



Annual Report and Accounts
for Period Ending 31st March 2021

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

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Contents	Page
Structure, Governance and Management	2
Performance and Achievements:	
Honorary Chair's Report	3
Project Manager's Report	5
Honorary Treasurer's Report	7
Independent Examiner's Report	10
Financial Statements	
Receipts and Payments Accounts	11
Statement of Assets and Liabilities	12

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 29th 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 20th April 2020
Grahame Legg – Founding Trustee
Jonathan Mullen – Founding Trustee
Sandie Lane-Dixon – Trustee from 20th April 2020
Tony Walker – Founding Trustee
Linda Currin - Trustee from 17th January 2021
Amy Parker – Trustee from 15th 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 2nd 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.

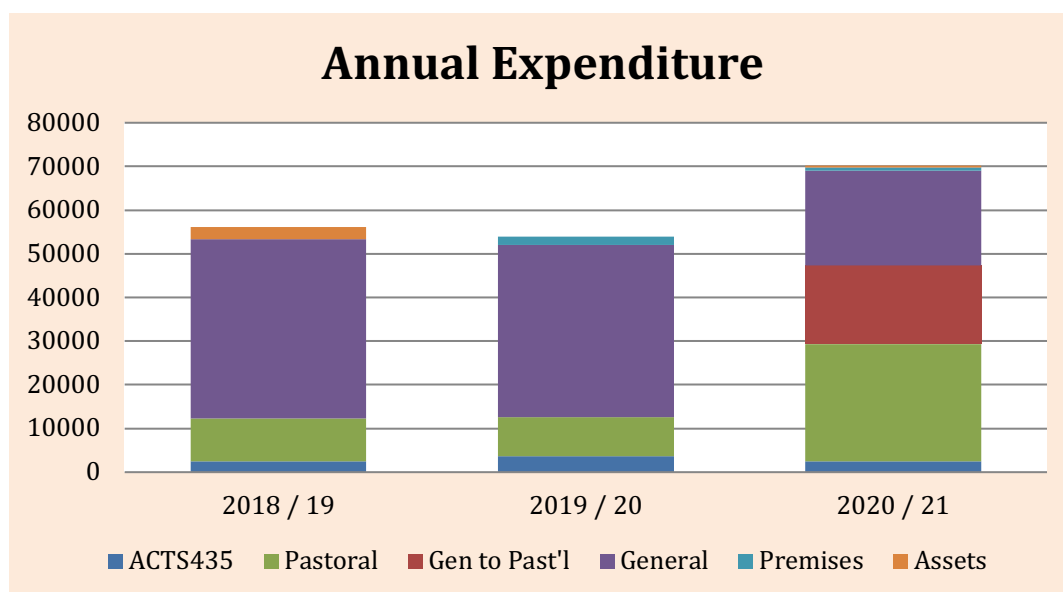
The Olive Branch may have looked very different over the past year, but at heart our aim and motivation has remained the same; to follow Jesus by serving those in our community who need our love and support. As Lancaster begins to return to something closer to 'normal' there is a great need for what 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.

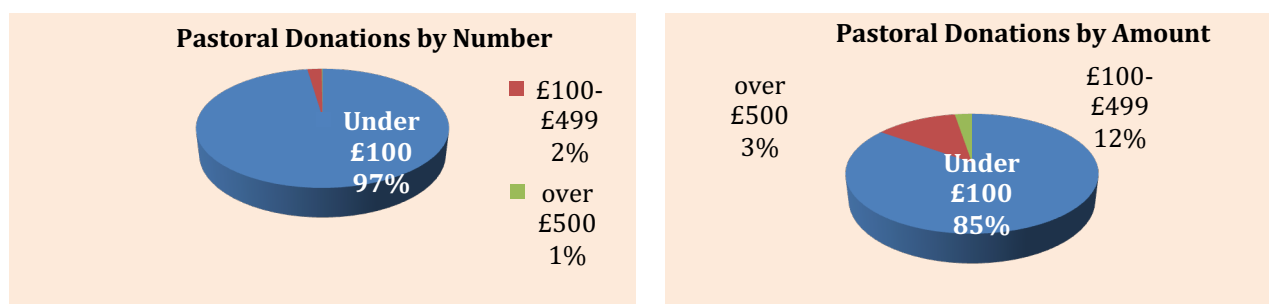
Income

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 Korfball
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: 14th 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 ⁴ Pastoral Fund	Restricted ⁵ New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year ⁸
	£	£	£	£	£	£
Receipts						
Donations & Legacies	63,026	26,242	5,000	2,965	97,233	40,401
Gift Aid	2,794	-	-	-	2,794	1,303
Grants ⁹	14,034	27,000	-	-	41,034	2,310
Charitable Trusts	-	-	-	-	-	26,700
Interest	5	-	-	-	5	13
Sub total	79,859	53,242	5,000	2,965	141,066	70,727
Asset and investment sales						
Sub total	-	-	-	-	-	-
Total receipts	79,859	53,242	5,000	2,965	141,066	70,727
Payments						
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 ⁶	-	4,500	-	-	4,500	-
Other General support costs	3,289	585	-	-	3,874	3,180
Sub total	21,697	44,766	779	2,510	69,752	53,879
Asset and investment purchases						
Furniture & Fittings	452	-	-	-	452	-
Sub total	452	-	-	-	452	-
Total payments	22,149	44,766	779	2,510	70,204	53,879
Net of receipts/(payments)	57,710	8,476	4,221	455	70,862	16,848
Transfers between funds ⁵	(16,000)	-	16,000	-	-	-
Cash funds last year end	21,138	9,997	29,676	895	61,706	44,858
Cash funds this year end⁵	62,848	18,473	49,897	1,350	132,568	61,706

Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Unrestricted Designated ⁴ Pastoral Fund £	Restricted ⁵ New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year ⁸ £
Cash funds						
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)	62,848	18,473	49,897	1,350	132,568	61,706
Other monetary assets						
Gift Aid Receivable	5,411	2,360	-	-	7,771	2,707
Insurance prepaid	406	-	-	-	406	384
	5,817	2,360	-	-	8,177	3,091
Assets retained for the charity's own use²						
Furniture, Equipment & IT	1,245	-	-	-	1,245	1,406
	1,245	-	-	-	1,245	1,406
Liabilities						
Payable to HMRC	-	-	-	-	-	75
	-	-	-	-	-	75

	Signature		Print Name	Date of approval
Signed by two trustees on behalf of all the trustees		Chair	M. Pidd	14/06/2021
		Hon.Treasurer	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:
 - 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 a 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.
- 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.