity	-	-	-	-	-	138
Interest	2,121	-	-	-	2,121	287
<b>Sub total</b>	<b>122,769</b>	<b>-</b>	<b>2,000</b>	<b>1,050</b>	<b>125,819</b>	<b>117,775</b>
<b>Asset and investment sales</b>						
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>122,769</b>	<b>-</b>	<b>2,000</b>	<b>1,050</b>	<b>125,819</b>	<b>117,775</b>
<b>Payments</b>						
Volunteer costs	1,104	-	-	-	1,104	1,152
Employee Remuneration	42,921	-	-	-	42,921	36,212
Other employment costs	26	-	-	-	26	418
Rent of premises	29,603	-	-	-	29,603	19,517
Other premises costs	-	2,561	-	-	2,561	2,215
Fundraising	1,976	-	-	-	1,976	1,159
Supporting Guests (foodbank, sleeping bags, ACTS 435)	53,066	-	-	1,317	54,383	45,772
Return of unused grant <sup>6</sup>	-	-	10,000	-	10,000	-
Other General support costs <sup>7</sup>	6,388	-	-	-	6,388	6,483
<b>Sub total</b>	<b>135,084</b>	<b>2,561</b>	<b>10,000</b>	<b>1,317</b>	<b>148,962</b>	<b>112,928</b>
<b>Asset and investment purchases</b>						
<b>Sub total</b>	<b>1,270</b>	<b>3,365</b>	<b>2,000</b>	<b>-</b>	<b>6,635</b>	<b>4,195</b>
<b>Total payments</b>	<b>136,354</b>	<b>5,926</b>	<b>12,000</b>	<b>1,317</b>	<b>155,597</b>	<b>117,123</b>
<b>Net of receipts/(payments)</b>	<b>(13,585)</b>	<b>(5,926)</b>	<b>(10,000)</b>	<b>(267)</b>	<b>(29,778)</b>	<b>652</b>
Transfers between funds <sup>5</sup>	29,307	(29,307)	-	-	-	-
Cash funds last year end <sup>5</sup>	77,843	35,440	10,000	975	124,258	123,606
<b>Cash funds this year end<sup>5</sup></b>	<b>93,565</b>	<b>207</b>	<b>-</b>	<b>708</b>	<b>94,480</b>	<b>124,258</b>

## Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Designated <sup>5</sup> New Premise Fund £	Restricted <sup>5</sup> New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year £
<b>Cash funds</b>						
CAF Bank Ltd	30,360	207	-	708	31,275	109,468
Kingdom Bank	61,883	-	-	-	61,883	13,255
PayPal	1,322	-	-	-	1,322	958
Petty Cash	-	-	-	-	-	-
Santander	-	-	-	-	-	577
<b>(balances with receipts and payments account)</b>	<b>93,565</b>	<b>207</b>	<b>-</b>	<b>708</b>	<b>94,480</b>	<b>124,258</b>
<b>Other monetary assets</b>						
Gift Aid Receivable	9,041	-	-	-	9,041	9,661
Insurance prepaid	592	-	-	-	592	591
	<b>9,633</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,633</b>	<b>10,252</b>
<b>Assets retained for the charity's own use<sup>2</sup></b>						
Furniture, Equipment & IT	2,145	4,793	-	-	6,938	3,720
	<b>2,145</b>	<b>4,793</b>	<b>-</b>	<b>-</b>	<b>6,938</b>	<b>3,720</b>
<b>Liabilities</b>						
E Peel Foundation <sup>5</sup>	-	-	-	-	-	(10,000)
Payable to HMRC	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(10,000)</b>

	Signature		Print Name	Date of approval
Signed by two trustees on behalf of all the trustees	<i>L. Currie</i>	<b>Chair</b>	L. Currie	23/04/2025
	<i>P. Holland</i>	<b>Hon.Treasurer</b>	P. Holland	23/04/2025

### Notes to the Accounts

- The accounts have been prepared on a Receipts and Payments cash basis as permitted by section 133 of the Charities Act 2011 provided the charity's gross income is not over £250,000, and the Charity Commission guideline CC16 for receipts and payments accounting has been applied.
- The principal accounting policies are:
  - Income is recognised upon receipt of cash or cash equivalents to which the charity has entitlement.
  - Expenditure, inclusive of irrecoverable VAT, is recognised upon payment of an invoice or claim for which the charity has an obligation to settle. The Charity is not registered for VAT.
  - Fixed assets are based on asset purchase payments amortised on a 33% Reduced Balance basis.
- Fund accounting: General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.
- The General Fund incorporates both the drop-in and foodbank activities except for donations and grants where a specific restriction for use in the foodbank has been made by the donor/grantor (which are accounted for in the separate Restricted Pastoral Fund).
- The New Premise fund was funded in previous years by a mix of restricted grants and designated transfers from the unrestricted general fund. The restricted grant in the current year was for the garden project and was funded by Lancaster University Community Fund. The balance of the garden project was met from designated funds.
- A £10,000 grant from Dowager Eleanor Peel Foundation for a dumb waiter hoist at the units in Alston House, received and treated as a creditor in the previous year, was returned unused following the move to Harpers Mill.
- The Independent Examiner was paid £250 for the examination (2024: Not charged).
- Trustees did not receive any remuneration. Trustees donated £680 (2024: £900).
- There were £19,747 of government grants during the year, including £18,600 Household Support Fund of which £10,200 received in March 2025 that relates to next year (2025/26), and £1,387 DWP grant supporting accessible employment.

**THE OLIVE BRANCH (FAITH IN ACTION)**

England & Wales - Charity number 1186017

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# Accounts

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Annual Report and Accounts  
for Period Ending 31<sup>st</sup> March 2024

The Olive Branch (Faith in Action)  
Registered Charity No: 1186017

Alston House, White Cross Estate, Lancaster, LA1 4XQ

Tel: 01524 555715

Email : [info@the-olivebranch.org.uk](mailto:info@the-olivebranch.org.uk)

website: [www.the-olivebranch.org.uk](http://www.the-olivebranch.org.uk)

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## The Purposes of the Charity

The Olive Branch (Faith in Action) is a registered charity. Our purpose is expressed as a mission statement which is:

- to support those suffering distress caused by addiction, broken family relationships, poverty and homelessness, and to enable individuals and families to resolve and alleviate their difficulties.

Our specific objects are:-

- the relief of poverty, hardship and distress, in particular but not exclusively among homeless people and those people affected by debt and substance misuse, by the provision of shelter, food, clothing, advice, information, counselling, training, and by such other charitable means as the trustees shall, from time to time, determine; and the advancement of the Christian faith.

## How our activities deliver Public Benefit

The Charity Commission issues guidance on delivering public benefit, which in summary requires that

- our activities deliver benefits that outweigh any potential detrimental effects
- our activities benefit the public in general, or a sufficient section of the public, rather than providing excessive personal benefit to individuals or organisations

The Trustees have had regard to this guidance in managing the activities of the Charity and believe our activities meet these requirements.

Specifically, our activities provide benefit to those who live in the area administered by Lancaster City Council. Our emergency food provision is available to any member of the public facing hardship at a particular time in their lives, primarily as deemed by referral agencies such as Citizen's Advice, with whom we work in close partnership.

Our face-to-face work provides hospitality and on-going support to anyone who is disadvantaged, marginalised or vulnerable. This support includes a safe place of welcome, a 'listening ear', signposting to specialist agencies (such as for budgeting advice, or support to address substance misuse), information, access to the internet and the offer of prayer when appropriate, as well as emergency food.

Working alongside other agencies, these activities provide support that relieves poverty and helps people towards improved well-being. The personal benefits to individuals are those intrinsic to our purpose and so are not deemed to be excessive.

## Structure, Governance and Management

The Olive Branch (Faith in Action) exists as a Charitable Incorporated Organisation (CIO), under a constitution adopted on 29<sup>th</sup> October 2019.

There are currently eight Trustees of the Charity. They are:

Linda Currin  
Barbara Kirby

Trustee and Hon Chair  
Founding Trustee (and Hon Secretary to June 2023)

Paul Holland	Trustee and Hon Treasurer
Jonathan Mullen	Founding Trustee
Michael Pidd	Founding Trustee (until June 2023)
Amy Parker	Trustee (until June 2023)
Michael Sparks	Trustee
Victoria Wellesley-Smith	Trustee
Tim Purcell	Trustee
Kathryn Froggatt	Trustee (from June 2023)

The Trustees meet monthly as a Management Committee, joined by the (non-voting) Project Manager and Assistant Project Manager.

Leslie Mann	Project Manager
Jaimie Heath	Assistant Project Manager

Honorary Officers hold office for one year and Trustees for two. Honorary Officers and Trustees do not receive remuneration.

Members of the charity elect honorary officers and Trustees at the AGM in accordance with the constitution. The Management Committee may appoint additional members to serve as co-opted Trustees until the next AGM.

Trustees agreed not to fill the office of Hon Secretary when Barbara Kirby stepped down at the AGM. Responsibilities are shared amongst the Trustees, with minutes of meetings being taken by the Admin and Comms Assistant, Lucy Barker.

Trustees are recruited in a range of ways. Some are invited by existing Trustees who recognise their potential suitability for the role. Some approach us themselves, having been aware of our work through local churches or other agencies which support our work. Where specific vacancies exist on the Trustee body, the need is advertised through our networks.

Most often Trustees are recruited from our team of volunteers who are therefore already involved with our work and wish to strengthen their commitment to the Charity.

Unless already well known to Trustees, potential Trustees are interviewed by two existing Trustees who then propose them if satisfied of their suitability.

### Bankers

CAF Bank Ltd, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ  
Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS  
Santander Bank, PO Box 1109, Bradford, BD1 5ZJ

### Premises

In February 2023, after a search of several years, the Charity moved into two units in Alston House on the White Cross Estate. The units are held on leases fixed for three years to January 2026, with annual break clauses. The two units complement each other, one offering facilities for the foodbank and the other providing space for drop-in and hospitality work. The premises have the advantage of a convenient location near Lancaster city centre with adequate parking and bus service for volunteers, donors and guests.

In March 2024 the opportunity arose to consider relocating to larger twinned units in Harpers Mills on the same White Cross Estate. Whilst this incurs higher charges, it ensures all activities are co-located which will greatly improve efficiency, working together, space to improve the drop-in/listening service, capacity to extend services and hold all food stock on site. The units will be held on leases fixed for five years to May 2029, with third year break clause. The lease for Harpers Mill will take effect on 1<sup>st</sup> May, without penalties with respect to Alston House.

## Volunteers and Community Support

The generous support and engagement of the community in and around Lancaster is a hallmark of our work, and a privilege for which we are continually thankful.

The charity provides volunteer opportunities for adults who help with hospitality and welcoming of visitors; administration; storing supplies and packing food parcels; delivering food parcels; cleaning etc. We have approximately 30 volunteers who may offer just a few hours or up to 2 or 3 days each week. Volunteers are the lifeblood of The Olive Branch and we are immensely grateful to each one of them for their commitment, skills, time, good humour and vitality – all of which make possible the work of the organisation.

During 2023 the Bookkeeping role was transferred from Howard Townshend to Mike Sparks, both serving in a voluntary capacity. Thanks are due to both for their detailed and committed work in this role.

In addition, community support is received from a multitude of members of the public. They donate non-perishable food items either individually or via local schools, churches, community groups and businesses. As the cost-of-living crisis has continued to affect everyone, there has been some reduction in food donations but a correlating increase in financial support.

A further indication of community support came from an unexpected quarter during 2023. A Lancaster version of the game 'Monopoly' was produced, which was to include squares featuring four local charities. The four were chosen by public vote, and The Olive Branch is privileged to be included on the Monopoly board as one of the charities chosen by local people.

## Performance and Achievements

The year 2023-24 has been a time of consolidation and development for The Olive Branch, beginning with adjustment to the premises at Alston House which were very new to us as the financial year began.

Last year's Annual Report noted four areas that would shape our plans from that point. Our performance and achievements for the year can be considered against these four areas.

1. *"We plan to consolidate services at our White Cross units. This will focus on moving to a full 'drop-in' service, where volunteers can welcome all guests for hospitality and support, including signposting to other agencies and prayer when appropriate. Food parcels will normally be collected at that point rather than delivered (although we envisage that some deliveries will still be required). A new system for referrals will need to be agreed with referral agencies and a new IT system will be introduced for records and reports. Volunteer roles may be adapted to reflect new ways of working."*

This plan has been successfully achieved, in all its particulars, in the course of the year. This is a wonderful accomplishment, and one for which we are thankful.

For the initial period after the move to White Cross, emergency food parcels continued to be delivered to the home of each recipient, maintaining our previous pattern. At the same time work began to make the guest area into an attractive space where hospitality, listening, sign-posting and prayer could be offered, and where guests could collect their food parcels in person.

Systems and processes needed to be developed to enable this new pattern to work effectively. Great credit is due to the staff team, who resolved some significant challenges over a period of 6 months. Telephone and WiFi connectivity were perhaps chief among these and were not easily addressed, but the team's tenacity was rewarded in due course. The logistics of moving food between the two units were also addressed, made more complex by the split between two floors.

The team worked closely with partner agencies to introduce a new system of referrals, combining smart-phone technology and shared emails to streamline the process. Referring agencies have recognised the value to guests of collecting their own food parcels, so becoming active in their own support. Referring agencies have also co-operated in indicating where delivery (rather than collection) of a food parcel is still required. By the end of the year, approximately 5% of food parcels were being delivered rather than collected.

As part of the planning period, summer 2023 saw the long-awaited introduction of a new internal recording and reporting system. 'FoodBank Manager' is widely used by independent foodbanks across the UK and has been tailored for our particular requirements; special thanks are due to Mick Pidd for heading up the work on this customisation. The new system allows for an automated process from the arrival of a guest in the hospitality area to the details of their food parcel arriving in the food store, through to the daily register, and on to the generation of statistical reports each month. The system has continued to be successfully adjusted for our needs, especially for reports, and has also helped to facilitate communication between the two units in Alston House.

There came a moment when opening our doors to guests, introducing the pattern of food collection and implementing the many new systems all needed to come together. This moment came in September 2023 with the opening of the drop-in guest area – accompanied with a mixture of joy, anticipation and trepidation. Only the Manager and a handful of volunteers had been with The Olive Branch 'pre-Covid' and could recall how hospitality had been offered in earlier years, so careful preparation was offered to the new team of 'listeners' who would welcome our guests face to face. (More details are given below on their training and support.)

The whole team, both staff and volunteers, have risen to the new ways of working magnificently. Listeners have very quickly shown their skill, sensitivity, wisdom and prayerfulness in supporting the wide range of people who come through our doors on any day. One team member remarked: 'This is so much more demanding than when we were just delivering food, but so very much more rewarding'. Equally important have been our volunteer packers, sorters and drivers who continued to handle food donations, pack food parcels and deliver any when required.

