



Church Action
on Poverty
Limited

Dreams and realities



2025 annual review and
financial statements

Reference and administrative information

Charitable company details

Charity registration number: 1079986

Company registration number: 3780243

Registered office and operational address

Shared Space Initiative
Ground Floor, Oakland House
Talbot Road
Old Trafford
M16 0PQ

Trustees (Council of Management)

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

John Allison-Walsh
Gemma Athanasius-Coleman
Margaret Cairney
Sam Corcoran (*Treasurer, from November 2024*)
Charles Elliott (*Treasurer, until November 2024*)
John Farrar (*from November 2024*)
Helen Goodman (*Chair*)
Rich Jones (*until June 2025*)
Richard Machin
Amanda Mallen
Ashleigh May
Glory Omoaka (*from November 2024*)
Tracy Porter
David Primrose (*Vice Chair*)
Martin Stringer

Key management personnel

Niall Cooper (*Chief Executive Officer, until June 2025*)
Lindsey Hall (*People, Partnerships and Learning Manager*)
Liam Purcell (*Communications and Supporter Relations Manager, then Chief Executive Officer from July 2025*)
Karen Wilson (*Finance Manager and Company Secretary*)

Staff

Gavin Aitchison
Rachel Brown (*until January 2025*)
Jessica Clark (*until November 2024*)
Pete Duberly (*until November 2024*)
Felicity Guite
James Henderson
Shabir Jivraj (*until September 2024*)
Ellie Malhotra
Jane Perry
Dan Riley Eskitürk
Chris Shelley (*until September 2024*)
Jen Sissons
Kate Simcock
Adam Spiers (*until June 2024*)

Freelancers and consultants

Deirdre Brower Latz, Nazarene Theological College
Carmel Murphy Elliott, Urban Life
Sandra Rice, Migrant Support
Penelope Rodie
Dr Fiona Tweedie

Independent examiner

Jennifer Daniel
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG

Bankers

National Westminster Bank plc
11 Spring Gardens, Manchester M2 1FB
Triodos Bank
Deanery Road, Bristol BS1 5AS
Unity Trust Bank, Four Brindleyplace, Birmingham B1 2JB
Cambridge and Counties Bank, Charnwood Court, 5B New Walk, Leicester LE1 6TE

Introduction

In June 2025 we said goodbye to Niall Cooper, who has led Church Action on Poverty for 28 years. Niall has inspired many people in many campaigns which have put the voice of people in poverty at the heart of national debates. We thank him and wish him well for the future.

Following a rigorous selection process the Council of Management have appointed Liam Purcell to be our new CEO. We felt he was the best candidate and he is totally committed to Church Action on Poverty and its values, so I am sure many of you will see more of him going forward.

The past year has seen further significant developments: with support from the Co-op the Your Local Pantry network grew to 121, supporting 60,000 members across the country. They enable people to feed their families affordably and engage in their communities. The phenomenal growth in the Pantry network speaks to a worrying continuing need and to the hard work and dedication of our staff.

In the run-up to the General Election we helped start the Let's End Poverty campaign, building a coalition of 80 organisations and over 60 churches. The tour of our Dreams and Realities exhibition went to communities across the UK, and at the other end of the scale our letters from individuals were endorsed by the Prime Minister as a "mirror to the nation". Experts by experience from York to Sussex influenced decision-makers in their communities on important issues like homelessness and disability. A priority for us is that their voices are heard and we continue to ensure they are involved in the redesign of the benefits system. Changing the way people think about poverty is one of our charitable objectives, and so I'm really proud of the work experts by experience have done with students and journalists.

We provided resources for churches across the denominations so that they can understand and act on poverty. A record number of churches took part in the last Church Action on Poverty Sunday. The churches have a crucial role in bridging the gaps and tackling social division. To this end our Church on the Margins programme worked with the United Reformed Church on an anti-poverty strategy.

All this has been achieved against an extremely tough funding environment. So I want to thank all of you who helped us with your time, your money and your prayers. We really need your continued support so do get in touch and we can tell you more about what is going on in your area and what you can do.



Helen Goodman is chair of Church Action on Poverty's Council of Management

Helen Goodman

Helen Goodman, Chair of Council of Management
July 2025

Our vision

- We put **gospel values of justice and compassion** into practice.
- Our vision, as a Christian organisation, is that the UK **can and must be transformed into a country where everyone can live a full life, free from poverty**.
- Poverty is an **outrage against humanity**. It robs people of dignity, freedom and hope, of power over their own lives. We believe that our vision – an end to poverty in the UK – can become a reality.
- To realise our vision, our long-term goal is to build a **powerful social movement** with people and communities struggling against poverty to reclaim dignity, agency and power together.

Our values

■ Dignity

For Christians, all human beings are created in the image and likeness of God. All of our work is founded on the belief that every human being deserves dignity, to be treated with respect, and a chance to live life in all its fullness.

■ Agency

Agency is people's ability and freedom to act, to make a difference in the world – individually or collectively. Too often, projects and campaigns seek to tackle poverty without treating the people who experience it as active agents. But people who struggle against poverty on a daily basis have the deepest understanding of what needs to change, and some of the best ideas for doing so. Wherever possible, Church Action on Poverty's work is actively shaped and led by people who have experienced poverty themselves.

