



Annual Report and Accounts
for Period Ending 31st March 2022

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

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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 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
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

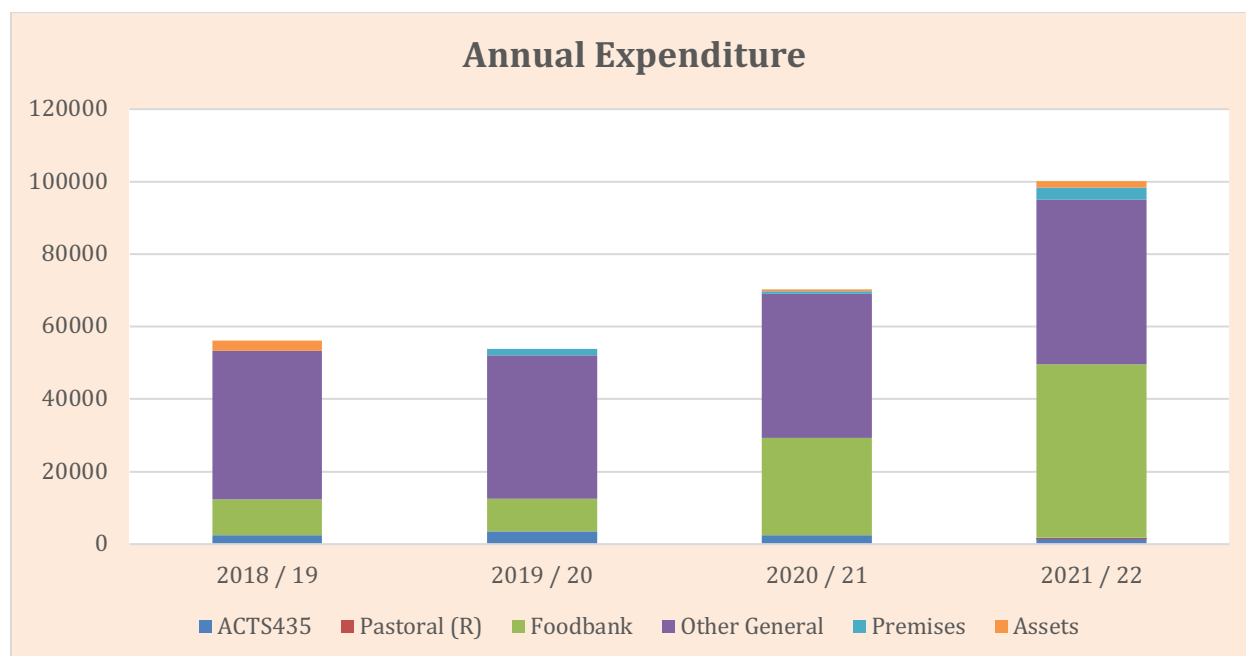
Honorary Treasurer's report

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.

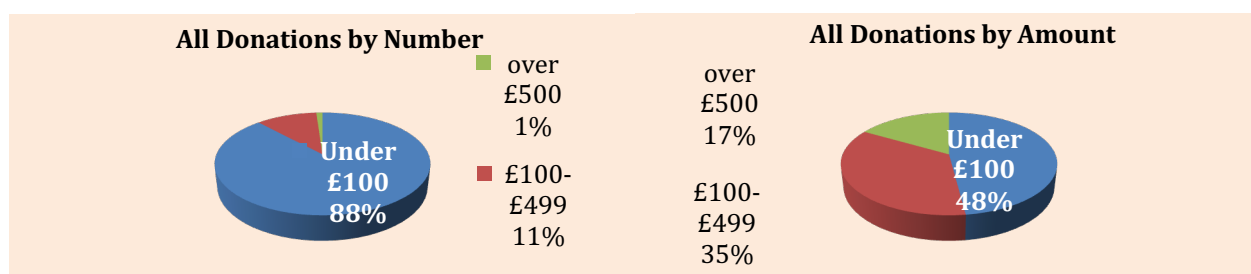


Our 'fund raising' costs of £470 are primarily subscriptions to network organisations that provide guidance not only on fund-raising but also on charities' regulation and best practice to ensure we are legally compliant and cost effective.

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
ASDA Foundation
Booth & Co
Cedar Financial Management
Co-Op
Cornerstone
Duchy of Lancaster Benevolent Fund
EMCOR
Evangelical Church Capernwray
Grand Theatre
Green Lava Ltd
Hope Church
Howden's Joinery Ltd
Joseph Strong Frazer Trust

Lancaster Baptist Church
Lancaster Rotary Club
Lancaster Student Housing
Lancaster Women's Cycling Group
New Life Church
New Life Fellowship, Morecambe
Our Lady's Catholic College
Sabina Sutherland Christian Trust
St John's Ellel
St Thomas Church PCC
The Plough Galgate
TK MAXX and Homesense Foundation
Trinity United Reformed Church

Paul Holland, Treasurer

Declaration

This report was approved by the Trustees on 13th 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: 11th 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 ⁴	Restricted ⁴ Pastoral Fund	Designated ⁵ New Premise Fund	Restricted ⁵ New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£	£
Receipts							
Donations & Legacies	57,759	-	-	-	1,180	58,939	97,233
Gift Aid	7,772	-	-	-	-	7,772	2,794
Grants ⁹	5,000	250	-	-	-	5,250	41,034
Charitable Trusts	-	-	-	-	-	-	-
Other charitable activity	1,166	-	-	-	-	1,166	-
Interest	1	-	-	-	-	1	5
Sub total	71,698	250	-	-	1,180	73,128	141,066
Asset and investment sales							
Sub total	-	-	-	-	-	-	-
Total receipts	71,698	250	-	-	1,180	73,128	141,066
Payments							
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 ⁶	9,000	-	-	-	-	9,000	4,500
Other General support costs ⁷	5,952	-	-	-	-	5,952	3,874
Sub total	93,189	250	3,388	-	1,584	98,411	69,752
Asset and investment purchases							
Furniture & Fittings	1,778	-	-	-	-	1,778	452
Sub total	1,778	-	-	-	-	1,778	452
Total payments	94,967	250	3,388	-	1,584	100,189	70,204
Net of receipts/(payments)	(23,269)	-	(3,388)	-	(404)	(27,061)	70,862
Transfers between funds ⁵	0	-	-	-	-	-	-
Cash funds last year end ⁵	81,321	-	44,897	5,000	1,350	132,568	61,706
Cash funds this year end⁵	58,052	-	41,509	5,000	946	105,507	132,568

Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Restricted ⁴ Pastoral Fund £	Designated ⁵ New Premise Fund £	Restricted ⁵ New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year £
Cash funds							
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)	58,052	-	41,509	5,000	946	105,507	132,568
Other monetary assets							
Gift Aid Receivable	7,045	-	-	-	-	7,045	7,771
Insurance prepaid	407	-	-	-	-	407	406
	7,452	-	-	-	-	7,452	8,177
Assets retained for the charity's own use²							
Furniture, Equipment & IT	2,025	-	-	-	-	2,025	1,245
	2,025	-	-	-	-	2,025	1,245
Liabilities							
Payable to HMRC	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

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

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.