Guests too have had to adjust to the new arrangements. Some resistance or even a drop in demand were anticipated, but neither has transpired in practice. Many guests comment on

the peace of the guest area as they arrive, and their appreciation is often expressed of a place where they are safe to talk, to be heard, to be accepted, supported and, when appropriate, to share prayer.

As well as the day to day work of hospitality and food provision, we were glad to offer once again two specific seasonal ways to support families facing hardship. These were 'Back to School' packs (school clothes and equipment) and 'Winter Warmer' packs (warm jackets, hats and gloves) – both projects supporting primary age children. 44 children benefitted from one or both of these initiatives during the year.

2. *"We plan to deepen collaboration with other organisations who seek to address poverty, hardship and distress in Lancaster and its surrounding area."*

Many agencies work together in Lancaster to support people facing hardship and we are glad to be a valued part of this.

Good relations have continued through the Food Justice Network and more closely with particular organisations such as Citizens Advice, Lancaster & District Homeless Action and Morecambe Bay Foodbank. We have engaged with the new 'Schools and Families Advisor' (funded by CA and Trussell Trust) whose role is to identify families in hardship at an early point and to flag up any food needs to CA, or to ourselves directly.

Our work supporting asylum seekers has grown during the year, and partnership with Global Link is the foundation for this. To simplify GL's role as a referral agency, a new system was introduced during the year requiring only a monthly update to the referral for each asylum seeker, who may be in need of food support over an extended period of time.

Lancaster has a growing network of food clubs, which channel potential food waste from supermarkets to those in need, using a low-cost membership arrangement. As food clubs overlap with our mission and charitable aims, we have been in a position to share some stock with them from time to time. The success of our Christmas and Easter Egg appeals offered two such occasions, when we passed on gift items to these clubs including Morecambe Pantry, Hala Pantry and Ryelands Residents Group.

In the latter part of the year we have started to explore ways of working with The Banks Lyon Memorial Trust. BLMT is a local organisation with a very specific remit, to support young people aged 16-25 into employment. BLMT have invited us to become one of their 'trusted partners' in reaching young people who can benefit from their funding, and we are pleased to be exploring with them how best to implement this initiative. We believe this partnership will offer us a way to extend our provision, and specifically to help interrupt inter-generational poverty through employment.

3. *"We plan to strengthen our donor base. We are blessed with a generous and committed network of individuals and groups who contribute financially to our work, so we look to build on strong foundations to secure future provision."*

In summer 2023 we commissioned an external organisation, FutureKraft, to look at our fund-raising position and make recommendations for any changes, in view of the impending retirement of our volunteer Bid Writer, Howard Townshend. The resulting report praised our approach to fundraising, Howard's skill and our systems that provide supporting information.

Unexpectedly, their main recommendation was to continue as now, and pray for a replacement who would continue Howard's good work! To our joy, this has happened and a new Bid Writer/Fundraiser, Geraint Harries, is currently being inducted by Howard. We are immensely grateful to both for their contribution to the organisation's sound financial position.

Supported by Geraint, our own analysis has identified that the area where extension could be most valuable is in regard to funding from local businesses. While several already support us through seasonal food collections or staff donations, a more systematic approach with a focus on corporate financial contributions could be beneficial. Work is expected to continue along this line in due course.

4. *"We plan to develop our team. This may include adjusting staff hours or roles and increasing the number of volunteers. We would also like to offer training and development opportunities to both staff and volunteers."*

The Olive Branch operates with a very small staff team – only three employees and all of these part-time. Trustees recognised that an increase in hours for administration would benefit the organisation by relieving the Manager and Assistant Manager of some of the more routine tasks in their work, thereby releasing them for more supervisory and strategic responsibilities. Our Comms and Admin Assistant, Ruth Dunstan, covered the extended role until her career took her to a new post in September. Ruth had been a committed and highly valued member of the team and we were sad to see her leave. Thankfully, we were able to appoint a former volunteer, Lucy Barker, to the post from October and Lucy has quickly established herself as an invaluable part of the team.

The huge change to our operations represented by our return to face-to-face work prompted a series of training opportunities for volunteers, as explained above. Learning included:

- The role of the listener; with an introduction to safeguarding
- Listening skills ('Good Conversations' delivered online through Linking Lives)
- The referral process and partner agencies
- Using FoodBank Manager to record guest visits

Further learning opportunities for volunteers and staff are being planned, including in the areas of safeguarding, mental health and first aid. There are also plans to introduce a 6 monthly 'check-in' meeting with each volunteer to offer time for reflection, feedback from the volunteer and general support in the role.

Professional development opportunities for staff members are currently being explored.

### *Fulfilling our mission*

There is a palpable feeling at The Olive Branch that we are now doing fully what we are meant to be doing, and being 'so much more than a foodbank' in supporting those facing distress and hardship in our city and beyond. We are enormously thankful for everyone who has played a part this year in the God-given work to which we are called. Our constitution makes clear that The Olive Branch is an organisation rooted in faith and our intention this past year has continued to be simply to walk as followers of Jesus, to be His hands serving those in need, and to be His voice to those in distress. Above all, we continue to be thankful to God for the privilege of serving, as we meet Him in those around us and work together for the coming of His Kingdom of justice and love.

## **Serious Incidents**

In the course of the year the Trustees approved a 'Serious Incidents Policy', as recommended by the Charity Commission. By this we are required to include in the Annual

Report a declaration of any Serious Incidents that occurred during the year. We are pleased to report that no such incidents occurred during 2023-24.

## Future Plans

In the course of the year, the Trustees have undertaken a piece of work to identify our strategic aims for the coming 3 years.

Six aims have been identified, as follows:

1. Maintain our core activities offering food and hospitality; and extend our support for people facing hardship
2. Gain deeper insights into the benefits of The Olive Branch to guests, using IT and other mechanisms
3. Develop our team of staff and volunteers to increase capacity and ensure a rewarding working experience
4. Collaborate with other agencies to share good practice and promote food justice
5. Generate financial resources and use them effectively to ensure sustainability
6. Seek continuous improvement in governance and compliance as a charitable organisation

The trustees will develop each of these aims to identify more fully how they will be implemented and how achievement will be recognised. Future Annual Reports will take these aims as the underpinning format for Performance and Achievements.

We look forward to taking the work of The Olive Branch forward as we move into our new premises in May 2024.

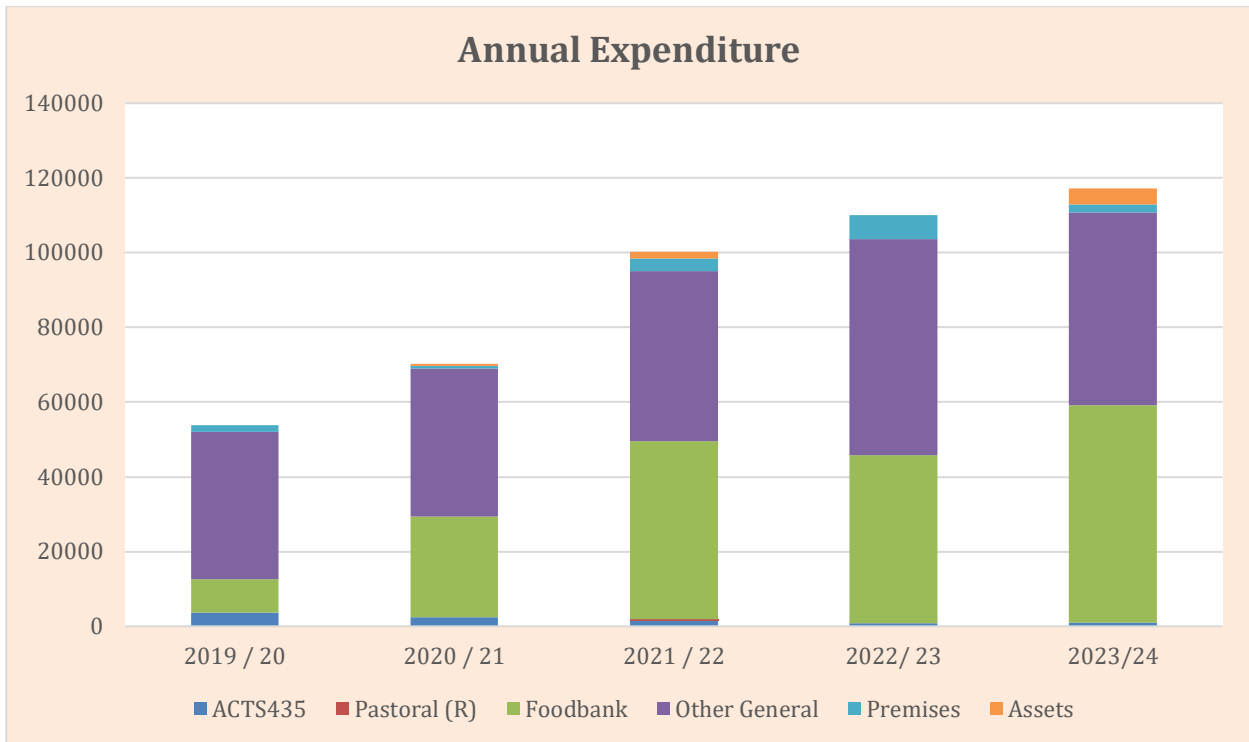
## Financial Review

Overall, this has been a stable financial year with income (£117,775) virtually matching expenditure (£117,123) resulting in a small increase in funds of £652. Expenditure has been generally kept to budget whilst income from donations exceeded expectations and grant making bodies have often provided unsolicited generous support for the work of the charity amongst disadvantaged or marginalised people in Lancaster.

### Expenditure

This year total expenditure was £117,123, an increase of £7,112 compared to the previous year. £4,195 was for furniture and equipment that will continue to support our activities over the next few years, so the underlying expenditure on operations was broadly flat. However, inflation has had a significant impact on employment costs and food purchases (23%) but these have been largely offset by reduction in premises costs following the consolidation of our previous two sites into White Cross.

The graph below shows the breakdown of costs. The Food Bank costs include food purchases and direct premises costs of the storage and packing space. Other General costs include all employment costs and direct premises costs of the welcome and administration space.



As with most charities, the accounts reflect only the financial resources received and used and do not do justice to the value of the thousands of hours given by volunteers nor the value of the food generously donated, which actually constitutes about 90% of all food parcels. Without these we would not be able to do the work we do but equally we are inspired by the role we play in giving the people of Lancaster district an opportunity to show their concern and compassion for their neighbours through their giving of time, food as well as money; For these we and our guests are truly grateful.

Our 'fund raising' costs of £1,159 are primarily £510 annual subscriptions to network organisations that provide guidance not only on fund-raising but also on charities' regulation and best practice to ensure we are legally compliant and cost effective, and £638 for the review of our fundraising practices and strategy by FutureKraft.

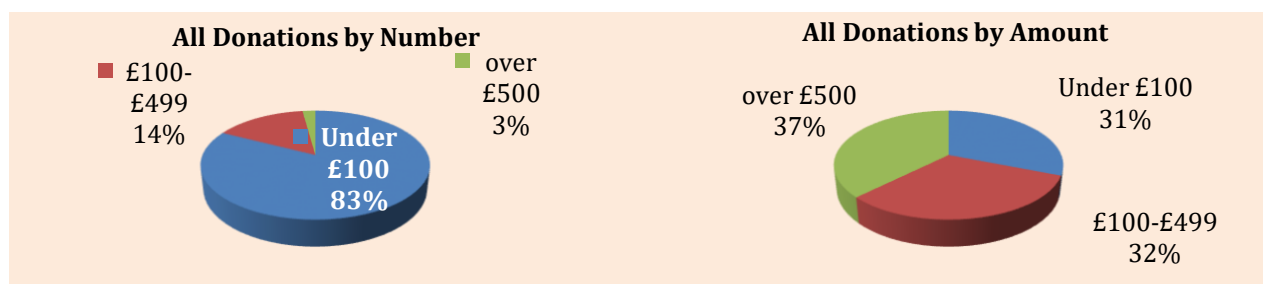
Going forward, we have set a budget of £125,000 for the year to March 2025 which includes £11,000 of extra costs associated with having the larger unit in Harper Mill on the White Cross site. These extra costs will be funded for the next three years from the New Premises Fund which we had previously built up in anticipation of having to undertake major works on new premises and will no longer be required because Harpers Mill is fully serviced and requires minimal adaption. We also anticipate that food purchases will abate slightly thanks to some food being sourced through a government Household Support Fund grant secured by our partner EggCup. Whilst we anticipate there will be some costs associated with fitting out Harper Mill, these will be modest as we will take with us all of our furniture and equipment and food storage racking and will be aiming to secure specific grants and support to cover any costs.

### Income

Total income was £117,775 which was a slightly lower than the previous year (of £128,110) but significantly higher than we had planned for. After careful consideration of our reserves

and past support from many local charitable trusts we paused active fundraising of grants and planned to use some of our reserves to cover any income shortfall in the year, but have been blessed by some trusts and local organisations who have continued to support us without any appeal from ourselves. This not only has enabled us to ‘balance the books’ and continue with the passive approach to grant fundraising but has been an immense encouragement and endorsement for the Charity to continue its work.

Donations and legacies made up 69% of our income and we are appreciative of the support of local people and for the increased numbers supporting us through regular monthly gifts. We would like to boost that percentage to towards 80% to give us more financial certainty, and we are aware that to do so we must continue to provide public benefit and demonstrate good stewardship to merit the funds we are given. The chart below illustrates that both small and large donations make a difference and are all equally welcome.



### Reserves

We reviewed our Reserves Policy in accordance with Charity Commission guidelines (CC32) and set a minimum reserves target of £31,000 which is sufficient to cover fluctuations in income and expenditure and allow for an orderly closure of the charity, if ever required. In addition, we have designated £33,000 of our New Premises Fund to cover the increased costs of occupying Harper Mill over the next three years. At the end of the year our general unrestricted reserves were £77,843 which we anticipate will be gradually used to reduce our dependency of grant income to sustainable levels. The trustees recognise that the reserves provide time over the next three years for the Charity to establish a balanced long term income mix that meets what we believe is now our annual funding requirement and also to finally establish the full range of charitable activity out of our new premises that we have been praying for over these last five years.

### Acknowledgements

Particular thanks go to Howard Townshend for his fundraising and to Mike Sparks who has taken over the bookkeeping activities, which have been an immense support to the charity. Howard has served the charity and Lancaster with immense skill and compassion for many years and is passing on the fundraising activities to Geraint Harries.