■ Power

People continue to be trapped in poverty because it is sustained by unjust structures and systems. It's part of the church's mission to speak out and transform those unjust structures – as the prophets did in the Bible. That means challenging the people who have too much power in our society. We support people in poverty to speak truth to power and make change.

Objectives and activities

Mission

To work with people living in poverty, the churches and others to overcome poverty in the UK.

Objects

- To promote and advance the education of the public in matters relating to poverty and to raise the level of awareness and understanding of poverty in the United Kingdom.
- To advance the education of the public by promoting research and study into poverty and to provide and encourage investigation into the problems faced by the poor in the United Kingdom and to publish the results.
- To advance the education of the public in the part that the churches can play in meeting the needs of those members of society whose development and participation in society is impaired by poverty.

These objects have been extracted from our Memorandum of Association.

The trustees present their report and the independently examined financial statements for the year ended 31 March 2025.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.





Your Local PANTRY

Food, community... and so much more

Everybody should have access to good food. Everybody values community. Your Local Pantries provide both – and more. Across the UK, people are finding friendship, food and freedom through Pantry membership. Pantries are all about dignity, choice and hope. Each one operates as a member-led neighbourhood hub, often serving as a springboard to other community initiatives, opportunities and ideas. As we all strive for a brighter future, Pantries are an immediate big step in the right direction, loosening poverty's grip and creating the breathing space for communities to pursue ambitious goals.

During this year, we have focused on strengthening our network of Pantries and improving the support they receive – as well as continuing to grow the network

Key outcomes

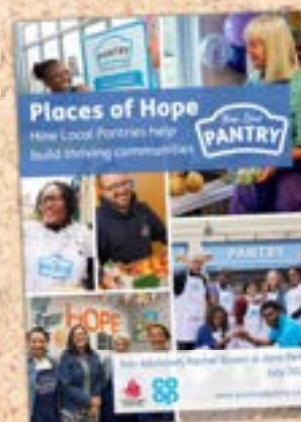
- By saving money on food, Pantry members are better able to manage their finances.
- Pantry membership tackles social isolation and improves mental and physical wellbeing.
- Pantry members feel a sense of ownership in their Pantry, and become more active in the wider community.



Pantries to **connect with one another across the network**. Pantries in Portsmouth, Northern Ireland and Odwell hold regional meetings, and we held a national conference in York in June. We now have a panel of Pantry Coordinators who advise us on what Pantries need.



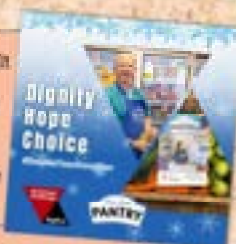
We improved **Pantry members' experience and engagement**. Our Pantry Post newsletter features members' own stories. Artists for Change grants (see page 6) enabled many Pantries to create amazing works of art.



We continually **monitor and evaluate** the impact Pantries make for people and communities. This year we published a new social impact report, and launched a major piece of government-funded research in partnership with SALIENT.



We built up the **long-term sustainability** of the network through initiatives like our Pantry Friends scheme and the Big Give match-funding appeal.



**The Pantry is the heart of
our local community where people
come for more than food**

Response to our Pantry members' survey



In numbers...

121 Pantries in our network

22 new Pantries opened this year

60,304 people benefited from Pantry membership

16 new partner organisations opened Pantries

100 Pantry members helped to produce amazing works of art

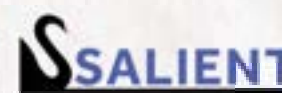
2,000+ volunteers working in Pantries

£21.33 average saving per shop

£5.76 million total savings



Part of a movement:
Here are some of the
partners we worked with
in this area





LET'S END POVERTY



Putting poverty on the agenda

Since October 2023, Let's End Poverty has united a diverse range of voices behind a shared, positive, vision-filled message that poverty in the UK can and should end. A collaboration between individuals, churches, charities, trade unions and grassroots groups, Let's End Poverty brought people together with the aim of making ending poverty a primary issue at the 2024 UK general election. Now that the election has passed, Let's End Poverty will end, but the collaborations and action it has inspired will continue. Church Action on Poverty is proud to have been one of the most active partners in Let's End Poverty – here are some of the activities we supported.

Key outcomes

- Powerful movement building focused on people with lived experience of poverty
- Increased public and political attention on the urgent need to end UK poverty



In the lead-up to the election, the **Neighbourhood Voices** programme amplified the experiences and perspectives of otherwise unheard communities, feeding them into the election debate. More than 40 people took part in six locations, demonstrating the passion and commitment of communities to building a better future.

With support from the Greenbelt Trust, Church Action on Poverty allocated small grants to more than 20 Local Pantries, individuals and community groups through the **Artists for Change** fund, inspiring art projects that expressed community voices and imagined a different future.



A major highlight for Church Action on Poverty was the **Dreams & Realities** exhibition. On their tour across the UK, Sheffield artist Stephen Martin's portraits of people living on the frontline of poverty sparked conversation and inspired action, often accompanied by community choirs and grassroots voices sharing their stories and call for change.



The **Dear Prime Minister** campaign brought the lived experiences of 15 individuals into the Houses of Parliament, prompting an immediate response from the Prime Minister in the Commons and a lot of media coverage.

In numbers...

