



Annual Report and Accounts for Period Ending 31st March 2025

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

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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 29th 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 1st 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 20th 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 13th 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

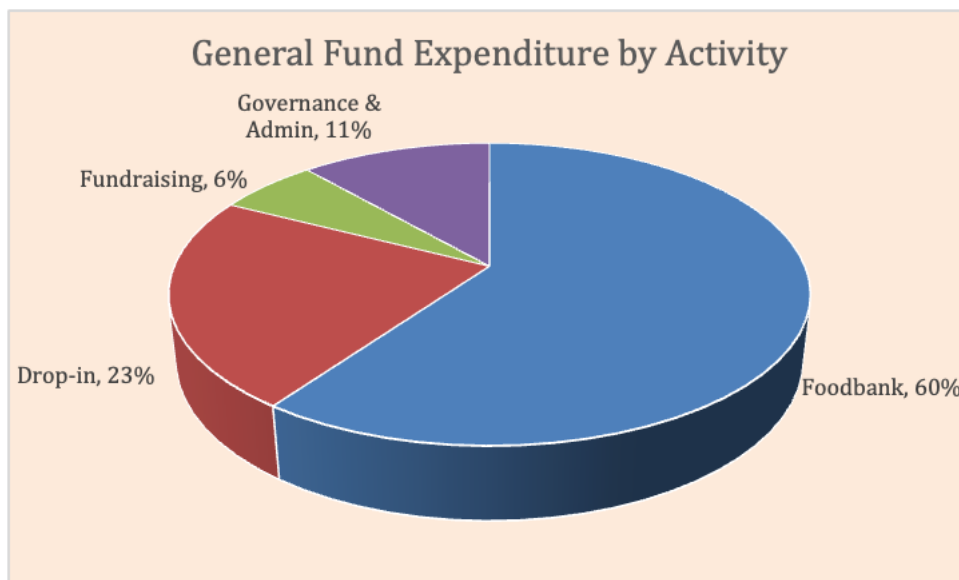
This year total expenditure was £155,597, an increase of £38,474 compared to the previous year; Notably, food purchases rose by £8,611 (and were 22% higher than the budget) and the larger premises and utilities costs rose by £10,086 (+52%) but rent is now fixed for 5 years and we now have suitable space 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 3rd 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 23rd 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: 27th 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 ⁴	Designated ⁵ New Premise Fund	Restricted ⁵ New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£
Receipts						
Donations & Legacies	59,062	-	-	1,050	60,112	65,609
Gift Aid	9,808	-	-	-	9,808	8,994
Grants ⁹	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
Sub total	122,769	-	2,000	1,050	125,819	117,775
Asset and investment sales						
Sub total	-	-	-	-	-	-
Total receipts	122,769	-	2,000	1,050	125,819	117,775
Payments						
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 ⁶	-	-	10,000	-	10,000	-
Other General support costs ⁷	6,388	-	-	-	6,388	6,483
Sub total	135,084	2,561	10,000	1,317	148,962	112,928
Asset and investment purchases						
Sub total	1,270	3,365	2,000	-	6,635	4,195
Total payments	136,354	5,926	12,000	1,317	155,597	117,123
Net of receipts/(payments)	(13,585)	(5,926)	(10,000)	(267)	(29,778)	652
Transfers between funds ⁵	29,307	(29,307)	-	-	-	-
Cash funds last year end ⁵	77,843	35,440	10,000	975	124,258	123,606
Cash funds this year end⁵	93,565	207	-	708	94,480	124,258

Statement of Assets and Liabilities at the end of the period

Categories	Unrestricted General Fund £	Designated ⁵ New Premise Fund £	Restricted ⁵ New Premise Fund £	Restricted ACTS 435 Fund £	Total funds £	Last year £
Cash funds						
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
(balances with receipts and payments account)	93,565	207	-	708	94,480	124,258
Other monetary assets						
Gift Aid Receivable	9,041	-	-	-	9,041	9,661
Insurance prepaid	592	-	-	-	592	591
	9,633	-	-	-	9,633	10,252
Assets retained for the charity's own use²						
Furniture, Equipment & IT	2,145	4,793	-	-	6,938	3,720
	2,145	4,793	-	-	6,938	3,720
Liabilities						
E Peel Foundation ⁵	-	-	-	-	-	(10,000)
Payable to HMRC	-	-	-	-	-	-
	-	-	-	-	-	(10,000)

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