In keeping with our past practice we acknowledge with gratitude non-individual donors and grantors;

ASDA collection (customers)  
Bethel Chapel  
Caton Baptist Church  
Cedar Financial Management

Our Lady's Catholic College  
Penny Street Collectables  
Peterson UK Ltd  
PM Major Charitable Trust

CMD Polling Ltd  
Cornerstone Church  
EJ Thompson Charitable Trust  
Evangelical Church Capernwray  
Furness Building Society  
Holy Trinity Church, Bolton-le-Sands  
Hope Church  
Jean & Leslie Connor Charitable Trust  
John Mason Family Trust  
Joseph Strong Frazer Trust  
Kirkby Lonsdale Methodist Church  
Lancaster Baptist Church  
Lancaster John O'Gaunt Rowing Club  
Lancaster University Bright Club  
  
Lee Bakirgian Family Trust  
Marsh Christian Trust  
MIG-TECH LTD  
MJ Hindley Charitable Trust  
New Life Church, Lancaster  
Norman Whiteley Trust

Q Charitable Trust  
Quernmore Clay Pigeon Shoot  
Ripley St Thomas  
Rotary Club of Lancaster  
Salvation Army  
SPECSAVERS  
St John's Ellel  
St Mary's Hornby & Our Lady's Caton  
St Paul's Church  
St Thomas Church PCC  
St Wilfrid's Church, Melling  
Stobart Newlands Trust  
  
Terra Cycle UK Ltd  
The Archer Trust  
The Dowager Countess Eleanor Peel Trust  
The Performance Studios Lancaster  
Trinity United Reformed Church  
Wordarium  
Yordas Group Lancaster

### **Declaration**

This report was approved by the Trustees on 18<sup>th</sup> April 2024 and signed on its behalf by

*L Currin*

Linda Currin  
Chair of Trustees

## Independent Examiners Report

I report to the trustees on my examination of the accounts of the The Olive Branch (Faith in Action) (the Charity) for the year ended 31 March 2024.

### Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts 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 accounts do not accord with those records.

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 accounts to be reached.

Signed: *I English*

Name: Ian English

Relevant professional qualification or membership of professional bodies (if any): Retired Finance Manager

Address: 38 Sambourn Close, Solihull, B91 2SA

Date: 11 June 2024

# Financial Statements

The Olive Branch (Faith in Action); Charity Reg. No. 1186017

## Receipts and Payments Accounts

For the period from 1st April 2023 To 31st March 2024

### Receipts and Payments

	Unrestricted General Fund <sup>4</sup>	Restricted <sup>4</sup> Pastoral Fund	Designated <sup>5</sup> New Premise Fund	Restricted <sup>5</sup> New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£	£
<b>Receipts</b>							
Donations & Legacies	71,234	-	-	-	1,235	72,469	71,595
Gift Aid	8,994	-	-	-	-	8,994	7,048
Grants <sup>6</sup>	2,000	-	-	-	-	2,000	2,100
Charitable Trusts	23,182	-	175	10,000	-	33,357	47,069
Other charitable activity	668	-	-	-	-	668	170
Interest	287	-	-	-	-	287	128
<b>Sub total</b>	<b>106,365</b>	<b>-</b>	<b>175</b>	<b>10,000</b>	<b>1,235</b>	<b>117,775</b>	<b>128,110</b>
<b>Asset and investment sales</b>							
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>106,365</b>	<b>-</b>	<b>175</b>	<b>10,000</b>	<b>1,235</b>	<b>117,775</b>	<b>128,110</b>
<b>Payments</b>							
Volunteer costs	1,152	-	-	-	-	1,152	907
Employee Remuneration	36,212	-	-	-	-	36,212	27,119
Other employment costs	418	-	-	-	-	418	371
Rent of premises	9,297	-	-	-	-	9,297	24,877
Other premises costs	10,220	-	2,215	-	-	12,435	13,816
Fundraising	1,159	-	-	-	-	1,159	507
Supporting Guests (foodbank, sleeping bags, ACTS 435)	44,789	-	-	-	983	45,772	37,158
Supporting Community projects <sup>6</sup>	-	-	-	-	-	-	750
Other General support costs <sup>7</sup>	6,483	-	-	-	-	6,483	4,506
<b>Sub total</b>	<b>109,730</b>	<b>-</b>	<b>2,215</b>	<b>-</b>	<b>983</b>	<b>112,928</b>	<b>110,011</b>
<b>Asset and investment</b>							
Furniture & Fittings purchases	1,525	-	2,670	-	-	4,195	-
<b>Sub total</b>	<b>1,525</b>	<b>-</b>	<b>2,670</b>	<b>-</b>	<b>-</b>	<b>4,195</b>	<b>-</b>
<b>Total payments</b>	<b>111,255</b>	<b>-</b>	<b>4,885</b>	<b>-</b>	<b>983</b>	<b>117,123</b>	<b>110,011</b>
<b>Net of receipts/(payments)</b>	<b>(4,890)</b>	<b>-</b>	<b>(4,710)</b>	<b>10,000</b>	<b>252</b>	<b>652</b>	<b>18,099</b>
Transfers between funds <sup>5</sup>	-	-	-	-	-	-	-
Cash funds last year end <sup>5</sup>	82,733	-	40,150	-	723	123,606	105,507
<b>Cash funds this year end<sup>5</sup></b>	<b>77,843</b>	<b>-</b>	<b>35,440</b>	<b>10,000</b>	<b>975</b>	<b>124,258</b>	<b>123,606</b>

## Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund	Restricted <sup>4</sup> Pastoral Fund	Designated <sup>5</sup> New Premise Fund	Restricted <sup>5</sup> New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£	£
<b>Cash funds</b>							
CAF Bank Ltd	63,053	-	35,440	10,000	975	109,468	73,131
Kingdom Bank	13,255	-	-	-	-	13,255	13,095
PayPal	958	-	-	-	-	958	1,098
Petty Cash	-	-	-	-	-	-	-
Santander	577	-	-	-	-	577	18,183
(balances with receipts and payments account)	<b>77,843</b>	-	<b>35,440</b>	<b>10,000</b>	<b>975</b>	<b>124,258</b>	<b>105,507</b>
							<small>Agreement Error</small>
<b>Other monetary assets</b>							
Gift Aid Receivable	9,661	-	-	-	-	9,661	7,045
Insurance prepaid	591	-	-	-	-	591	407
	<b>10,252</b>	-	-	-	-	<b>10,252</b>	<b>7,452</b>
<b>Assets retained for the charity's own use<sup>2</sup></b>							
Furniture, Equipment & IT	1,931	-	1,789	-	-	3,720	2,025
	<b>1,931</b>	-	<b>1,789</b>	-	-	<b>3,720</b>	<b>2,025</b>
<b>Liabilities</b>							
E Peel Foundation <sup>5</sup>	-	-	-	(10,000)	-	(10,000)	-
Payable to HMRC	-	-	-	-	-	-	-
	-	-	-	<b>(10,000)</b>	-	<b>(10,000)</b>	-

	Signature		Print Name	Date of approval
Signed by two trustees on behalf of all the trustees	<i>L. Currin</i>	<b>Chair</b>	L. Currin	18/04/2024
	<i>P. Holland</i>		<b>Hon. Treasurer</b>	P. Holland

### Notes to the Accounts

- The accounts have been prepared on a Receipts and Payments cash basis as permitted by section 133 of the Charities Act 2011 provided the charity's gross income is not over £250,000, and the Charity Commission guideline CC16 for receipts and payments accounting has been applied.
- The principal accounting policies are:
  - Income is recognised upon receipt of cash or cash equivalents to which the charity has entitlement.
  - Expenditure, inclusive of irrecoverable VAT, is recognised upon payment of an invoice or claim for which the charity has an obligation to settle. The Charity is not registered for VAT.
  - Fixed assets are based on asset purchase payments amortised on a 33% Reduced Balance basis.
- Fund accounting: General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.
- The General Fund incorporates both the drop-in and foodbank activities except for donations and grants where a specific restriction for use in the foodbank has been made by the donor/grantor (which are accounted for in the separate Restricted Pastoral Fund).
- The New Premise fund was funded in previous years by a mix of restricted grants and designated transfers from the unrestricted general fund. The restricted grant in the current year was for a dumb waiter hoist at the units in Alston House - the grant is currently treated as a creditor pending the outcome of a request to repurpose the grant for fitting out .....
- No donations or grants were made to support community projects. In the previous year a donation was made to EggCup (£750) in furtherance of the charitable Objects of The Olive Branch (Faith in Action).
- The Independent Examiner has not invoiced for the examination (2023: £250).
- Trustees did not receive any remuneration. Trustees donated £900 (2023: £2,597).
- There were no government grants during the year.

**THE OLIVE BRANCH (FAITH IN ACTION)**

England & Wales - Charity number 1186017

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# Accounts

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# the Olive Branch

## Annual Report and Accounts for Period Ending 31<sup>st</sup> March 2023

The Olive Branch (Faith in Action)  
Registered Charity No: 1186017

Alston House, White Cross Estate, Lancaster, LA1 4XQ

Tel: 01524 555715

Email : [info@the-olivebranch.org.uk](mailto:info@the-olivebranch.org.uk)

website: [www.the-olivebranch.org.uk](http://www.the-olivebranch.org.uk)

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## The Purposes of the Charity

The Olive Branch (Faith in Action) is a registered charity. Our purpose is expressed as a mission statement which is:

- to support those suffering distress caused by addiction, broken family relationships, poverty and homelessness, and to enable individuals and families to resolve and alleviate their difficulties.

Our specific objects are:-

- the relief of poverty, hardship and distress, in particular but not exclusively among homeless people and those people affected by debt and substance misuse, by the provision of shelter, food, clothing, advice, information, counselling, training, and by such other charitable means as the trustees shall, from time to time, determine; and the advancement of the Christian faith.

## How our activities deliver Public Benefit

The Charity Commission issues guidance on delivering public benefit, which in summary requires that

- our activities deliver benefits that outweigh any potential detrimental effects
- our activities benefit the public in general, or a sufficient section of the public, rather than providing excessive personal benefit to individuals or organisations

The Trustees have had regard to this guidance in managing the activities of the Charity and believe our activities meet these requirements.

Specifically, our activities provide benefit to those who live in the area administered by Lancaster City Council. Our emergency food provision is available to any member of the public facing hardship at a particular time in their lives, primarily as deemed by referral agencies such as Citizen's Advice, with whom we work in close partnership.

Our face-to-face work provides hospitality and on-going support to anyone who is disadvantaged, marginalised or vulnerable. This support includes a safe place of welcome, a 'listening ear', signposting to specialist agencies (such as for budgeting advice, or support to address substance misuse), information, access to the internet and the offer of prayer when appropriate, as well as emergency food.

Working alongside other agencies, these activities provide support that relieves poverty and helps people towards improved well-being. The personal benefits to individuals are those intrinsic to our purpose and so are not deemed to be excessive.

## Structure, Governance and Management

The Olive Branch (Faith in Action) exists as a Charitable Incorporated Organisation (CIO), under a constitution adopted on 29<sup>th</sup> October 2019.

There are currently nine Trustees of the Charity, six elected and three co-opted in the course of the year.

They are:

Linda Currin	Trustee and Hon Chair
Barbara Kirby	Founding Trustee and Hon Secretary
Paul Holland	Trustee and Hon Treasurer
Jonathan Mullen	Founding Trustee
Michael Pidd	Founding Trustee
Amy Parker	Trustee
Tony Walker	Founding Trustee (until June 2022)
Michael Sparks`	Trustee (from July 2022)
Victoria Wellesley-Smith	Trustee (from July 2022)
Tim Purcell	Trustee (from December 2022)

The Trustees meet monthly as a Management Committee, joined by the (non-voting) Project Manager and Assistant Project Manager.

Leslie Mann	Project Manager
Kerry Stephens	Assistant Project Manager (until April 2022)
Sally Schofield	Assistant Project Manager (August to December 2022)
Jaimie Heath	Assistant Project Manager (from January 2023)

Honorary Officers hold office for one year and Trustees for two. Honorary Officers and Trustees do not receive remuneration.

Members of the charity elect honorary officers and Trustees at the AGM in accordance with the constitution. The Management Committee may appoint additional members to serve as co-opted Trustees until the next AGM.

Trustees are recruited in a range of ways. Some are invited by existing Trustees who recognise their potential suitability for the role. Some approach us themselves, having been aware of our work through local churches or other agencies which support our work. Where specific vacancies exist on the Trustee body, the need is advertised through our networks.

Most often Trustees are recruited from our team of volunteers who are therefore already involved with our work and wish to strengthen their commitment to the Charity.

Unless already well known to Trustees, potential Trustees are interviewed by two existing Trustees who then propose them if satisfied of their suitability.

### Bankers

CAF Bank Ltd, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ  
Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS  
Santander Bank, PO Box 1109, Bradford, BD1 5ZJ

### Premises

Since 2014 the charity has rented ground floor premises at Westbourne Road, having the advantage of a convenient location near Lancaster city centre, 2 parking spaces and disabled access. For several years these premises served for both our drop-in work and our foodbank, but our activities eventually outgrew the premises.

During the Covid pandemic, the foodbank service moved away from Westbourne Road and since 2020 relocated temporarily to Lansil Way. The charity had use of a warehouse unit, originally under a lease held by the charity EggCup (1190121), then under a direct lease from December 2022 until April 2023. Westbourne Road continued to be used for reduced drop-in activities. The property converted to a peppercorn rent from March 2023, for use as temporary overflow storage until no later than September 2023.

In February 2023, after a search of several years, the Charity moved into two units in Alston House on the White Cross Estate and began the transition from both Westbourne Road and Lansil Way. The units are held on leases fixed for three years to January 2026, with annual break clauses. The two units complement each other, one offering facilities for the foodbank and the other providing space for drop-in and hospitality work. The premises have the advantage of a convenient location near Lancaster city centre with adequate parking and bus service for volunteers, donors and guests.

## **Volunteers and Community Support**

The generous support and engagement of the community in and around Lancaster is a hallmark of our work, and a privilege for which we are continually thankful.

The charity provides volunteer opportunities for adults who help with hospitality and welcoming of visitors; administration; storing supplies and packing food parcels; delivering food parcels; cleaning etc. We have approximately 32 volunteers who may offer just a few hours or up to 2 or 3 days each week. This number includes our exceptional and highly effective voluntary fundraiser and book-keeper, Howard Townshend; he will be sorely missed when he steps down in 2023.

Volunteers are the lifeblood of The Olive Branch and we are immensely grateful to each one of them for their commitment, skills, time, good humour and vitality – all of which make possible the work of the organisation.

In addition, community support is received from a multitude of members of the public. They donate non-perishable food items either individually or via local schools, churches, community groups and businesses.

Community support is also received in the form of monetary donations, both from fundraising events and from individuals.