- 80** partner organisations
- 1,000+** supporters
- 7,444** email conversations with election candidates
- 35+** events hosted in communities
- 60+** churches displayed Let's End Poverty banners



Part of a movement:
Here are some of the partners we worked with in this area





SPEAKING TRUTH TO POWER

Lived experience making change

Storytelling and working with the media

Through our Speaking Truth to Power programme, activists with lived experience of poverty play a lead role in action to end poverty: grassroots campaigning, speaking to decision-makers, speaking out in the media, and steering campaigns like Let's End Poverty (see page 6). In addition to training and supporting a national panel of campaigners, this year we supported **Pinch Points**, an innovative, participative programme in Sussex allowing people with lived experience of poverty to work directly with decision-makers on solutions.

Key outcomes

- Activists with lived experience of poverty build the confidence, skills and relationships they need to work for change.
- Decision-makers and the wider public learn from the real experts about poverty and its solutions.

Our panelists led Church Action on Poverty's **response to the Budget in 2025**, providing an expert analysis uniquely rooted in their lived experience, and achieving coverage in the national media.



Enter the cost of living crisis, and the cracks that were already there become chasms that are swallowing families up

LET'S END POVERTY



With close support and patience, our **Unheard York** project enabled five people to tell complex stories of poverty and homelessness in a respected local publication, YorkMix.



We are always working to amplify the voices and stories of people with lived experience of poverty. We provide media training, and opportunities for people to share their stories publicly – with ongoing support. We partner with journalists and media outlets to publish stories about poverty that respect people's dignity. And in all of our communications, we focus on stories of hope that can inspire more people to come together to reclaim dignity, agency and power.

Key outcomes

- People in poverty are more widely heard in local and national media.
- York Council is adjusting homeless support in response to stories we placed this year.
- Sharing new and varied stories strengthens the wider movement to end poverty.

The articles generated a lot of

positive comments... readers started

sharing their own experiences

Chris Tittle (Editor, YorkMix)



Wayne, Penny, Steve and Tracy gave talks about lived experience

In numbers...

100+ students learned about lived-experience participation

12 'Pinch Points' workshops brought together local people and decision-makers

6 people received media training – and started putting it into practice

15+ members of Local Pantries shared their stories and ideas in *Pantry Post*

Involvement in research and policy-making to **degree students at London School of Economics, Staffordshire University and the University of Salford.**



Disability activists Stef, Wayne, Mary and Syd met with **Minister for Disability and Social Security** Sir Stephen Timmins to discuss lived-

experience involvement in policy-making, and secured a follow-up meeting and a promise that disabled people would be "at the heart" of policy.



We helped Local Pantries place powerful stories in local media, and used our **Pantry Post** newsletter to share stories from Pantry members in the wider network.

We secured **national media coverage** for Let's End Poverty in the *Daily Mirror* and on the BBC.



Part of a movement:
Here are some of the partners we worked with in this area



THE LONDON SCHOOL
OF ECONOMICS AND
POLITICAL SCIENCE



University of
Salford
MANCHESTER





Engaging people and churches

Operating sustainably

Church Action on Poverty is blessed to be able to depend on a nationwide network of passionate churches and Christians, committed to reclaiming dignity, agency and power. During 2024-25, we... helped the United Reformed Church to develop a new anti-poverty strategy; held inspiring events; partnered up with other Christian agencies to get churches thinking and acting during Lent; mobilised church leaders to speak out about issues like the two-child limit; and made time to listen deeply to our amazing supporters.

Key outcomes

- Church leaders are supported to take a moral stand on poverty issues.
- Understanding the churches we work with helps us to nurture and grow a wider movement.
- Churches and experts by experience are learning and taking action together.



The second 'Dignity For All' conference, organised by us in partnership with the Joint Public Issues Team and the Addressing Poverty Through Lived Experience Collective, brought together church-based practitioners and activists with lived experience of poverty from across the UK.



We teamed up with Christian Aid to help churches deepen their commitment to ending poverty in the UK and globally, by producing the **Act on Poverty** Lent programme and by supplying churches with

banners to display in the run-up to the General Election.



I donate because I wish

to empower people to end poverty

We have to keep emphasising

how fundamental this is

to the Christian faith

Responses to our survey of Church Action on Poverty supporters

In numbers...

£7,000+ raised by 78 churches on Church Action on Poverty Sunday

220 church leaders signed our letter about the two-child limit

£240,000+ donations income

£62,000 received from generous legacies



Church Action on Poverty's brilliant operations and finance team design systems for all of our work that are rooted in our values – and maximise the impact we're able to make using people's generous donations. This year, we responded to growing financial pressure and a reduced staff team by continuing to save money on all of our overheads, and by increasing our efficiency through greater use of online payment systems and databases. We continue to cherish and support our staff team; this year, team members had the opportunity to complete an apprenticeship and a period of study leave which will benefit our work considerably.

Key outcomes

- Streamlined processes enable us to focus better on our vision and mission.
- Clear systems for monitoring and evaluation enable us to learn from our work and continually improve.



Part of a movement:
Here are some of the partners we worked with in this area



JOINT PUBLIC ISSUES TEAM
CHURCHES WORKING FOR PEACE & JUSTICE



The United Reformed Church



The APPLE Collective



The United Reformed Church



Financial review

This year has seen a change in personnel, with the appointment of a new treasurer.

