

marah

Marah Trust
(a company limited by guarantee)

Report and Financial Statements for the Year Ending 31 March 2020

Serving the disadvantaged of Stroud and the Five Valleys

CHARITY NUMBER 1115471
COMPANY NUMBER 5731514

MARAHA TRUST
CONTENTS OF THE REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

	Page
Reference and Administrative Details	1
Report of the Trustees	2
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	17
Appendix 1	23
Appendix 2	24

TRUSTEES	Jacqueline Mae Natt	Chair
	Tina Cutler	Secretary
	James Coubrough	Treasurer
	Keith Rudman	Trustee
	David Elliott Drew	Trustee
	Steve Saville	Trustee – resigned 6 January 2020

COMPANY SECRETARY Tina Cutler

REGISTERED OFFICE
Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

GENERAL OFFICE
Open House
Painswick Inn
Gloucester Street
Stroud
GL5 1QG

REGISTERED COMPANY NUMBER 05731514 (England and Wales)

REGISTERED CHARITY NUMBER 1115471

INDEPENDENT EXAMINER
Hazlewoods
Accountants
Windsor House
Bayshill Road
Cheltenham
Glos
GL50 3AT

BANKERS
Lloyds TSB Bank Plc
13 Rowcroft
Stroud
GL5 3BD

WEBSITE www.marah.org.uk

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

INTRODUCTION BY CHAIR OF TRUSTEES

Dear Marah Supporters,

This year has been full of changes. We have seen many guests and volunteers come and go.

The introduction of a quarterly volunteer newsletter has been a welcome addition and has kept all the volunteers in touch with what is happening at Marah. Many thanks to Kate, our volunteer editor.

During the summer months of 2019, we were joined by a group of young people who ran some fundraising events for us and achieved a staggering £800 + in a few days!

In October, we held a short memorial service (led by Simon Topping) for our guests who had died during the year. It was well attended by more than 30 guests.

In December, we received an unexpected but very welcome donation from the Julia and Hans Rausing Trust. It was for an amazing £15,000!!

Our Christmas meal was very well attended and great fun for guests, visitors and volunteers alike!! Early in 2020, Steve Saville resigned as trustee but continues as a volunteer. Thank you, Steve for your valuable contribution to the trustee board. We will also lose Simon Topping later in 2020.

Then in March, the country was struck by COVID 19. The trustees made the decision to serve our delicious food as takeaways from the Scout Hut.

Janet (our cook) has been wonderful at adapting good food into easily transportable meals. We are also grateful to the many people who have baked cakes for us to give out. Waitrose supported us with hard to get foods in the early days and Tesco have been great at giving us their dated fruit and bread which we also give out to supplement our guests' diets.

Foodbank continue to send us food parcels for distribution which keeps those most in need going throughout the week.

Our guests can also request milk, tea, coffee, sugar (which we bag up from larger containers) toiletries, toilet paper and washing pods.

We have seen a rise in the number of people visiting Marah and an increase in new people. The loss of jobs and sanctions imposed by Universal Credit has had a huge impact.

Our volunteer numbers have dwindled with several people unable to help due to medical conditions (or those of their partner). Michael (drop in manager) has done an amazing job sorting everything out, managing the volunteers and keeping Marah open.

Our guests have really appreciated all the efforts to keep supplying meals to them.

We are also very grateful for all the donations and support we have received. People are so very kind and we are in a reasonably stable condition financially.

Jacqueline Natt (chair of Marah trustees)

PURPOSES AND AIMS

The principal objects of the Trust are:

- o To express Christian faith in action by assisting those in need and the marginalised, including those suffering as a result of abuse of alcohol, drugs or otherwise addicted.
- o Specifically:
 - To promote the care, welfare and rehabilitation of persons who have been or are abusing alcohol, drugs or other substances or addicted to gambling or otherwise addicted.
 - To assist the homeless and those in need in respect of accommodation.
 - To provide access to advice and practical support to those in need.
 - To assist individuals to become as self-sufficient as possible and to encourage their integration into and participation in society.

In summary the Trust is fully committed to supporting vulnerable and marginalised adults in the Stroud District. By providing free, nutritious meals three times a week in a warm and welcome environment we provide a stable, safe place for our guests where practical needs are met so that personal development can be made possible.

ENSURING OUR WORK DELIVERS OUR AIMS

We review our aims, objectives and activities each year. The review looks at what we have achieved and the outcomes of our work in the previous 12 months.

It looks at the success of each key activity and the benefits they have brought to the people we are set up to help. The review also helps us ensure that we remain focused on our stated objects.

“Marah, where would we be without you? I tell you where, in a shop stealing food, as I’ve not eaten in 2 days. But once again Marah saves the day with a hot meal and 5 minutes to listen to my problems. They’re the people that choose to see us instead of turning the other way!”

THE FOCUS OF OUR WORK: CORONAVIRUS UPDATE

During the Coronavirus pandemic we amended our core service to ensure that our guests continued to receive good food, companionship, care, and support. We deliver all of our meals as a take-away service from the Scout Hut in Chapel Street. Each guest receives nutritious food and a chance to have a chat with a welcoming volunteer.