The charity networks with other community organisations by enabling them to make referrals to The Olive Branch on behalf of their service users who need emergency food. Referrals are received from (amongst others) Probation Service, Citizens Advice, Housing Associations, Women's refuge, school welfare officers, Lancashire County Council (Crisis Support Scheme).

## **Performance and Achievements**

The year 2022-23 has been a year of change for The Olive Branch – achieved alongside the steady delivery of support for those facing hardship in and around Lancaster.

## Transition

In April 2022 The Olive Branch was operating primarily from Lansil Way – an ideal warehouse for the foodbank but unsuitable for guests to visit. Staff members, volunteers and Trustees were increasingly frustrated at the limits this imposed. It had already become clear that neither Lansil Way nor our premises at Westbourne Road could fully meet our requirements for both foodbank and drop-in on the same site.

The search for more suitable premises led us to investigate a number of possible locations during the year. After several disappointments, the search finally came to fruition with our move to White Cross in February 2023. We are so thankful that these premises are a tangible sign of prayer offered and answered over many months and years.

There is a saying that ‘change is always hard, even when it is for the better’. This is a wise observation and the transition process has seen an intense period of work and adjustment for staff team and volunteers alike. It continues as we look to develop our full range of services at White Cross in the coming months, while developing new processes and adjusting volunteer roles to deliver our evolving services.

## Foodbank

Meanwhile the foodbank has of necessity remained the main focus of our work during the year. Volunteers have held essential roles in taking referrals, packing food parcels and driving to deliver the parcels to those in need. Remarkably, the foodbank was able to continue throughout the main removal process, for all but the two days when food stocks were physically transferred from Lansil to White Cross. What a testimony to the resourcefulness and stamina of our team of staff and volunteers, as well as donors and partner agencies.

Demand for emergency food parcels has, sadly, been very high in the Lancaster area as in other parts of the UK. The cost-of-living crisis has hit everyone, but inevitably some feel its impact much more than others. This is reflected in the referrals for emergency food that we received. During the year we averaged 320 referrals for food per month, with many of these referrals being for more than one person. The need for families (rather than individuals) to require emergency food is a trend that has continued from the previous year; it is one that we are concerned to see.

## Partnership

Rocketing fuel costs have exacerbated much hardship and we have been glad to signpost people to the Household Support Fund, administered by Lancaster City Council, for help with fuel bills and other essential household needs. This is one example of our partnership with other agencies – an important and increasing dimension to our work, notably through Lancaster District Food Justice Partnership.

## Hospitality

In this respect we have also been pleased to work alongside Global Link in their support for Asylum Seekers living in the area. This aspect of our work has pioneered our return to face-to-face work, as some 30 Asylum Seekers have been welcomed each Thursday for hospitality and food provision. Started in Westbourne Road early in 2022, this arrangement has successfully relocated to White Cross, where an ambience of warmth and welcome has been established. We have been delighted to see new arrivals attending, who have heard about us by word of mouth and the recommendation of other guests.

## ‘Back to School’ and Winter Clothing

In 2022 we were able to repeat the ‘Back to School’ initiative introduced in the previous year. 42 children in 21 families were supported in this way. As before we provided essential school items (clothing and stationery) and this time we were able to offer swimming kit as well.

Specific funding was sought and received for the 'Back to School' initiative (see list of donors below). With permission from the donors, we were able to extend the project and supply items of winter clothing for school to 55 children in 22 families later in the year.

## Team

The many achievements and changes implemented during the year are all the more remarkable for having been accomplished at a time when a significant staff role underwent its own changes – not once but twice. In April 2022, Kerry Stephens left the post of Assistant Project Manager (APM) to return to teaching. The APM vacancy was filled in August by Sally Schofield, who brought a breadth of experience and skill to the role. Sally moved on after a few months to take up a Diocesan post; we were sad to see her leave but glad to know she could take her talents to a wider role.

Thankfully we were very soon able to appoint Jaimie Heath to the APM post. Jaimie began work in January with an induction period dominated by the move to White Cross. Her insight and energy have quickly established her as a valued part of the staff team, alongside our Project Manager, Leslie Mann, and our Communications Officer, Ruth Dunstan. Their commitment and work underpin all the performance and achievements of the past year and our thanks and appreciation go to them.

## Faith and Following

Our constitution makes clear that The Olive Branch is an organisation rooted in faith. We are also earthed in our local community and we are glad to serve those of any faith or none. Our intention this past year has been simply to walk as followers of Jesus, to be His hands serving those in need, to be His voice to those in distress. We are, above all, thankful to God for the privilege of serving as we meet Him in those around us and work together for the coming of His Kingdom of justice and love.

## Future Plans

With the long-standing uncertainty about premises now thankfully resolved, our plans for the future are clarified and fall under four main headings.

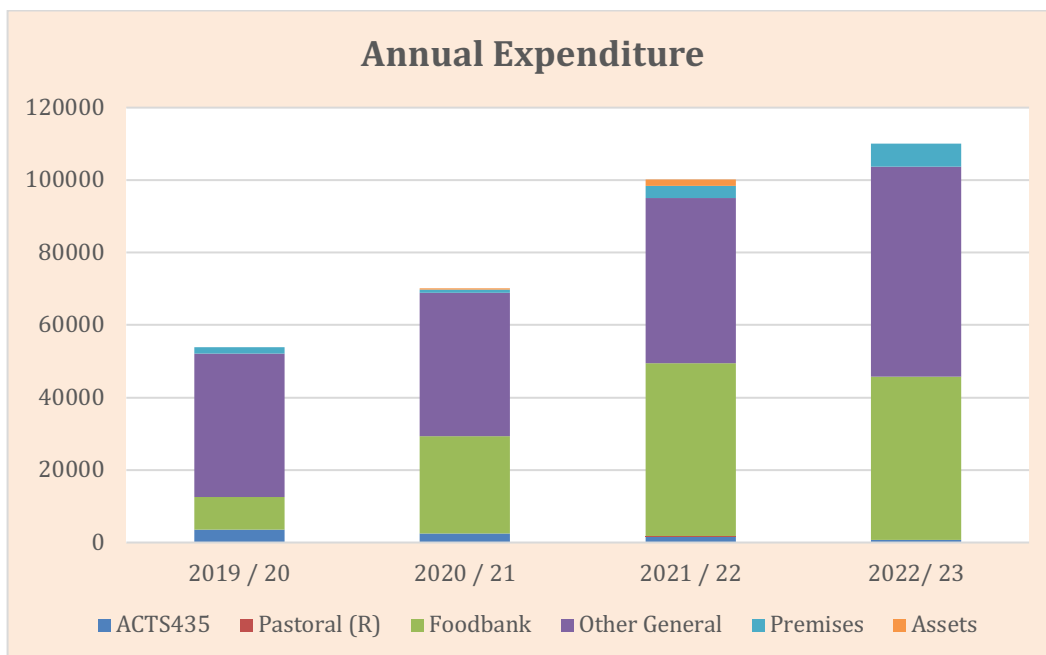
1. We plan to consolidate services at our White Cross units. This will focus on moving to a full 'drop-in' service, where volunteers can welcome all guests for hospitality and support, including signposting to other agencies and prayer when appropriate. Food parcels will normally be collected at that point rather than delivered (although we envisage that some deliveries will still be required).  
A new system for referrals will need to be agreed with referral agencies and a new IT system will be introduced for records and reports. Volunteer roles may be adapted to reflect new ways of working.
2. We plan to deepen collaboration with other organisations who seek to address poverty, hardship and distress in Lancaster and its surrounding area.
3. We plan to strengthen our donor base. We are blessed with a generous and committed network of individuals and groups who contribute financially to our work, so we look to build on strong foundations to secure future provision.
4. We plan to develop our team. This may include adjusting staff hours or roles and increasing the number of volunteers. We would also like to offer training and development opportunities to both staff and volunteers.

## Financial Review

Overall, this has been a stable financial year with income (£128,110) exceeding expenditure (£110,011) resulting in an increase in funds of £18,099 compared to a decrease of £27,061 in the previous year. Expenditure has been kept to budget whilst income from donations exceeded expectations and grant making bodies have also responded positively to our calls for support of the work of the charity amongst disadvantaged or marginalised people in Lancaster.

### Expenditure

This year total expenditure exceeded £100,00 for the first time and was £11,600 higher than the previous year. This was entirely due to premises costs (£14,312, comprising of higher energy costs, rented properties overlapping, deposits and fitting out White Cross) whilst underlying operating costs reduced slightly (£792) and the cost of support for guests eased (£1,920). Inflation has had an impact on our costs but we still anticipate that costs in the next year (2023/24) will dip back below £100,000 as the efficiencies of the single new premises emerge.



80% of the premises fitting out costs were covered by grant from the Eleanor Peel Foundation, made for this purpose before Covid, with the balance coming from the accumulated funds in the designated New Premises Fund. The fund has a carried forward balance of £40,150 that may be used to install equipment to reduce manual handling of heavy food crates but also to be held as reserves for covering the rent in years 2 and 3 of the new lease; The trustees will release any unrequired funds back to the General Fund at the next review of reserves in March 2024.

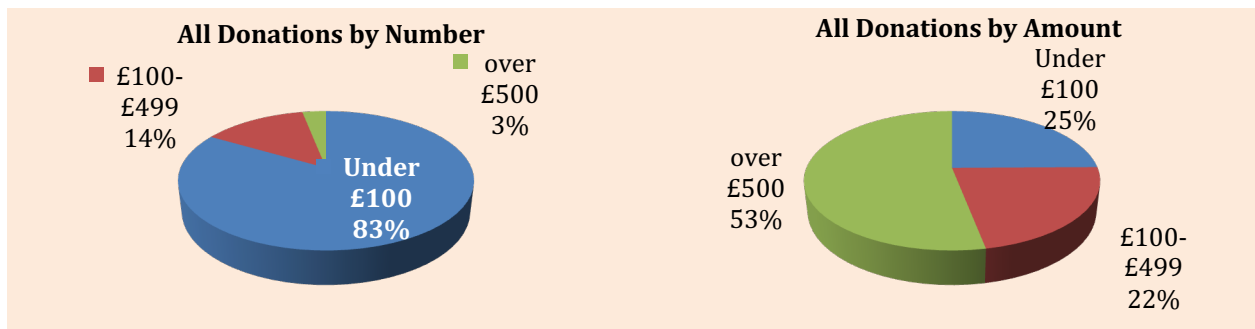
As with most charities, the accounts reflect only the financial resources received and used and do not do justice to the value of the thousands of hours given by volunteers nor the value of the food generously donated, which actually constitutes about 90% of all food parcels. Without these we would not be able to do the work we do but equally we are inspired by the role we play in giving the people of Lancaster district an opportunity to show their

concern and compassion for their neighbours through their giving of time, food as well as money; For these we and our guests are truly grateful.

Our 'fund raising' costs of £507 are primarily subscriptions to network organisations that provide guidance not only on fund-raising but also on charities' regulation and best practice to ensure we are legally compliant and cost effective.

### Income

Total income was £128,110 which was a significantly higher than the previous year primarily because we recommenced fundraising from charitable trusts and were more blessed than anticipated; We believe that grants and gifts from Charitable Trusts are their recognition of the work we do and a conduit for them achieving their own charitable objectives – these organisations are specifically listed at the end of this review. In addition, donations and legacies increased by 21% which is encouraging as we seek to widen our support base and strive towards our strategic aim of covering 80% of expenditure through regular donations and local fundraising activities; This not only improves our financial resilience but also strengthens our links with the local community.



### Reserves

We reviewed our Reserves Policy in accordance with Charity Commission guidelines and set a minimum reserves target of £23,000 which is sufficient to cover fluctuations in income and expenditure and allow for an orderly closure of the charity, if ever required. At the end of the year our general unrestricted reserves were £82,983. The trustees recognise the Charity Commission guidance (CC32) regarding holding excess reserves and believe that the current reserves provide contingency for a dip in income as we find a new fundraiser (and that this may need to be a paid role) and give us an opportunity to fund a short term part time charity administration role which would release our project manager and assistant manager to focus on our charitable priorities.

### Acknowledgements

Particular thanks go to Howard Townshend for his fundraising and bookkeeping activities which have been an immense support to the charity. Howard has served the charity and Lancaster with immense skill and compassion for many years. He will be stepping back in 2023 and will be greatly missed.

In keeping with our past practice we acknowledge with gratitude non-individual donors and grantors;

Abbeyfield Lancaster Society Ltd	Marsh Charitable Trust
ASDA Foundation	MHA Moore & Smalley
Askam Civil Engineering Ltd	MJ Hindley Charitable Trust
Barleycorn Trust	Our Lady Immaculate Church Caton
Bethel Chapel	Our Lady's Catholic College
Booth & Co	Over Wyresdale PCC
Bright Club	Population Health Investment Fund
Bryan Lancaster's Trust	Q Charitable Trust
Caton Baptist Church	Quernmore Clay Pigeon Shoot
Cedar Financial Management	Society of Friends
Cornerstone	Soroptimists
Doggy Tired Customers	Souter Charitable Trust
Duchy of Lancaster Benevolent Fund	St John's Ellel
Elsbeth J Thompson Charitable Trust	St Mary's Hornby & St. Joseph's Kirkby Lonsdale
Evangelical Church Capernwray	St Peter's Quernmore
Grace Baptist Church	Steyn Charitable Trust
Green Hall Foundation	Stobart Newlands Trust
Haverbreaks	Terra Cycle UK Ltd
Hope Church	The Albert Hunt Trust
Jean & Leslie Connor Charitable Trust	The Alexis Trust
John Mason Family Trust	The Julia & Hans Rausling Trust
Joseph Strong Frazer Trust	The Truemark Trust
Lancaster Baptist Church	TK MAXX and Homesense Foundation
Lancaster Baptist Women's Fellowship	Torrisholme Methodist Ladies Fellowship
Lancaster Women's Cycling Group	Trinity United Reformed Church
Lee Bakirgian Family Trust	Wray Chapel
LIDL Small Grant	

### **Declaration**

This report was approved by the Trustees on 19<sup>th</sup> April 2022 and signed on its behalf by

**L Currin**

Linda Currin  
Chair of Trustees

## Independent Examiners Report

I report to the trustees on my examination of the accounts of the The Olive Branch (Faith in Action) (the Charity) for the year ended 31 March 2023.

### Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts 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 accounts do not accord with those records.

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 accounts to be reached.