Total income from grants has remain consistent in the current year, mainly due to the continued partnership with The Cooperative. Donation income from committed individuals and churches has increased during the year, and we offer our sincere thanks to all those who continue to support us, when those with lived experience of poverty continue to need our support.

This has been a consolidating year for Church Action on Poverty, resizing and restricting with reviewing projects and staff numbers ensuring we can continue in this challenging environment and as the partnership with the Cooperative is in its final stage. The charity received a few legacies during the year and a corporate donation. During the year, procedures and the use of our database have been further streamlined. We rolled out staff finance training, with more to follow next year.

Unrestricted donations from committed individuals, local churches and legacies (including Gift Aid) are less in 2025, mainly due to past Gift Aid claims being processed during 2024: £238,662 (2024: £282,193). Total unrestricted funds carried forward (including designated funds) were £73,989 (2024: £76,798). Unrestricted funds are vital to finance the core costs of the charity, which continue to be carefully managed. They also fund campaigns and events which underpin so much of the charity's impact. A designated fund which was established during 2023 for a project called Let's End Poverty continued into 2024–25. The fund was fully spent during the year (2024: £20,648).

We have strong relationships with our funders, who increasingly provide us with committed funding for programmes that will continue for multiple years.

Continued funding from The Cooperative has enabled the Pantry network to expand substantially, as the need for food security grows. Membership subscriptions are received to facilitate our support for all Pantries.

The Church on the Margins project has received funding from the United Reformed Church, the Methodist Church and the Ashram Community Trust to continue to develop the project work.

Funding from The Cooperative and an anonymous trust has allowed the Speaking Truth to Power programme to continue to develop further.

We are very grateful to all our funders, and further details about who has funded which programmes can be found in note 4. The carried forward balance of restricted funds of £90,103 (2024: £71,309) relates to programme funding for long-term projects continuing in 2025 and beyond.

Reserves policy

Reserves are held to build resilience and capacity, and to allow Church Action on Poverty to continue its activities in the event of a short-term reduction in income.

Each year the Council of Management reviews how it calculates the level of free reserves deemed necessary. Factors such as the cost of operating without any programme recharges (restricted grants cover some unrestricted costs) and the cost of winding up the organisation in an orderly way are considered. This year, the Council concluded that a range of £34,000 to £45,000 of free reserves is appropriate at this time. At the end of 2024–25 the level of free reserves (i.e. unrestricted general funds) was £73,989 (2024: £76,798), which sits comfortably above the policy range.

Given the ongoing economic uncertainties, this is reassuring as we continue our ever more vital work. Our free reserves have increased slightly. However, our level of free reserves required have decreased due to our monthly operational costs decreasing. We are in a strong financial position and with your continued support we will work hard to ensure that those experiencing poverty are supported and empowered, and that the structures that keep them in poverty are challenged.

The organisation's current position compared to the policy's range is considered at every Council of Management meeting, and the appropriate range of free reserves is considered every year, or when there is a significant change in circumstances.

Plans for 2025–26: building sustainability

Your Local Pantry

We plan to focus on supporting the existing nationwide network of Pantries – ensuring the sustainability of the network, supporting Pantries to deepen their engagement with their members, and creating opportunities for those members to take action as part of a wider movement.

Speaking Truth to Power

We will build on the legacy of Let's End Poverty (see page 6) to enable people in poverty to speak truth to power together. The issues to tackle will be selected by people with lived experience of them – beginning with the Government's proposed cuts to disability benefits.

Church on the Margins

We will be piloting two new programmes, both designed to equip churches to more effectively listen to and work with people and communities at the margins in ways that build dignity, agency and power.

Engaging people and churches

We are developing a new 'mission partners' programme, aiming to deepen our relationship with local churches around building dignity, agency and power together. We are also moving Church Action on Poverty Sunday so that from now on, it will take place during Challenge Poverty Week in October

Operational effectiveness

We will continue to focus internally on securing sustainable income that will enable us to deliver our wider goals; providing the organisation with robust systems and financial management controls, and nurturing supporter relations; and ensuring that we are learning from, and disseminating learning from, our work.

Overall financial and fundraising aims

- To ensure Church Action on Poverty is able to continue and extend its vital work, especially in the context of the ongoing cost-of-living crisis, wider economic uncertainty, and growing competition for charitable funding.
- To work towards a position where unrestricted income from donors is sufficient to cover the core costs of running the organisation.
- To strengthen our relationships with existing funders and donors, increasing their level of commitment and support.
- To continue to explore other ways of diversifying our income streams and reducing our dependence on restricted grant funding, including through corporate partnerships.

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 1 June 1999 and registered as a charity on 24 March 2000.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 11 to the accounts.

Trustee/director election

Trustees/directors make up Church Action on Poverty's Council of Management, the organisation's governing body. Each year, one third of members of the Council of Management retire from office at the Annual General Meeting, all of whom are eligible for re-election. All members of Church Action on Poverty are invited to make nominations, and new Council of Management members are elected at the Annual General Meeting. Where there are specific gaps in skills or experience within the Council membership, the Council is empowered to co-opt one or more additional members until the following Annual General Meeting.

Trustee/director induction

The new trustees/directors undergo an induction process which explains the staffing, structure, etc. of the organisation and a half-day session at the Church Action on Poverty offices with the Chair, Chief Executive and other Church Action on Poverty staff.

