

the Olive Branch

Annual Report and Accounts for Period Ending 31st March 2023

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

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

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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 29th 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.

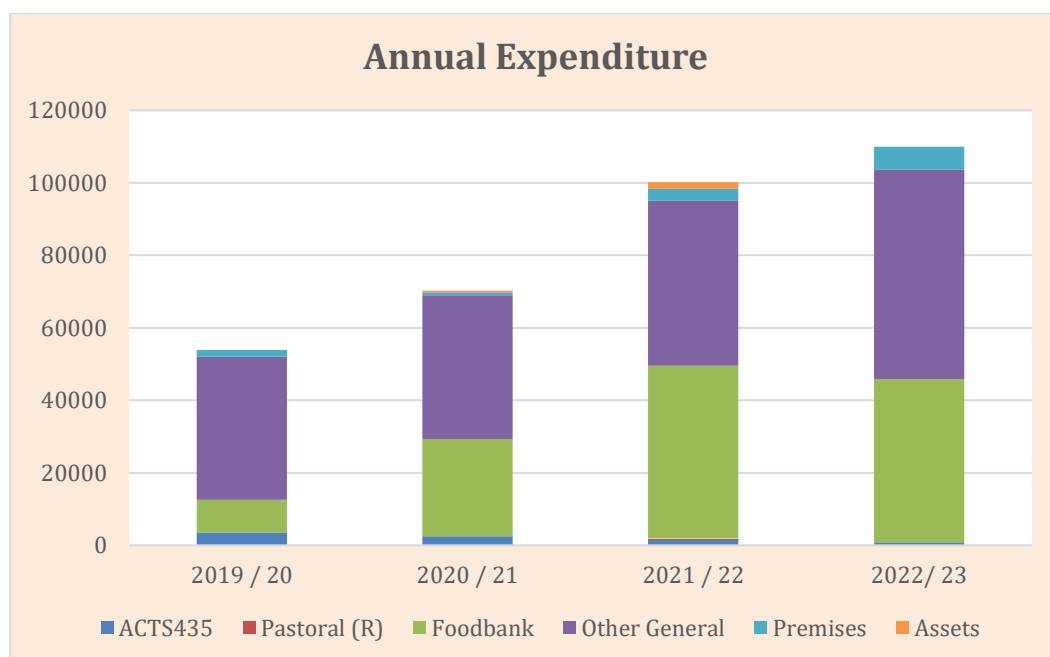
1. We plan to consolidate services at our White Cross units. This will focus on moving to a full 'drop-in' service, where volunteers can welcome all guests for hospitality and support, including signposting to other agencies and prayer when appropriate. Food parcels will normally be collected at that 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 on £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

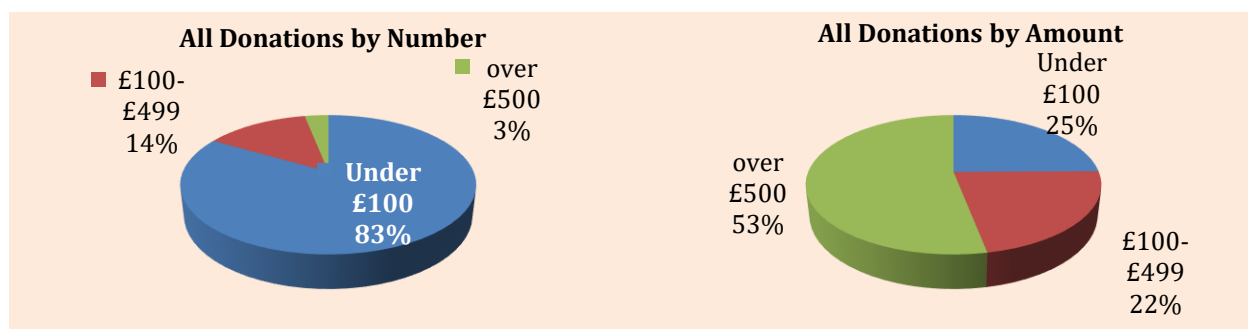
show their concern and compassion for their neighbours through their giving of time, food as well as money; For these we and our guests are truly grateful.

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 they 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.

Whilst large gifts and grants make a substantial difference, the importance of the many small donations by many individuals is illustrated in the Pie charts below. 83% of all donations were donations of less than £100 each which made up 25% of amount of donations and grants. Thank you to our faithful monthly standing order and PayPal supporters whose donations range from £5 upwards per month. Many small donations make huge difference.



Reserves

We reviewed our Reserves Policy in accordance with Charity Commission guidelines and set a minimum reserves target of £22,000 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 19th April 2022 and signed on its behalf by

L M 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: 1st June 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 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	71,020	-	-	-	575	71,595	58,939
Gift Aid	7,048	-	-	-	-	7,048	7,772
Grants ⁹	2,100	-	-	-	-	2,100	5,250
Charitable Trusts	47,069	-	-	-	-	47,069	-
Other charitable activity	128	-	-	-	-	128	1,166
Interest	170	-	-	-	-	170	1
Sub total	127,535	-	-	-	575	128,110	73,128
Asset and investment sales							
Sub total	-	-	-	-	-	-	-
Total receipts	127,535	-	-	-	575	128,110	73,128
Payments							
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 ⁸	750	-	-	-	-	750	9,000
Other General support costs ⁷	4,506	-	-	-	-	4,506	5,952
Sub total	102,854	-	1,359	5,000	798	110,011	98,411
Asset and investment							
Furniture & Fittings	-	-	-	-	-	-	1,778
purchases Sub total	-	-	-	-	-	-	1,778
Total payments	102,854	-	1,359	5,000	798	110,011	100,189
Net of receipts/(payments)	24,681	-	(1,359)	(5,000)	223	18,099	(27,061)
Transfers between funds⁵							
	-	-	-	-	-	-	-
Cash funds last year end⁵	58,302	250	41,509	5,000	946	105,507	132,568
Cash funds this year end⁵	82,983	250	40,150	-	723	123,606	105,507

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 ⁶ New Premise Fund	Restricted ACTS 435 Fund	Total funds	Last year
	£	£	£	£	£	£	£
Cash funds							
CAF Bank Ltd	38,617	250	40,150	-	723	79,140	73,131
Kingdom Bank	13,109	-	-	-	-	13,109	13,095
PayPal	971	-	-	-	-	971	1,098
Post Cash	-	-	-	-	-	-	-
Santander	30,386	-	-	-	-	30,386	18,183
(balances with receipts and payments account)	82,983	250	40,150	-	723	123,606	105,507
Other monetary assets							
Gift Aid Receivable	8,956	-	-	-	-	8,956	7,045
Insurance prepaid	454	-	-	-	-	454	407
	9,410	-	-	-	-	9,410	7,452
Assets retained for the charity's own use²							
Furniture, Equipment & IT	1,357	-	-	-	-	1,357	2,025
	1,357	-	-	-	-	1,357	2,025
Liabilities							
Payable to HMRC	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

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

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 building 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.