Signed: *I English*

Name: Ian English

Relevant professional qualification or membership of professional bodies (if any): Retired Finance Manager

Address: 38 Sambourn Close, Solihull, B91 2SA

Date: 31/05/2023

# Financial Statements

The Olive Branch (Faith in Action); Charity Reg. No. 1186017

## Receipts and Payments Accounts

For the period from 1st April 2022 To 31st March 2023

### Receipts and Payments

	Unrestricted General Fund <sup>4</sup>	Restricted <sup>4</sup> Pastoral Fund	Designated <sup>5</sup> New Premise Fund	Restricted <sup>5</sup> New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£	£
<b>Receipts</b>							
Donations & Legacies	71,020	-	-	-	575	71,595	58,939
Gift Aid	7,048	-	-	-	-	7,048	7,772
Grants <sup>9</sup>	2,100	-	-	-	-	2,100	5,250
Charitable Trusts	47,069	-	-	-	-	47,069	-
Other charitable activity	170	-	-	-	-	170	1,166
Interest	128	-	-	-	-	128	1
<b>Sub total</b>	<b>127,535</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>575</b>	<b>128,110</b>	<b>73,128</b>
<b>Asset and investment sales</b>							
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>127,535</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>575</b>	<b>128,110</b>	<b>73,128</b>
<b>Payments</b>							
Volunteer costs	907	-	-	-	-	907	763
Employee Remuneration	27,119	-	-	-	-	27,119	26,656
Other employment costs	371	-	-	-	-	371	361
Rent of premises	24,877	-	-	-	-	24,877	10,000
Other premises costs	7,457	-	1,359	5,000	-	13,816	6,131
Fundraising	507	-	-	-	-	507	470
Supporting Guests (foodbank, sleeping bags, ACTS 435)	36,360	-	-	-	798	37,158	39,078
Supporting Community projects <sup>6</sup>	750	-	-	-	-	750	9,000
Other General support costs <sup>7</sup>	4,506	-	-	-	-	4,506	5,952
<b>Sub total</b>	<b>102,854</b>	<b>-</b>	<b>1,359</b>	<b>5,000</b>	<b>798</b>	<b>110,011</b>	<b>98,411</b>
<b>Asset and investment</b>							
Furniture & Fittings purchases	-	-	-	-	-	-	1,778
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,778</b>
<b>Total payments</b>	<b>102,854</b>	<b>-</b>	<b>1,359</b>	<b>5,000</b>	<b>798</b>	<b>110,011</b>	<b>100,189</b>
<b>Net of receipts/(payments)</b>	<b>24,681</b>	<b>-</b>	<b>(1,359)</b>	<b>(5,000)</b>	<b>(223)</b>	<b>18,099</b>	<b>(27,061)</b>
Transfers between funds <sup>5</sup>	-	-	-	-	-	-	-
Cash funds last year end <sup>5</sup>	58,052	-	41,509	5,000	946	105,507	132,568
<b>Cash funds this year end<sup>5</sup></b>	<b>82,733</b>	<b>-</b>	<b>40,150</b>	<b>-</b>	<b>723</b>	<b>123,606</b>	<b>105,507</b>

## Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Restricted <sup>4</sup> Pastoral Fund £	Designated <sup>5</sup> New Premise Fund £	Restricted <sup>5</sup> New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year £
<b>Cash funds</b>							
CAF Bank Ltd	38,267	-	40,150	-	723	79,140	73,131
Kingdom Bank	13,109	-	-	-	-	13,109	13,095
PayPal	971	-	-	-	-	971	1,098
Petty Cash	-	-	-	-	-	-	-
Santander	30,386	-	-	-	-	30,386	18,183
(balances with receipts and payments account)	<b>82,733</b>	<b>-</b>	<b>40,150</b>	<b>-</b>	<b>723</b>	<b>123,606</b>	<b>105,507</b>
<b>Other monetary assets</b>							
Gift Aid Receivable	8,956	-	-	-	-	8,956	7,045
Insurance prepaid	454	-	-	-	-	454	407
	<b>9,410</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,410</b>	<b>7,452</b>
<b>Assets retained for the charity's own use<sup>2</sup></b>							
Furniture, Equipment & IT	1,357	-	-	-	-	1,357	2,025
	<b>1,357</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,357</b>	<b>2,025</b>
<b>Liabilities</b>							
Payable to HMRC	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Signed by two trustees on behalf of all the trustees	Signature	Chair	Print Name	Date of approval
	<i>L. Currin</i>	Chair	L. Currin	19/04/2023
	<i>P. Holland</i>	Hon.Treasurer	P. Holland	19/04/2023

### Notes to the Accounts

- The accounts have been prepared on a Receipts and Payments cash basis as permitted by section 133 of the Charities Act 2011 provided the charity's gross income is not over £250,000, and the Charity Commission guideline CC16 for receipts and payments accounting has been applied.
- The principal accounting policies are:
  - Income is recognised upon receipt of cash or cash equivalents to which the charity has entitlement.
  - Expenditure, inclusive of irrecoverable VAT, is recognised upon payment of an invoice or claim for which the charity has an obligation to settle. The Charity is not registered for VAT.
  - Fixed assets are based on asset purchase payments amortised on a 33% Reduced Balance basis.
- Fund accounting: General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.
- The General Fund incorporates both the drop-in and foodbank activities except for donations and grants where a specific restriction for use in the foodbank has been made by the donor/grantor (which are accounted for in the separate Restricted Pastoral Fund).
- The New Premise fund was funded in previous years by a mix of restricted grants and designated transfers from the unrestricted general fund. The restricted grant was utilised for the new racking at Whitecross during the year.
- Donations were made to EggCup (£750) to support activities alleviating hardship within the local community in furtherance of the charitable Objects of The Olive Branch (Faith in Action).
- The Independent Examiner was paid £250 for the examination.
- Trustees did not receive any remuneration. Trustees donated £2,597.
- There were no government grants during the year.

**THE OLIVE BRANCH (FAITH IN ACTION)**

England & Wales - Charity number 1186017

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# Accounts

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# the Olive Branch

Annual Report and Accounts  
for Period Ending 31<sup>st</sup> March 2022

The Olive Branch (Faith in Action)  
Registered Charity No: 1186017

1 Westbourne Rd, Lancaster, LA1 5DB  
Tel: 01524 555715  
Email : [info@the-olivebranch.org.uk](mailto:info@the-olivebranch.org.uk)  
website: [www.the-olivebranch.org.uk](http://www.the-olivebranch.org.uk)

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## **Mission Statement**

Our mission is to support those suffering distress caused by addiction, broken family relationships, poverty and homelessness, and to enable individuals and families to resolve and alleviate their difficulties.

## **Constitution**

The Olive Branch (Faith in Action) exists as a registered charity, under a constitution adopted in 29<sup>th</sup> October 2019. The objects are:- the relief of poverty, hardship and distress in particular but not exclusively among homeless people and those people affected by debt and substance misuse by the provision of shelter, food, clothing, advice, information, counselling, training and by such other charitable means as the trustees shall, from time to time, determine and the advancement of the Christian faith.

## **How our activities deliver Public Benefit**

The charity carries out its activities in pursuance of its charitable objectives. The trustees consider that the activities provide benefit to the inhabitants in the towns and villages in the area administered by Lancaster City Council. The charity's support centre provides open access for the disadvantaged, marginalized and vulnerable, to seek help in the form of budgeting advice, emergency food, internet access, information and ongoing support that relieves poverty and helps them towards improved well-being.

## **Volunteers and Community Support**

The charity provides volunteer opportunities for adults who help with hospitality, befriending and listening to visitors, administration, packing food parcels, cleaning etc. In addition, community support is received from across the area from individuals, who donate non-perishable food directly or via local schools, churches and community groups.

Support is also received from fundraising events, and from individuals giving monetary donations. The charity networks with other community organisations by enabling them to make referrals to The Olive Branch on behalf of their service users who need emergency food. Referrals are received from Probation service, Citizens Advice, Housing Associations, Women's refuge, school welfare officers, Lancashire County Council (Crisis Support Scheme).

## Management

The Management Committee meets monthly and comprises:-

Michael Pidd – Founding Trustee and Hon Chair  
Barbara Kirby – Founding Trustee and Hon Secretary  
Paul Holland – Trustee and Hon Treasurer  
Jonathan Mullen – Founding Trustee  
Sandie Lane-Dixon – Trustee (until August 2021)  
Tony Walker – Founding Trustee  
Linda Currin - Trustee  
Amy Parker – Trustee  
Leslie Mann – Project Manager (Non-voting)  
Kerry Stephens - Assistant Project Manager (Non-voting)

Members of the charity may elect honorary officers and trustees at the AGM in accordance with the constitution. Honorary Officers hold office for one year and trustees for two. The Management Committee may appoint additional members to serve as co-opted trustees until the next AGM. Honorary Officers and Trustees do not receive remuneration. Members of the Management Committee are also volunteers and are actively engaged in the day to day functions of the charity. We have approximately 37 volunteers (including a voluntary fundraiser) who volunteer from just a few hours per week to 2-3 days.

## Bankers

CAF Bank Ltd, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ  
Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS  
Santander Bank, PO Box 1109, Bradford, BD1 5ZJ

## Premises

The charity rents ground floor premises, at Westbourne Road, on a lease which was fixed for three years to September 2020 and has been on a three month notice period thereafter. The premises have the advantage of a convenient location near Lancaster city centre, 2 parking spaces and disabled access. Unfortunately, our foodbank activities have outgrown this premises and have been temporarily relocated to Lansil Way pending the establishment of a more suitable long term premises for the Charity.

The charity has use of a warehouse unit at Lansil Way on a gratis basis with the lease held by the charity EggCup (1190121) who have agreed to give reasonable notice as and when they need to reoccupy the premises.

## Honorary Chair's Report

Isaiah 61, Luke 4 - Setting the captives free

The Olive Branch (Faith in Action) is a Christ-centred charity supported by the local churches and communities of Lancaster, Morecambe and beyond. Our vision is inspired by Isaiah 61 and by Christ's declaration that he had come "to proclaim good news to the poor... to proclaim freedom for the prisoners." We aim to promote the spiritual, emotional and physical well-being of individuals and families.

As last year, we have operated under the constraints of COVID, aiming to ensure that we meet the food needs of Lancaster residents whilst providing a safe working environment for our volunteers and staff. To do this, the foodbank operations have remained at Unit 2 on the Lansil Estate throughout the year, courtesy of our friends at EggCup. Though we are not official tenants or sub-tenants, the landlord of Unit 2 knows that we are there and is content. We make ex-gratia payments to EggCup to cover its costs at Unit 2.

Halfway through the year, we tragically lost one of our trustees, Sandie Lane Dixon, who also worked with me on Acts 435, tragically and unexpectedly died whilst an in-patient at The Royal Preston Hospital. This was doubly difficult for Sim, her husband, and their adult son and daughter, who were unable to visit because of COVID restrictions. We miss Sandie's wisdom and energy, but I'm sure that they miss her more.

During the 2 years of the COVID epidemic, we have been unable to meet face to face with many of our guests and the great majority of referrals for food parcels come via email, often from our good friends at North Lancs Citizens Advice (NLCA). We aim to deliver these parcels on the same day that we receive the referrals, and we are very grateful for the volunteer drivers who deliver for us.

Our lack of face-to-face contact with our guests is frustrating and during the year we offered limited face to face sessions each Tuesday morning at Westbourne Road. Take up of these sessions has been low, but generally worthwhile and allow us to offer much more support to the guests who attend. We aim to find ways to increase face to face support over the coming months.

Our service is tailored to individual need and circumstance. We aim to be compassionately responsive, 'going the extra mile' where necessary. We are prepared to give comfort and support over the long term. Since God has been gracious to us, we aim to be gracious to people who need our support.

The number of requests we have received for food parcels has continued its general upward trend though has never reached the extreme peaks of summer 2020 and have averaged around 400 per month. A food parcel may be for one adult, for a couple or for a family and this total hides an increase in the number of children we have been supporting – a sad consequence of our brutal benefits system. We expect the high inflation and enormous increases in energy costs will lead to further growth in requests to help struggling families.

We welcome people of different faiths, belief systems and cultures. Lancaster's designation as a City of Sanctuary some years ago brought referrals for asylum seekers and refugees (ASRs) that have since continued. During the year we changed the way that we support ASRs, who now come to Westbourne Road each Thursday to take their food parcels, which gives them more control over the types of food that we provide and gives us the chance for brief conversations. We intend to increase our face-to-face contact with ASRs this coming year.

As we said in our previous three Annual Reports, we have clearly outgrown Westbourne Road premises and since then have been searching for larger premises from which we can operate both as a food bank and as a place in which we can offer personal support and, possibly, pray with our guests. Our premises need to be in a convenient location for our guests and to offer enough space for us to be 'So much more than a foodbank.' We have explored the option of physically extending our Westbourne Road premises, and are keeping this option open, but, and it's too soon to be sure, we may be moving to new

premises on Damside Street, just by the bus station. We have visited and investigated this large ground floor property with our friends at NLCA and have agreed, in principle, to take 2/3 of the space whilst NLCA lease the remaining 1/3. This will give us the extra space and convenient location that we have sought for years. Please pray that this goes ahead and pray too that our generous supporters will provide the money we'll need to pay the rent.

To cap it all, we learned that we'd won a Queen's Award for Voluntary Service, which was a complete surprise but one of which we're very proud. Our founding trustee, Barbara Kirby, was able to be one of our representatives to receive the Award in Preston. In May or June this year, Barbara and one of our longest standing volunteers, Mary Davis, will join a Garden Party at Buckingham Palace to mark the award.

We are deeply grateful for the passion and commitment of our two staff, Leslie Mann and Kerry Stephens, our volunteers and for the generous support of local churches and people. During the year Ruth Dunstan joined us in a part-time role to improve our communications and she's done a great job. Thanks to this local generosity and that we received from grant-giving bodies, you will see from our financial report that we are in the happy position of having healthy finances and we felt it right to pause our fund-raising but hope to restart later this year.

Finally, after years as an active volunteer and staff member, Kerry Stephens decided it was time to move on. She is returning to school teaching and is looking forward to the challenge. She's been a wonderful servant of the Charity and we will miss her energy, enthusiasm and prayerful commitment.

We are thankful, above all, to our God who has sustained us through a challenging year and has provided for our every need.

Michael Pidd, Chair of Trustees

## **Project Manager's Report**

2021-22 has seen The Olive Branch still facing the challenges and constraints brought by Covid, while also seeking to support our guests through old challenges and new, including the rising cost of living. There is however, also much to be thankful for.

Due to the increased scale of operation and the restrictions that the pandemic has brought, we have continued to run our food bank operations from a warehouse, delivering most parcels to the recipient's home. Despite the challenges brought by not seeing most of our guests face-to-face, we have continued to seek to be more than just a foodbank wherever we can. This has included providing funding for essential items, working with the local Christians Against Poverty debt centre and Adullam to ensure a CAP Money Course runs in the city once per term and providing 30 'Back to School Packs' for primary school children during the summer. We also provided our usual Christmas hampers of treats and gifts for each household that received a food parcel in December. This time we were also able to include books for children due to the support of a local fundraiser.