Organisational structure

The full Council of Management meets a minimum of four times a year. The Council operates an annual planning cycle, including establishing and reviewing strategic priorities, agreeing and monitoring an organisational year plan, and other organisational and operational policies and priorities.

An Officers' Group meets bi-monthly to discuss the more detailed operations of the charity. The Treasurer is in contact with the Finance Manager on a regular basis to specifically discuss finances. The senior staff meet regularly and the full staff team meets quarterly as part of the planning cycle.

Risk management

The major risks facing the charity, as identified by the trustees, have continued to be reviewed and systems established to mitigate those risks.

The Council of Management reviews Church Action on Poverty's risk register regularly. The potential likelihood and impact of each risk is considered and traffic-light colours are used. In 2025, as in recent years, no financial risks have been identified as 'red'. Ongoing risks that were identified include:

- **Lack of funds leading to a significant financial loss in the year** – this is mitigated by having a clear funding strategy and plans to diversify the funding sources further. Future funding forecasts are provided to the Council at each meeting so that the known end of funding agreements can be planned for. Budgets are managed carefully and cash flow considered regularly to ensure that the risk of a lack of funds is minimised.
- **Ageing supporter base** – this is mitigated by a creative supporter relations strategy for actively attracting new members, donors and legacies. Following an in-depth listening process during 2024, a new strategy will be launched in 2025.
- **Lack of unrestricted reserves** – while this was seen as a 'red' risk a few years ago it is no longer considered to be so. To mitigate this risk re-aring, our reserves policy is clearly linked to our business plan (see details of our reserves policy above).

Other risks identified as less significant include the risk of fraud and error occurring; inadequate reporting to funders; or inadequate insurance. All of these risks are considered regularly and action is taken to mitigate them when necessary. The Council also continues to take steps to reduce risk by holding cash reserves in a number of separate banking institutions.

Funds held as custodian trustee on behalf of others

Church Action on Poverty does not currently hold any funds on behalf of any other charities.

Statement of responsibilities of the trustees

The trustees (who are also directors of Church Action on Poverty for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 13 September 2025 and signed on their behalf by



Helen Goodman
Chair of Council of Management

Independent examiner’s statement

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2025 which are set out on pages 14 to 30.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (‘the 2006 Act’).

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company’s accounts as carried out under section 145 of the Charities Act 2011 (‘the 2011 Act’). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner’s statement

Since the company’s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act; or
- 2. the accounts do not accord with those records; or
- 3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a ‘true and fair view’ which is not a matter considered as part of an independent examination; or
- 4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Jennifer Daniel

Jennifer Daniel
Slade & Cooper Limited
Beehive Mill
Jersey Street
Ancoats
Manchester
M4 6JG
06/10/2025

Financial statements

Statement of financial activities (including income and expenditure account)
for the year ending 31 March 2025

	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
Income from:				
Donations and legacies ³	£238,662	£28,769	£267,431	£315,908
Charitable activities: grants ⁴	£28,700	£359,400	£388,100	£322,872
Subscriptions and other income ⁵	£4,522	£117,045	£121,567	£105,249
Investments ⁶	£5,562	-	£5,562	£2,980
Total income	£277,446	£505,214	£782,660	£747,009
Expenditure on:				
Raising funds ⁷	£61,227	-	£61,227	£58,919
Charitable activities ⁸	£178,387	£527,061	£705,448	£760,660
Total expenditure	£239,614	£527,061	£766,675	£819,579
Net income/(expenditure) before net gains/(losses) on investments	£37,832	(£21,847)	£15,985	(£72,570)
Realised gains/(losses) on investments	-	-	-	-
Unrealised gains/(losses) on investments	-	-	-	-
Net income/(expenditure) for the year ¹⁰	£37,832	(£21,847)	£15,985	(£72,570)
Transfer between funds	(£40,641)	£40,641	-	-
Net movement in funds for the year	(£2,809)	£18,794	£15,985	(£72,570)
Reconciliation of funds				
Total funds brought forward	£76,798	£71,309	£148,107	£220,677
Total funds carried forward	£73,989	£90,103	£164,092	£148,107

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance sheet as at 31 March 2025

	2025	2024
Fixed assets		
Tangible assets	-	-
Investments	-	-
Total fixed assets	-	-
Current assets		
Stock	-	-
Debtors ¹⁴	£56,093	£52,852
Cash at bank and in hand ¹⁵	£165,032	£121,814
Total current assets	£221,125	£174,666
Liabilities		
Creditors: amounts falling due in less than one year ¹⁶	(£57,033)	(£26,559)
Net current assets	£164,092	£148,107
Total assets less current liabilities	£164,092	£148,107
Creditors: amounts falling due after more than one year	-	-
Net assets	£164,092	£148,107
The funds of the charity		
Restricted income funds ¹⁷	£90,103	£71,309
Unrestricted income funds ¹⁸	£73,989	£76,798
Total charity funds	£164,092	£148,107

For the year ended 31 March 2025, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes from page 21 to page 29 form part of these accounts.