Sadly, one trend we are seeing is an increase in the number and size of families referred to us. Large families with low incomes (and often only one parent) being especially vulnerable to

rising living costs and economic instability.

Over the past twelve months we have continued to work in concert with other organisations across the city, especially through membership of The Lancaster District Food Poverty Alliance. There is a strong desire across these organisations to tackle the root causes of poverty in our district and find more holistic ways to help people resolve their situation rather than merely addressing symptoms. We continue to engage through the alliance to find more joined up ways of working to make this desire a reality.

We couldn't do any of this without our fabulous team of volunteers. We have been happy to welcome new faces to the team this year and sad to see others leave, especially those who joined us while on furlough and have since returned to their jobs. Volunteers have packed food parcels, taken in donations, sorted stock, processed referrals, contacted recipients on the phone and delivered the food to people's houses. At a time when we have been unable to welcome most of our guests to The Olive Branch, it has been fabulous to see the effort our drivers have made in taking a welcome to people's doorstep.

We have also seen tremendous support from the wider community, providing the donations, without which there would be no food parcels to give out. Early on in the pandemic we found ourselves struggling for stock. Many of our regular donation points were in churches and other buildings that had to close and people were advised to stay at home. The community rallied round wonderfully. Two years on, many of those people and organisations who began supporting us for the first time at the beginning of the pandemic are still faithfully organising regular collections for us. Our friends at Eggcup continue to help us and the local food clubs access sources and funding for bulk buying additional food.

However differently The Olive Branch has had to operate over the last two years, our aim and motivation has remained the same; to follow Jesus by serving those in our community who need our love and support. I want to thank our staff (Kerry and Ruth), volunteers and donors for all they contribute to enable us to do this. There is a great need for what The Olive Branch has done for many years; listening to people where they are at and providing them support, encouragement and reassurance to enable them to move forward. We are hopeful that we are on the brink of establishing new premises that will enable us to return to being, 'so much more than a food bank.'

Leslie Mann, Project Manager

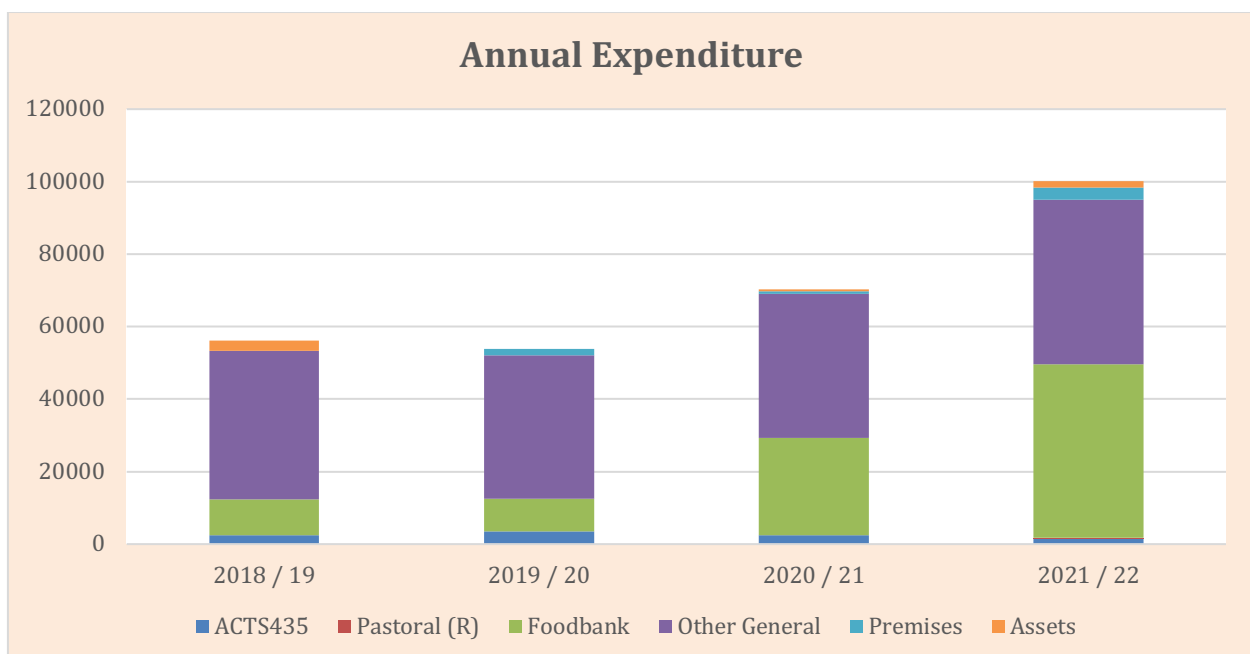
# Honorary Treasurer's report

## Expenditure

This year total expenditure was £100,189, an increase of 43% (£29,985) on the previous year reflecting the growing demand on our foodbank activity. Half of this increase is associated with extra volume and higher prices of fresh dairy and vegetable products that we purchase to create nutritious food parcels and half on increased support for food clubs (+£4,500 via EggCup), the employment of a day-a-week Communications Assistant (to improve our reaching out to people who need our services or to supporters, +£3,000), extra direct costs associated with operating the foodbank out of Lansil Way (+£3,000), as well as project costs associated with securing new premises (£3,388).

This year the General Fund incorporates both the drop-in and foodbank activities. The latter has grown significantly in the last two years, as illustrated below - in previous years it was reported as a separate designated fund accounting for food-parcels and specific foodbank costs only - but it is now deemed integral to the core charitable activities and therefore accounted for as part of the General Fund, except for donations and grants where a specific restriction for use in the foodbank has been made by the donor/grantor (which are accounted for in the separate Restricted Pastoral Fund).

Expenditure directly spent on supporting our guests and community accounts for 48% of our costs, with a further 27% for employing our dedicated staff who ensure that our activities are delivered and 21% on the premises we operate from. However, these Receipts & Payments accounts do not include the value of the food generously donated which actually constitutes about 90% of all food parcels nor the freely given unstinting commitment and time of our volunteers which contribute more than 80% of our effort; For these we and our guests are truly grateful.

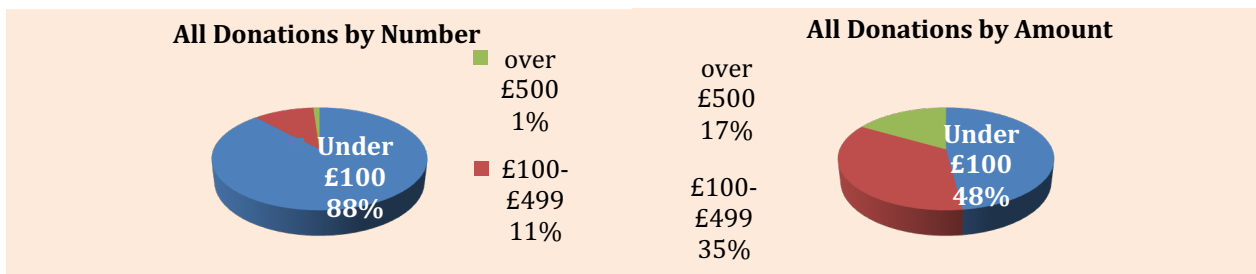


Our 'fund raising' costs of £470 are primarily subscriptions to network organisations that provide guidance not only on fund-raising but also on charities' regulation and best practice to ensure we are legally compliant and cost effective.

## Income

Total income was £73,128 which was virtually half that of previous year and back down to pre-Covid levels. The previous year was bolstered by a surge in donations as well as grants as the pandemic took hold, so we took the decision not to actively fund raise this year and instead use some of the unused funds accumulated in the previous year to cover this year's excess expenditure (£27,061). The people of Lancaster continue to show great compassion for those in the community struggling with the impact of Covid-19 on top of the underlying issues of marginalisation and disadvantage; our role is to be a conduit to those in need. In addition to these donations, we received the last of three annual £5,000 grants from the Duchy of Lancaster Benevolent Fund.

Although we have just recommenced applying for grants, the importance of the many small donations by many individuals is illustrated in the Pie charts below. 88% of all donations were donations of less than £100 each which made up 48% of amount of donations. Thank you to our faithful monthly standing order and PayPal supporters whose donations range from £5 upwards per month. Many small donations make big difference.



## Reserves

We reviewed our Reserves Policy in accordance with Charity Commission guidelines and set a minimum reserves target of £25,000 which is the cost of an orderly closure of the charity including rent commitments. Whilst we do not expect to close, this reserve also allows us to withstand short term fluctuations in income. At the end of the year our general unrestricted reserves were £58,052. Our budget for next year anticipates that expenditure will continue to be around £100,000 but underlying dependable income will be around £60,000 and therefore active fundraising has recommenced, although the trustees have determined that it is appropriate and responsible to use some of the reserves to fill any residual shortfall.

The new premises project has had a number of false starts and both current options have considerable uncertainty about the scale and timing of expenditure and therefore the New Premises Fund is not considered to be a free reserve. The trustees will however pursue specific grants towards this project and view this designated fund as (set aside) 'working capital' or to encourage grant makers to match what we have already set aside; This will enable the new premises solution to move forward quickly as soon as it crystallises. The trustees aspire to eventually release a substantial part of this fund to the General Fund in future years if capital grant raising has been successful.

## Acknowledgements

I would particularly like to thank Howard Townshend for his fundraising and bookkeeping activities which have been an immense support to the charity.

In keeping with our past practice we acknowledge with gratitude non-individual donors and grantors;

Abbeyfield Society	Lancaster Baptist Church
ASDA Foundation	Lancaster Rotary Club
Booth & Co	Lancaster Student Housing
Cedar Financial Management	Lancaster Women's Cycling Group
Co-Op	New Life Church
Cornerstone	New Life Fellowship, Morecambe
Duchy of Lancaster Benevolent Fund	Our Lady's Catholic College
EMCOR	Sabina Sutherland Christian Trust
Evangelical Church Capernwray	St John's Ellel
Grand Theatre	St Thomas Church PCC
Green Lava Ltd	The Plough Galgate
Hope Church	TK MAXX and Homesense Foundation
Howden's Joinery Ltd	Trinity United Reformed Church
Joseph Strong Frazer Trust	

Paul Holland, Treasurer

### **Declaration**

This report was approved by the Trustees on 13<sup>th</sup> April 2022 and signed on its behalf by

*M. Pidd*

Mike Pidd  
Chair of Trustees

## Independent Examiners Report

I report to the trustees on my examination of the accounts of the The Olive Branch (Faith in Action) (the Charity) for the year ended 31 March 2022.

### Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts 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 accounts do not accord with those records.

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 accounts to be reached.

Signed: *I English*

Name: Ian English

Relevant professional qualification or membership of professional bodies (if any): Retired Finance Manager

Address: 38 Sambourn Close, Solihull, B91 2SA

Date: 11<sup>th</sup> June 2022

# Financial Statements

The Olive Branch (Faith in Action); Charity Reg. No. 1186017

## Receipts and Payments Accounts

For the period from 1st April 2021 To 31st March 2022

### Receipts and Payments

	Unrestricted General Fund <sup>4</sup>	Restricted <sup>4</sup> Pastoral Fund	Designated <sup>5</sup> New Premise Fund	Restricted <sup>5</sup> New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£	£
<b>Receipts</b>							
Donations & Legacies	57,759	-	-	-	1,180	58,939	97,233
Gift Aid	7,772	-	-	-	-	7,772	2,794
Grants <sup>9</sup>	5,000	250	-	-	-	5,250	41,034
Charitable Trusts	-	-	-	-	-	-	-
Other charitable activity	1,166	-	-	-	-	1,166	-
Interest	1	-	-	-	-	1	5
<b>Sub total</b>	<b>71,698</b>	<b>250</b>	<b>-</b>	<b>-</b>	<b>1,180</b>	<b>73,128</b>	<b>141,066</b>
<b>Asset and investment sales</b>							
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>71,698</b>	<b>250</b>	<b>-</b>	<b>-</b>	<b>1,180</b>	<b>73,128</b>	<b>141,066</b>
<b>Payments</b>							
Volunteer costs	763	-	-	-	-	763	854
Employee Remuneration	26,656	-	-	-	-	26,656	23,073
Other employment costs	361	-	-	-	-	361	268
Rent of premises	10,000	-	-	-	-	10,000	8,333
Other premises costs	2,743	-	3,388	-	-	6,131	3,148
Fundraising	470	-	-	-	-	470	833
Supporting Guests (foodbank, sleeping bags, ACTS 435)	37,244	250	-	-	1,584	39,078	24,869
Supporting Community projects <sup>6</sup>	9,000	-	-	-	-	9,000	4,500
Other General support costs <sup>7</sup>	5,952	-	-	-	-	5,952	3,874
<b>Sub total</b>	<b>93,189</b>	<b>250</b>	<b>3,388</b>	<b>-</b>	<b>1,584</b>	<b>98,411</b>	<b>69,752</b>
<b>Asset and investment purchases</b>							
Furniture & Fittings	1,778	-	-	-	-	1,778	452
<b>Sub total</b>	<b>1,778</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,778</b>	<b>452</b>
<b>Total payments</b>	<b>94,967</b>	<b>250</b>	<b>3,388</b>	<b>-</b>	<b>1,584</b>	<b>100,189</b>	<b>70,204</b>
<b>Net of receipts/(payments)</b>	<b>(23,269)</b>	<b>-</b>	<b>(3,388)</b>	<b>-</b>	<b>(404)</b>	<b>(27,061)</b>	<b>70,862</b>
Transfers between funds <sup>5</sup>	0	-	-	-	-	-	-
Cash funds last year end <sup>5</sup>	81,321	-	44,897	5,000	1,350	132,568	61,706
<b>Cash funds this year end<sup>5</sup></b>	<b>58,052</b>	<b>-</b>	<b>41,509</b>	<b>5,000</b>	<b>946</b>	<b>105,507</b>	<b>132,568</b>

## Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Restricted <sup>4</sup> Pastoral Fund £	Designated <sup>5</sup> New Premise Fund £	Restricted <sup>5</sup> New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year £
<b>Cash funds</b>							
CAF Bank Ltd	25,676	-	41,509	5,000	946	73,131	108,777
Kingdom Bank	13,095	-	-	-	-	13,095	13,093
PayPal	1,098	-	-	-	-	1,098	108
Petty Cash	-	-	-	-	-	-	2
Santander	18,183	-	-	-	-	18,183	10,588
(balances with receipts and payments account)	<b>58,052</b>	<b>-</b>	<b>41,509</b>	<b>5,000</b>	<b>946</b>	<b>105,507</b>	<b>132,568</b>
<b>Other monetary assets</b>							
Gift Aid Receivable	7,045	-	-	-	-	7,045	7,771
Insurance prepaid	407	-	-	-	-	407	406
	<b>7,452</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,452</b>	<b>8,177</b>
<b>Assets retained for the charity's own use<sup>2</sup></b>							
Furniture, Equipment & IT	2,025	-	-	-	-	2,025	1,245
	<b>2,025</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,025</b>	<b>1,245</b>
<b>Liabilities</b>							
Payable to HMRC	-	-	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Signature	Print Name	Date of approval
Signed by two trustees on behalf of all the trustees		
<i>M. Pidd</i>	M. Pidd	13/04/2022
<i>P. Holland</i>	P. Holland	13/04/2022
	<b>Chair</b>	
	<b>Hon.Treasurer</b>	