Approved by the trustees on 13 September 2025 and signed on their behalf by:


Helen Goodman, Chair



Sam Corcoran, Treasurer

Statement of cash flows for the year ending 31 March 2025

	2025	2024
Cash provided by/(used in) operating activities²¹	£37,656	(£30,617)
Cash flows from investing activities		
Dividends, interest, and rents from investments	£5,562	£2,980
Proceeds from sale of tangible fixed assets	-	-
Purchase of tangible fixed assets	-	-
Proceeds from sale of investments	-	-
Purchase of investments	-	-
Cash provided by/(used in) investing activities	£5,562	£2,980
Cash flows from financing activities:		
Repayment of borrowing	-	-
Cash inflows from new borrowing	-	-
Cash provided by/(used in) financing activities	-	-
Increase/(decrease) in cash and cash equivalents in the year	£43,218	(£27,637)
Cash and cash equivalents at the beginning of the year	£121,814	£149,451
Cash and cash equivalents at the end of the year	£165,032	£121,814

Notes to the accounts for the year ending 31 March 2025

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Church Action on Poverty Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees have made no key judgments which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Membership subscriptions are treated as restricted funds, they are the set-up and annual subscriptions paid by the members of Your Local Pantry project.

g Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising and their associated support costs.
- Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities.

i Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Office fixtures and equipment 20%

k Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o Pensions

Employees of the charity are entitled to join a defined contribution pension schemes on behalf of its employees. The assets of these schemes are entirely separate to those of the charity. The pension cost shown represents contributions payable by the charity on behalf of the employees. There was a balance of £4,352.69 outstanding contributions at the year end.

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

3 Income from donations and legacies

Current reporting period	Unrestricted	Restricted	Total in 2025
Donations	£176,880	£27,769	£204,649
Legacies	£61,782	£1,000	£62,782
Total	£238,662	£28,769	£267,431

Previous reporting period	Unrestricted	Restricted	Total in 2024
Donations	£279,903	£33,715	£313,618
Legacies	£2,290	-	£2,290
Total	£282,193	£33,715	£315,908

4 Income from grants

Current reporting period	Unrestricted	Restricted	Total in 2025
Grants			
<i>Core campaigns and events</i>			
Marsh Charitable Trust	£2,500	-	£2,500
Methodist Church	£9,500	-	£9,500
Paracletos	£10,000	-	£10,000
CMW Charitable Trust	£6,000	-	£6,000
Sheffield Church Burgesses Trust	£700	-	£700
<i>Subtotal for Core campaigns and events</i>	£28,700	-	£28,700
<i>Speaking Truth to Power</i>			
Co-op Community Partnerships Fund	-	£56,075	£56,075
Anonymous trust	-	£15,000	£15,000
<i>Subtotal for Speaking Truth to Power</i>	-	£71,075	£71,075
<i>Your Local Pantry</i>			
Co-op Community Partnerships Fund	-	£152,925	£152,925
University of Liverpool	-	£4,167	£4,167
Sussex Community Development Alliance	-	£12,000	£12,000
Cheez-Its	-	£30,000	£30,000
<i>Subtotal for Your Local Pantry</i>	-	£199,092	£199,092
<i>Church on the Margins</i>			
Methodist Church	-	£9,614	£9,614
United Reformed Church	-	£24,167	£24,167
Ashram Community Trust	-	£55,452	£55,452
<i>Subtotal for Church on the Margins</i>	-	£89,233	£89,233
Total	£28,700	£359,400	£388,100

Previous reporting period	Unrestricted	Restricted	Total in 2024
Grants			
<i>Core campaigns and events</i>			
Methodist Church	£6,500	-	£6,500
CMW Charitable Trust	£6,000	-	£6,000
<i>Speaking Truth to Power</i>			
Co-op Community Partnerships Fund	-	£54,696	£54,696
Anonymous trust	-	£15,000	£15,000
<i>Self-Reliant Groups</i>			
Tudor Trust	-	£25,000	£25,000
<i>Your Local Pantry</i>			
Co-op Community Partnerships Fund	-	£173,304	£173,304
University of Liverpool	-	£3,180	£3,180
<i>Church on the Margins</i>			
MB Reckitt Trust	-	£5,000	£5,000
Methodist Church	-	£10,025	£10,025
United Reformed Church	-	£24,167	£24,167
Total	£12,500	£310,372	£322,872

5 Income from charitable activities

Current reporting period	Unrestricted	Restricted	Total in 2025
Subscriptions and other income	£4,522	£117,045	£121,567
Total	£4,522	£117,045	£121,567

Previous reporting period	Unrestricted	Restricted	Total in 2024
Subscriptions and other income	£749	£104,500	£105,249
Total	£749	£104,500	£105,249

6 Investment income

Current reporting period	Unrestricted	Restricted	Total in 2025
Income from bank deposits	£5,562	-	£5,562
Total	£5,562	-	£5,562

Previous reporting period	Unrestricted	Restricted	Total in 2024
Income from bank deposits	£2,980	-	£2,980
Total	£2,980	-	£2,980

7 Cost of raising funds

	2025	2024
Staff costs	£51,218	£49,193
Printing and postage	£10,009	£9,726
Total	£61,227	£58,919

All expenditure on cost of raising funds is unrestricted.