### Notes to the Accounts

- The accounts have been prepared on a Receipts and Payments cash basis as permitted by section 133 of the Charities Act 2011 provided the charity's gross income is not over £250,000, and the Charity Commission guideline CC16 for receipts and payments accounting has been applied.
- The principal accounting policies are:
  - Income is recognised upon receipt of cash or cash equivalents to which the charity has entitlement.
  - Expenditure, inclusive of irrecoverable VAT, is recognised upon payment of an invoice or claim for which the charity has an obligation to settle. The Charity is not registered for VAT.
  - Fixed assets are based on asset purchase payments amortised on a 33% Reduced Balance basis.
- Fund accounting: General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.
- This year the General Fund incorporates both the drop-in and foodbank activities. The latter has grown significantly in the last two years - in previous years it was reported as a separate designated 'Pastoral' fund accounting for foodparcels costs only (in 2019/20) and with an additional 50% allocation of employment, Westbourne Road premises and volunteer costs (in 2020/21) - but it is now deemed integral to the core charitable activities and therefore accounted for as part of the General Fund, except for donations and grants where a specific restriction for use in the foodbank has been made by the donor/grantor (which are accounted for in the separate Restricted Pastoral Fund).
- The New Premise fund was funded in previous years by a mix of restricted grants and designated transfers from the unrestricted general fund. Restricted grants were reported to have been consumed in the previous year (2020/21) on designs and preparations for locations that may no longer proceed and therefore the balance brought forward was entirely designated funds; However, the trustees have decided that it is more appropriate to use the grants on the fitting out of the final property that we proceed with and therefore we have split out cash funds brought forward from last year end between designated and restricted (grants) funds - this has no impact on the overall funds of the Charity. No further income has been received this year and any 'preparation' payments have been taken from the unrestricted designated fund.
- Donations were made to EggCup (£9,000) to support activities alleviating hardship within the local community in furtherance of the charitable Objects of The Olive Branch (Faith in Action).
- The Independent Examiner was paid £250 for the examination.
- Trustees did not receive any remuneration.
- There were no government grants during the year. In the previous year a Coronavirus Community Support Grant of £7,500 was received that was fully utilised during the year supporting the foodbank operation via the Pastoral Fund.

**THE OLIVE BRANCH (FAITH IN ACTION)**

England & Wales - Charity number 1186017

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# Accounts

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# the Olive Branch

## Annual Report and Accounts for Period Ending 31<sup>st</sup> March 2021

The Olive Branch (Faith in Action)  
Registered Charity No: 1186017

1 Westbourne Rd, Lancaster, LA1 5DB  
Tel: 01524 555715  
Email : [info@the-olivebranch.org.uk](mailto:info@the-olivebranch.org.uk)  
website: [www.the-olivebranch.org.uk](http://www.the-olivebranch.org.uk)

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## **Mission Statement**

Our mission is to support those suffering distress caused by addiction, broken family relationships, poverty and homelessness, and to enable individuals and families to resolve and alleviate their difficulties.

## **Constitution**

The Olive Branch (Faith in Action) exists as a registered charity, under a constitution adopted in 29<sup>th</sup> October 2019. The objects are:- the relief of poverty, hardship and distress in particular but not exclusively among homeless people and those people affected by debt and substance misuse by the provision of shelter, food, clothing, advice, information, counselling, training and by such other charitable means as the trustees shall, from time to time, determine and the advancement of the Christian faith.

## **How our activities deliver Public Benefit**

The charity carries out its activities in pursuance of its charitable objectives. The trustees consider that the activities provide benefit to the inhabitants in the towns and villages in the area administered by Lancaster City Council. The charity's support centre provides open access for the disadvantaged, marginalized and vulnerable, to seek help in the form of budgeting advice, emergency food, internet access, information and ongoing support that relieves poverty and helps them towards improved well-being.

## **Volunteers and Community Support**

The charity provides volunteer opportunities for adults who help with hospitality, befriending and listening to visitors, administration, packing food parcels, cleaning etc. In addition, community support is received from across the area from individuals, who donate non-perishable food directly or via local schools, churches and community groups.

Support is also received from fundraising events, and from individuals giving monetary donations. The charity networks with other community organisations by enabling them to make referrals to The Olive Branch on behalf of their service users who need emergency food. Referrals are received from Probation service, Citizens Advice, Housing Associations, Women's refuge, school welfare officers, Lancashire County Council (Crisis Support Scheme).

## Management

The Management Committee meets monthly and comprises:-

Michael Pidd – Founding Trustee and Hon Chair  
Barbara Kirby – Founding Trustee and Hon Secretary  
Paul Holland – Trustee and Hon Treasurer from 20<sup>th</sup> April 2020  
Grahame Legg – Founding Trustee  
Jonathan Mullen – Founding Trustee  
Sandie Lane-Dixon – Trustee from 20<sup>th</sup> April 2020  
Tony Walker – Founding Trustee  
Linda Currin - Trustee from 17<sup>th</sup> January 2021  
Amy Parker – Trustee from 15<sup>th</sup> March 2021  
Leslie Mann – Project Manager (Non-voting)  
Kerry Stephens Assistant Project Manager (Non-voting)

Members of the charity may elect honorary officers and trustees at the AGM in accordance with the constitution. Honorary Officers hold office for one year and trustees for two. The Management Committee may appoint additional members to serve as co-opted trustees until the next AGM. Honorary Officers and Trustees do not receive remuneration. Members of the Management Committee are also volunteers and are actively engaged in the day to day functions of the charity We have approximately 37 volunteers (including a voluntary fundraiser) who volunteer from just a few hours per week to 2-3 days.

## Bankers

CAF Bank Ltd, 25 Kings Hill Ave, Kings Hill, West Malling, Kent, ME19 4JQ  
Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS  
Santander Bank, PO Box 1109, Bradford, BD1 5ZJ

## Premises

The charity rents ground floor premises, near Lancaster city centre, on a lease which was fixed for three years to September 2020 and has a three month notice period thereafter. The premises have the advantage of a convenient location, 2 parking spaces and disabled access.

The charity has use of a warehouse unit at Lansil Way on a gratis basis with the lease held by the charity EggCup (1190121) who have agreed to give reasonable notice as and when they need to reoccupy the premises.

## Honorary Chair's Report

Isaiah 61, Luke 4 - Setting the captives free

The Olive Branch (Faith in Action) is a Christ-centred charity supported by the local churches and communities of Lancaster, Morecambe and beyond. Our vision is inspired by Isaiah 61 and by Christ's declaration that he had come "to proclaim good news to the poor... to proclaim freedom for the prisoners." We aim to promote the spiritual, emotional and physical well-being of individuals and families.

This report is the first to cover a full financial year as the Charitable Incorporated Organisation (CIO) registered with the Charity Commission as charity number 1186017. In January 2020 a Special General Meeting agreed to dissolve the previous Association (charity number 1116239) and the Commission later agreed to the transfer of the assets of the original charity to the new CIO. References and comparisons to previous years throughout this report therefore relate to the unincorporated charity.

In common with most organisations, we have had to operate very differently in the past year due to the regulations introduced by the Government to cope with the COVID crisis. We had to cease meeting our guests in-person and have operated mainly as Lancaster's food bank. The trustees decided that this could not be safely done from Westbourne Road due to the need for staff and volunteers to operate with a minimum of 2 metres social distance. Hence, we moved the food bank to the St Thomas's Church Centre on Marton Street in April where it remained until September after which the St Thomas's Centre was demolished to make way for a new centre.

Our good friends at EggCup had expanded their activities and needed to move to larger premises and were offered the use of a former supermarket close to Lancaster bus station. This was offered free of charge by its owner, but with no guarantee of the time period over which they could use it. They generously allowed the Olive Branch to move food bank operations to their previous premises, also free of charge. Hence from September, food bank operations have been based at Unit 2 on the Lansil Estate, also with no guarantee of the period over which it can be used.

As you will see from our annual statistics, the COVID crisis has led to a major increase in the scale of our food bank operations. In March 2020 we received about 300 referrals, this jumped to almost 500 in April 2020, peaking at over 660 in May and dropping to an average of about 430 per month for the rest of the year. Because of COVID safety concerns we have not been able to welcome guests in person and have been delivering food parcels to homes for most of the year. We are grateful for those volunteers who have risen to the challenge of driving and delivering these parcels.

We welcome people of different faiths, belief systems and cultures. Lancaster's designation as a City of Sanctuary some years ago brought referrals for refugees and asylum seekers that have since continued. During the year we started to deliver food parcels each week to many more refugees and asylum seekers and have been delighted that a few have chosen to volunteer with us at Lansil.

Our service is tailored to individual need and circumstance. We aim to be compassionately responsive, 'going the extra mile' where necessary. We are prepared to give comfort and support over the long term. Since God has been gracious to us, we aim to be gracious to people who need our support.

There have been several significant changes during the year. We co-opted 2 new trustees during the year. Linda Currin worships at St Paul's Scotforth and has taken on a mentoring role, working with our employees, Leslie Mann and Kerry Stephens, to help their development. Amy Parker, from Hope Church, also joined us and will have a role in helping develop our external communications. Amy has a young daughter and was an active volunteer with us until her daughter's birth. Howard Townshend had faithfully served as Treasurer (of the previous unincorporated charity) for several years, a role now filled by Paul Holland, and he felt it was time to serve elsewhere. We were sad that he ceased to be a trustee but delighted when he offered to take over fund-raising and to see to our routine book-keeping.

As we said in our previous two Annual Reports (of the unincorporated charity), we have clearly outgrown Westbourne Road premises and since then have been searching for larger premises from which we can operate both as a food bank and as a place in which we can offer personal support and, possibly, pray with our guests. Our premises need to be in a convenient location for our guests and to offer enough space for us to be 'More than just a foodbank.'

During the year we were encouraged by Lancaster City Council to seek nomination for a Queen's Award for Voluntary Service, which is a 3-stage annual process. The first stage is for someone to submit a nomination to a Lancashire group that then decides which nominations will be considered at a national level, which determines which groups will receive the award. The awards were announced on 2<sup>nd</sup> June and we are delighted to be told that we were given the Award, one of only 7 across Lancashire.

We are deeply grateful for the passion and commitment of our two staff, Leslie Mann and Kerry Stephens, our volunteers and for the generous support of local churches and people. Thanks to this local generosity and Howard's fund-raising from grant-giving bodies, you will see from our financial report that we are in the happy position of having healthy finances and we need to ensure that we use these funds wisely.

We are thankful, above all, to our God who has sustained us through a challenging year and has provided for our every need.

*Michael Pidd*

## **Project Manager's Report**

2020-21 has brought a great deal of change and challenge to The Olive Branch, but there is also much to be thankful for.

Due to the increased scale of operation and the restrictions that the pandemic has brought, we have moved our food bank operations to a warehouse. For most of the year we have been delivering parcels to the recipient's home. At the outbreak of the COVID-19 crisis most of our existing team had to very understandably step back from regular volunteering, as many of them are either vulnerable themselves or have family members who are. With the shift to a more remote way of operating and changes to government restrictions, a number of these volunteers have been able to return, and it has been fantastic to be able to welcome them back. We have also been blessed with a significant number of new volunteers joining the team. Some of these have become long term additions through the year, while others joined us for a few months while they were free from other commitments. We are hugely grateful to them and their desire to serve our guests. These new team members have fitted in quickly and well. Despite a challenging year it has been great to meet so many new people and welcome them to the team. Altogether, around 50 people have volunteered with us this year. Volunteers have packed food parcels, taken in donations, sorted stock, processed referrals, contacted recipients on the phone and delivered the food to people's houses. At a time when we have been unable to welcome guests to The Olive Branch, it has been fabulous to see the effort our drivers have made in taking a welcome to people's doorstep. So much so that guests have got in touch to thank us:

*'Just a quick email to let you know we have just received our food parcel and can't thank you enough for your generosity, particularly the Christmas bag, what a kind and thoughtful thing of you to do. I also want to give a mention to the lovely man who delivered our food, he is an asset to you. In a harsh world... just having some small interaction with a kind person has lifted my spirits up.'*

We have also seen tremendous support from the wider community, providing donations that have enabled us to feed up to 274 people per week at the peak of demand. Early on in the first lockdown we found ourselves struggling for stock. Many of our regular donation points were in churches and other buildings that had to close and people were advised to stay at home. In addition, restrictions due to panic buying made it hard for us to purchase food. The community rallied round wonderfully, with many people organising street collections, leaving a donation bin on their doorstep and asking their neighbours to drop off items while out on their daily exercise. Community organisations and businesses got in touch to find out how they could help. Among these, Moorside school have instituted a monthly 'Food Bank Friday', where children are encouraged to bring in an item to donate. This collection is split between us and Morecambe Bay Food Bank. A year on we still regularly receive close to a hundred carrier bags of food from them each month. Our friends at Eggcup were also instrumental in helping us and the local food clubs access sources for bulk buying additional food.

We are also grateful to Geraint Harries for volunteering his time to design and produce a new website for us.

Despite being a year of isolation, the past twelve months have proven a good time of relationship building for The Olive Branch. As members of The Food Poverty Alliance in Lancaster, we have been able to build deeper relationships with other charities and organisations across the district. We have provided input to the FPA's Five Year Action Plan and feel there is a real sense of local organisations and the City Council wanting to take this opportunity to build a better network to tackle food poverty and its related issues beyond the pandemic.

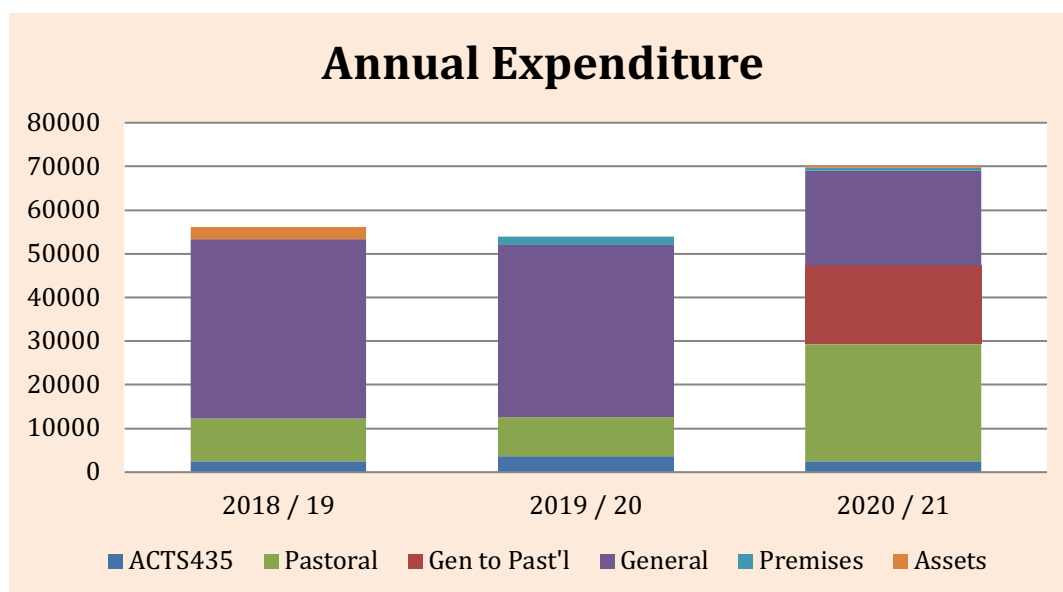
The Olive Branch may have looked very different over the past year, but at heart our aim and motivation has remained the same; to follow Jesus by serving those in our community who need our love and support. As Lancaster begins to return to something closer to 'normal' there is a great need for what The Olive Branch has done for many years; listening to people where they are at and providing them support, encouragement and reassurance to enable them to move forward. We are very excited to finally be in a position to begin to welcome guests back into The Olive Branch to sit and talk in the coming weeks. Initially it will be in a very different and COVID safe way, but it will be good to begin to return to being, 'so much more than a food bank.'

*Leslie Mann*

## Honorary Treasurer's report

### Expenditure

This year total expenditure was £70,204, an increase of £16,325 and almost entirely due to a threefold (300%) increase of expenditure within the Pastoral Fund, which is our foodbank activity. Clearly this has been driven by the increase in volume of food parcels but also reflects the fact that we have been able to ensure a greater content of nutritious fresh food. The extra space we have needed to operate the foodbank has only cost £1,058 in rates and utilities because both St Thomas' Church rooms and EggCup's Lansil Way warehouse were provided rent free; this has meant that we were able to spend £4,500 supporting the ARK (hot meals) project, EggCup's work with food clubs and the City of Sanctuary's laptops for the community project, all of which enable us to support the vulnerable and needy in our district. The General Fund normally pays for our two part-time staff, the Westbourne Road drop-in centre and other essential charitable expenditure; however, this year we have allocated half of most of these costs to the Pastoral Fund in recognition that the foodbank activities have consumed at least half of our resources (£17,907).



These Receipts & Payments accounts do not include the value of the food generously donated which actually constitutes approximately 90% of all food parcels nor the freely given unstinting commitment and time of our volunteers which contribute more than 80% of our effort; For these we and our guests are truly grateful.

The New Premises Fund spent £779 on racking at Lansil Way which can be taken to any new premises. Our 'fund raising' costs of £833 are primarily subscriptions to network organisations that provide guidance not only on fund-raising but also on charities' regulation and best practice to ensure we are legally compliant and cost effective.

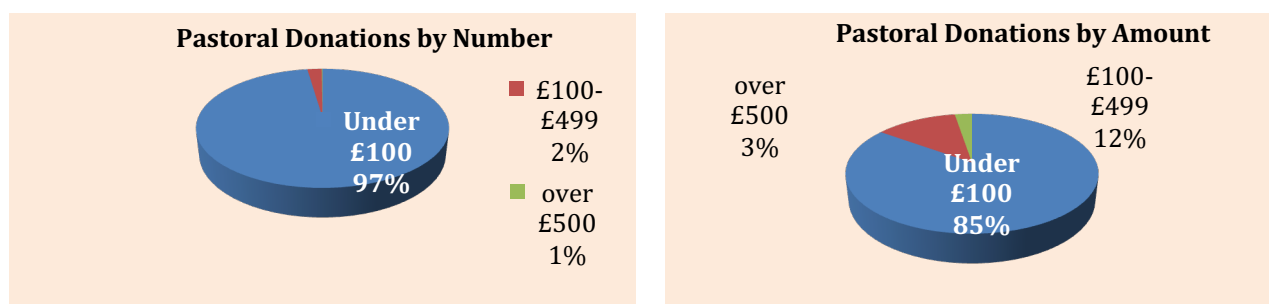
### Income

Total income was £141,066 which was virtually double that of previous years. The people of Lancaster have responded with great compassion for those in the community struggling with the impact of Covid-19 on top of the underlying issues of marginalisation and

disadvantage. In addition to these donations we received £27,000 of grants specifically for the foodbank (and the funders are included in the list at the end of this report). Food donations rose rather than fell during the pandemic and therefore we did not need to buy as much as expected to top-up the food parcels which has resulted in total income exceeding total expenditure by £70,862 during the year; This leaves us in a strong position to provide support to the community in the coming year whilst the longer term impact of the Covid-19 crisis is still unknown.

Although the search continues for new premises that will sustain the longer term operation of the charity we have been able to designate and transfer sufficient funds to cover the estimated cost of a move into new premises.

Although we have had substantial grants this year, the importance of the many small donations by many individuals is illustrated in the Pie charts below. 97% of pastoral fund donations were donations of less than £100 each which made up 85% of amount of donations. Thank you to our faithful monthly standing order and PayPal supporters whose donations range from £5 upwards per month. Many small donations make big difference.



## Reserves

We reviewed our Reserves Policy in accordance with Charity Commission guidelines and set a minimum reserves target of £20,000 which is the cost of an orderly closure of the charity including rent commitments. Whilst we do not expect to close, this reserve also allows us to withstand short term fluctuations in income. At the end of the year our general unrestricted reserves were £62,749. Despite the uncertainty about the level of need for food parcels the trustees are conscious that excess reserves should be applied for public benefit and are therefore actively assessing how the charity can expand its activities in a sustainable manner that complements and extends the impact of relief charities in Lancaster district – this includes helping people to develop beyond the reliance upon food parcels and the enhancing of our drop-in facility as and when it can safely operate face-to-face again.

Each year a budget is set reflecting our planned activities and anticipated income; the trustees are confident that these plans are realistic and robust for at least the next 12 months and that the Charity is a viable 'going concern'.

## Acknowledgements

I would like to thank Howard Townshend for his fundraising and bookkeeping activities which have been an immense support to the charity.

In keeping with our past practice we acknowledge with gratitude non-individual donors and grantors;

Albert Gubay Charitable Foundation  
AXA Community Grant Scheme  
Barleycorn Trust  
Booth & Co  
Bryan Lancaster's Trust  
CAF Coronavirus Emergency Fund  
Cedar Financial Management  
Colder Christian Trust  
Coronavirus Community Support Fund  
Design Plus  
Duchy of Lancaster Benevolent Fund  
EJ Thompson Charitable Trust  
IFAN COVID-19  
Jigsaw Foundation  
John Mason Family Trust  
Joseph A. Jones & Co  
Joseph Strong Frazer Trust  
Lancaster Phoenix Korfbal  
Lancaster Women's Cycling Group

Lee Bakirgian Family Trust  
Leeds Building Society Foundation  
Marsh Christian Trust  
Morecambe Bay Foundation Fund  
PLR Charitable Trust  
Quite Simply French Restaurant  
Sabina Sutherland Charitable Trust  
Seedfield Trust  
Sorooptimists  
Steyn Charitable Trust  
The Dowager Countess Eleanor Peel Trust  
The Zochonis Charitable Trust  
Thrive Renewable Energy  
TK MAXX and Homesense Foundation  
Unison Cumbria & North Lancashire  
Warburtons - Families Matter  
Westminster Foundation  
White Cross Rubber Products  
William Howarth Charitable Trust

*Paul Holland*

### **Declaration**

This report was approved by the Trustees on 14th June 2021 and signed on its behalf by

Mike Pidd  
Chair of Trustees

## Independent Examiners Report

I report to the trustees on my examination of the accounts of the The Olive Branch (Faith in Action) (the Charity) for the year ended 31 March 2021.

### Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts 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 accounts do not accord with those records.

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 accounts to be reached.

Signed:

Name: Ian English

Relevant professional qualification or membership of professional bodies (if any): Retired Finance Manager

Address: 38 Sambourn Close, Solihull, B91 2SA

Date: 14<sup>th</sup> June 2021

# Financial Statements

The Olive Branch (Faith in Action); Charity Reg. No. 1186017

## Receipts and Payments Accounts

For the period from 29 October 2019 To 31st March 2021

Receipts and Payments						
	Unrestricted General Fund	Unrestricted Designated <sup>4</sup> Pastoral Fund	Restricted <sup>5</sup> New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year <sup>8</sup>
	£	£	£	£	£	£
<b>Receipts</b>						
Donations & Legacies	63,026	26,242	5,000	2,965	97,233	40,401
Gift Aid	2,794	-	-	-	2,794	1,303
Grants <sup>9</sup>	14,034	27,000	-	-	41,034	2,310
Charitable Trusts	-	-	-	-	-	26,700
Interest	5	-	-	-	5	13
<b>Sub total</b>	<b>79,859</b>	<b>53,242</b>	<b>5,000</b>	<b>2,965</b>	<b>141,066</b>	<b>70,727</b>
<b>Asset and investment sales</b>						
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>79,859</b>	<b>53,242</b>	<b>5,000</b>	<b>2,965</b>	<b>141,066</b>	<b>70,727</b>
<b>Payments</b>						
Volunteer costs	427	427	-	-	854	546
Employee Remuneration	11,536	11,537	-	-	23,073	22,130
Other employment costs	134	134	-	-	268	362
Rent of premises	4,167	4,166	-	-	8,333	10,000
Other premises costs	1,311	1,058	779	-	3,148	3,834
Fundraising	833	-	-	-	833	1,268
Supporting Guests (foodbank, sleeping bags, ACTS 435)	-	22,359	-	2,510	24,869	12,559
Supporting Community projects <sup>6</sup>	-	4,500	-	-	4,500	-
Other General support costs	3,289	585	-	-	3,874	3,180
<b>Sub total</b>	<b>21,697</b>	<b>44,766</b>	<b>779</b>	<b>2,510</b>	<b>69,752</b>	<b>53,879</b>
<b>Asset and investment purchases</b>						
Furniture & Fittings	452	-	-	-	452	-
<b>Sub total</b>	<b>452</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>452</b>	<b>-</b>
<b>Total payments</b>	<b>22,149</b>	<b>44,766</b>	<b>779</b>	<b>2,510</b>	<b>70,204</b>	<b>53,879</b>
<b>Net of receipts/(payments)</b>	<b>57,710</b>	<b>8,476</b>	<b>4,221</b>	<b>455</b>	<b>70,862</b>	<b>16,848</b>
Transfers between funds <sup>5</sup>	(16,000)	-	16,000	-	-	-
Cash funds last year end	21,138	9,997	29,676	895	61,706	44,858
<b>Cash funds this year end<sup>5</sup></b>	<b>62,848</b>	<b>18,473</b>	<b>49,897</b>	<b>1,350</b>	<b>132,568</b>	<b>61,706</b>

## Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Unrestricted Designated <sup>4</sup> Pastoral Fund £	Restricted <sup>5</sup> New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year <sup>8</sup> £
<b>Cash funds</b>						
CAF Bank Ltd	52,150	18,473	36,804	1,350	108,777	43,931
Kingdom Bank	-	-	13,093	-	13,093	13,089
PayPal	108	-	-	-	108	182
Petty Cash	2	-	-	-	2	16
Santander	10,588	-	-	-	10,588	4,488
(balances with receipts and payments account)	<b>62,848</b>	<b>18,473</b>	<b>49,897</b>	<b>1,350</b>	<b>132,568</b>	<b>61,706</b>
<b>Other monetary assets</b>						
Gift Aid Receivable	5,411	2,360	-	-	7,771	2,707
Insurance prepaid	406	-	-	-	406	384
	<b>5,817</b>	<b>2,360</b>	<b>-</b>	<b>-</b>	<b>8,177</b>	<b>3,091</b>
<b>Assets retained for the charity's own use<sup>2</sup></b>						
Furniture, Equipment & IT	1,245	-	-	-	1,245	1,406
	<b>1,245</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,245</b>	<b>1,406</b>
<b>Liabilities</b>						
Payable to HMRC	-	-	-	-	-	75
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75</b>

Signature	Print Name	Date of approval
Signed by two trustees on behalf of all the trustees	M. Pidd	14/06/2021
<b>Chair</b>		
<b>Hon.Treasurer</b>	P. Holland	14/06/2021

### Notes to the Accounts

- The accounts have been prepared on a Receipts and Payments cash basis as permitted by section 133 of the Charities Act 2011 provided the charity's gross income is not over £250,000, and the Charity Commission guideline CC16 for receipts and payments accounting has been applied.
- The principal accounting policies are:
  - o Income is recognised upon receipt of cash or cash equivalents to which the charity has entitlement.
  - o Expenditure, inclusive of irrecoverable VAT, is recognised upon payment of an invoice or claim for which the charity has an obligation to settle. The Charity is not registered for VAT.
  - o Fixed assets are based on asset purchase payments amortised on a 33% Reduced Balance basis.
- Fund accounting: General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.
- 50% (£17,907) of employment, Westbourne Road premises, volunteer and specific phone costs were allocated to the Pastoral Fund to recognise the level of grant and donation support provided to the foodbank activities during the year impacted by Covid. This accounting policy will be reviewed each year in the light of the prevailing operating environment at that time.
- The New Premise fund is funded by a mix of restricted grants and designated transfers from the unrestricted general fund. The balance of the fund is effectively the balance of accumulated general fund transfers plus the £5,000 restricted donation received during the year. The trustees therefore determine that, whilst the receipts and payments are regarded as restricted, the closing balance consists of £44,897 unrestricted designated funds and £5,000 restricted funds.
- Donations were made to EggCup (£3,000), St.Thomas Church ARK (£1,000) and City of Sanctuary (£500) to support activities alleviating hardship within the local community in furtherance of the charitable Objects of The Olive Branch.
- The Independent Examiner was paid £50 for the examination. Trustees did not receive any remuneration.
- Last Year comparatives relate to the unincorporated charity (1116239) that transferred into the CIO as at 1st April 2020.
- There was a government Coronavirus Community Support Grant of £7,500 (previous year Nil) that was fully utilised during the year supporting the foodbank operation via the Pastoral Fund.