8 Analysis of expenditure on charitable activities

Current reporting period	Staff costs	Operating costs	Total in 2025
Core campaigns and events	£86,987	£53,349	£140,336
Special projects – Let's End Poverty	£19,596	£15,527	£35,123
Speaking Truth to Power	£77,026	£838	£77,864
Your Local Pantry	£298,619	£76,556	£375,175
Church on the Margins	£72,344	£1,678	£74,022
Governance costs ⁹	-	£2,928	£2,928
Total	£554,752	£150,876	£705,448

Previous reporting period	Staff costs	Operating costs	Total in 2024
Core campaigns and events	£119,157	£58,984	£178,141
Special projects – Let's End Poverty	£8,096	£1,256	£9,352
Speaking Truth to Power	£115,474	£10,040	£125,514
Self-Reliant Groups	£15,354	£13,630	£28,984
Your Local Pantry	£309,038	£82,555	£391,593
Church on the Margins	£22,464	£734	£23,198
Governance costs ⁹	-	£3,878	£3,878
Total	£589,583	£171,077	£760,660

	2025	2024
Restricted expenditure	£527,061	£569,289
Unrestricted expenditure	£143,264	£182,019
Designated expenditure	£35,123	£9,352
Total	£705,448	£760,660

9 Analysis of governance and support costs

Current reporting period	Basis of apportionment	Support	Governance	Total in 2025
Accountancy services	Governance	-	£1,230	£1,230
Trustees' expenses	Governance	-	£821	£821
Meeting costs	Governance	-	£877	£877
Total		-	£2,928	£2,928

Previous reporting period	Basis of apportionment	Support	Governance	Total in 2024
Accountancy services	Governance	-	£1,170	£1,170
Trustees' expenses	Governance	-	£1,446	£1,446
Meeting costs	Governance	-	£1,262	£1,262
Total		-	£3,878	£3,878

10 Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2025	2024
Independent examiner's fee	£1,230	£1,170
Total	£1,230	£1,170

11 Staff costs

Staff costs during the year were as follows:

	2025	2024
Wages and salaries	£487,161	£497,338
Social security costs	£42,819	£44,334
Pension costs	£47,118	£47,132
Other staff costs	£2,058	£1,771
Redundancy and termination costs	£5,016	
Total	£584,172	£590,575

Allocated as follows:

	2025	2024
Cost of raising funds	£51,218	£49,193
Charitable activities	£532,954	£541,382
Total	£584,172	£590,575

No employee has employee benefits in excess of £60,000 (2024:nil).

The average number of staff employed during the period was 15 (2024: 15.3).

The average full-time equivalent number of staff employed during the period was 15 (2024: 15).

The ratio between the salaries of the highest-paid and lowest-paid staff members was 1.6:1 (2024: 2:1).

The key management personnel of the charity comprise the trustees and the Leadership Team. The total employee benefits of the key management personnel of the charity were £197,282 (2024: £235,850).

12 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration or reimbursed expenses during the year (2024: nil).

5 members of the management committee received travel and subsistence expenses during the year of £1,022 (2024: £1,446).

Aggregate donations from related parties were £3,837 (2024: £2,919).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024: nil). Rich Jones is a trustee and is also employed by a Your Local Pantry member organisation. Membership subscriptions received during the year total £2,840.

13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

14 Debtors

	2025	2024
Other debtors	£20,571	£17,890
Gift Aid	£26,521	-
Prepayments and accrued income	£9,001	£34,962
Total	£56,093	£52,852

15 Cash at bank and in hand

	2025	2024
Short-term deposits	-	£60,000
Cash at bank and in hand	£165,032	£61,814
Total	£165,032	£121,814

16 Creditors: amounts falling due within one year

	2025	2024
Trade creditors	£21,428	-
Other creditors and accruals	£12,605	£26,559
Deferred income	£23,000	-
Total	£57,033	£26,559

17 Analysis of movements in restricted funds

Current reporting period	Balance at 1 April 2024	Income	Expenditure	Transfers	Balance at 31 March 2025
Your Local Pantry	£20,942	£344,906	(£375,175)	£33,737	£24,410
Church on the Margins	£45,809	£89,233	(£74,022)	-	£61,020
Speaking Truth to Power	£4,558	£71,075	(£77,864)	£6,904	£4,673
Total	£71,309	£505,214	(£527,061)	£40,641	£90,103

Previous reporting period	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 31 March 2024
Self-Reliant Groups	£343	£28,641	(£28,984)	-	-
Your Local Pantry	£42,432	£304,959	(£391,593)	£65,144	£20,942
Church on the Margins	£29,816	£39,191	(£23,198)	-	£45,809
Speaking Truth to Power	£34,906	£75,796	(£125,514)	£19,370	£4,558
Total	£107,497	£448,587	(£569,289)	£84,514	£71,309

Name of restricted fund	Description, nature and purposes of the fund
Self-Reliant Groups	To grow a network of Self-Reliant Groups
Your Local Pantry	To grow a network of Pantries offering dignity, choice and hope
Church on the Margins	To explore how churches can better prioritise marginalised people and communities
Speaking Truth to Power	To train and support people with lived experience of poverty to campaign for change

Transfers represent subsidies from General funds to support activities. The balances at 31 March 2025 represent the anticipated expenditure in 2025–26 against the restricted income already received.

18 Analysis of movements in unrestricted funds

Current reporting period	Balance at 1 April 2024	Income	Expenditure	Transfers	Balance at 31 March 2025
General fund	£56,150	£272,178	(£204,492)	(£49,847)	£73,989
Designated funds	£20,648	£5,269	(£35,123)	£9,206	-
Total	£76,798	£277,447	(£239,615)	(£40,641)	£73,989
Previous reporting period	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 31 March 2024
General fund	£113,180	£248,422	(£240,938)	(£64,514)	£56,150
Designated funds	-	£50,000	(£9,352)	(£20,000)	£20,648
Total	£113,180	£298,422	(£250,290)	(£84,514)	£76,798
Name of unrestricted fund	Description, nature and purposes of the fund				
General fund	The free reserves after allowing for all designated funds				
Designated funds	Unrestricted funds designated by the trustees for special projects and described on page 8 of the Trustees' Annual Report.				

Transfers represent subsidies to Restricted funds to support underfunded activities.

19 Analysis of net assets between funds

Current reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-	-	-	-
Net current assets/(liabilities)	£73,989	-	£90,103	£164,092
Creditors of more than one year	-	-	-	-
Total	£73,989	-	£90,103	£164,092
Previous reporting period	General fund	Designated funds	Restricted funds	Total
Tangible fixed assets	-	-	-	-
Fixed asset investments	-	-	-	-
Net current assets/(liabilities)	£56,150	£20,648	£71,309	£148,107
Creditors of more than one year	-	-	-	-
Total	£56,150	£20,648	£71,309	£148,107

20 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2025	2024	2025	2024
Less than one year	£810	£9,720	-	-
One to five years	-	£29,970	-	-
Over five years	-	-	-	-
Total	£810	£39,690	-	-

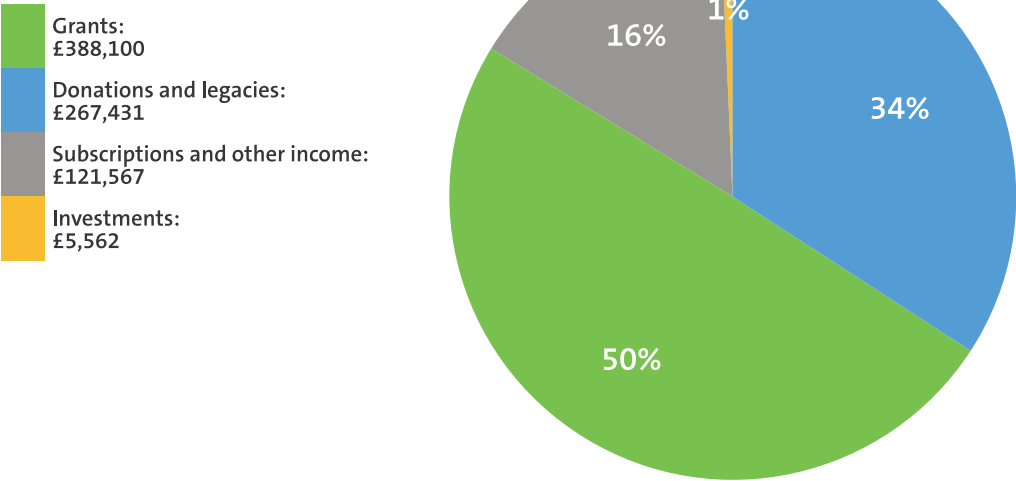
The charity moved premises in May 2025 and is on a rolling 30 days agreement hence no future lease commitments.

21 Reconciliation of net movement in funds to net cash flow from operating activities

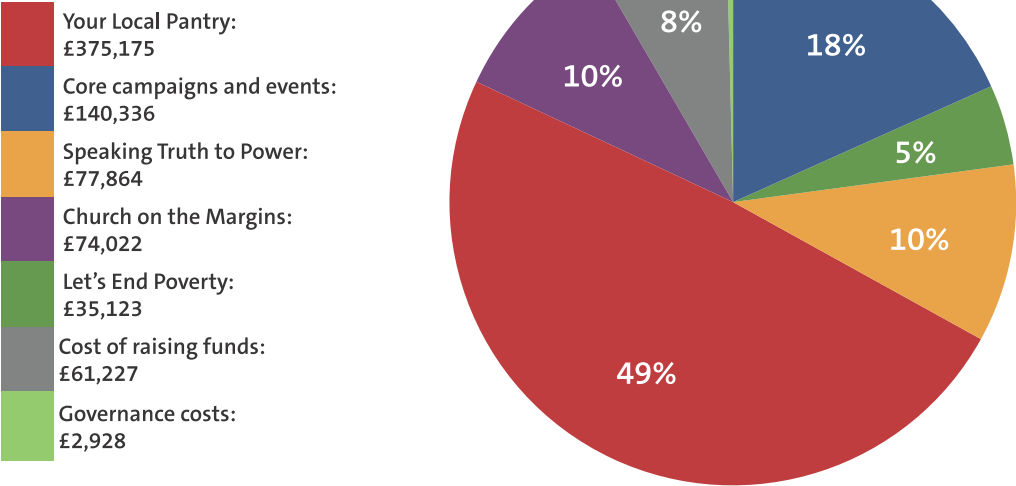
	2025	2024
Net income/(expenditure) for the year	£15,985	(£72,570)
Adjustments for:		
Dividends, interest and rents from investments	(£5,562)	(£2,980)
Decrease/(increase) in debtors	(£3,241)	£44,273
Increase/(decrease) in creditors	£30,474	£660
Net cash provided by/(used in) operating activities	£37,656	(£30,617)

At a glance

Where our money came from



How we spent it





**Church Action
on Poverty**

**Find out more and get involved
at www.church-poverty.org.uk**

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Registered charity number 1079986.