‘I really like the decent food and lovely company. The food is great, you can’t beat it’

‘Marah is essential for the area; it gives us proper food. I’m homeless and Marah has helped me enormously. The volunteers are very nice’

‘They are very helpful at Marah, they have saved my life a few times and have fed me over the years. They have helped me when I have had a crisis’

“It’s like a lifeline to us because we live alone...I wouldn’t be going anywhere if it wasn’t for Marah’.

How our Activities Deliver Public Benefit

Our main activities focus on improving the health and welfare of those who live on the margins of society, including assisting the homeless and promoting recovery from addictions, and are undertaken to further our charitable objects for public benefit.

Who Uses and Benefits from our Services?

Primarily the Trust operates in the Stroud District, seeking to assist those in need: the vulnerable and the marginalised. The street level access for the Drop-in means that the service is available to all and as many of our guests lead chaotic lives they can come in whenever we are open. There are no barriers to entry and all guests are welcomed equally.

During the summer weeks of 2019 an independent survey of Marah guests was conducted (at no cost to the charity). 59 questionnaires were completed with age of respondents spread from 25 to age 72. 14% of respondents said they were currently homeless and 59% said they had been homeless in the past. 56% said they had health problems with 66% saying they suffered from depression and anxiety. 32% of guests had been convicted of a criminal offence. There was also a high level of guests in drug addiction (25%) and with alcohol issues (20%). 30% indicated that they don't have access to regular cooked food and are completely dependent on Marah as their primary source of food. One of the key conclusions of the report stated:

“Marah and the Drop-in service plays an essential role in the maintenance and support of a core of guests. Many guests report that the Drop-in provides a lifeline service and is crucial in maintaining their health and wellbeing.”

Our thanks go to Adam Green for conducting the survey at no cost to Marah. The full survey and findings will be available on the Marah website.

Marah is committed to ensuring equality of access for all to our services and that no-one is discriminated on any grounds, including gender, disability/health, ethnic origin and sexuality. It must be noted that our policy of welcoming all without any questions at the Drop-in, including those more chaotic guests, who may be under the influence of alcohol and/or drugs, presents a challenge when collecting data on the people who use our services.

THE DROP-IN

Our Drop-in offers our guests friendship, wholesome food, respect and hope with volunteer befrienders available each session to talk with guests who wish to engage with us.

Our guests experience the sense of family and community support that is often missing from their lives. For many, it is the only place where they are welcomed warmly, without judgement; a place where if they need help to make any change in their life, they know they will receive it.



The Drop-in operates as follows:

Monday & Wednesday: The Scout Hut, Chapel St. Stroud (12.30pm – 3.00pm)

Saturday: Stroud Baptist Church Hall, Union St. Stroud (12.30 pm – 3.00pm)

A full hot meal with dessert is served on the weekday sessions, with Saturdays being a lighter meal based around toasted sandwiches with extras such as fruit and cake. Hot and cold drinks are served at the drop-ins.

We regularly receive donations from Tesco and Waitrose through the Fare Share scheme and they provide good quality unsold food which is used to prepare meals or pass directly to our guests.

As well as providing food and friendship at the Drop-in, our volunteers also assist with the sourcing and free provision of clothing, shoes, essential toiletries and pet food.

Attendance at the Drop-in continues to be healthy with an annual 6,974 client visits recorded, a slight increase from 6,550 in the period 2018-2019 and represents a 6.5% increase. This is an average of 45 guests per drop-in session. A total of 9,319 meals – including seconds and takeaways - were served to guests which is 179 per week average. Full statistics for the year can be seen in Appendix 1.

ADVOCACY

The demand for advocacy remains constant, with guests in need of one-off guidance and assistance when attending the Drop-in and longer-term casework support. Most of this work is provided by our partner agency P3, a national charity, which receives funding to provide community-based advocacy. The benefit for our guests is that P3 workers can quickly pick up referrals and are available to assist guests over the working week, including home visits.

P3 provide practical advice and structured support in a range of areas. This includes benefits advice and appeals, housing advice and homelessness prevention, assistance with job searches, help completing forms, referrals to supported accommodation and debt advice. The trust that has been built up by Marah staff and volunteers with many of our guests over time encourages them to ask for help when needed and helps prevent many from reaching a crisis point in their lives.

Marah's Drop-in Manager and key volunteers continue to provide advice and guidance when requested and provide additional support to guests to help make any partner referral a success for them. Many guests often feel more confident if a Marah person is with them when they make initial contact with P3. Marah's team often liaise with GP, Hospital, Court and Probation services and assist guests in making and attending appointments.

During the Coronavirus pandemic a more personal approach has been used, partner agencies have not been able to attend the Scout Hut. However, our manager has sought to ensure that guests are kept in touch with partner agencies and receive their service.

“I like the welcome and respect of the volunteers who treat me as a normal citizen, the company of fellow visitors. An oasis of love.”

MARAH EMERGENCY FOOD PACKS

The Drop-in Manager and key volunteers are also responsible for giving out Marah emergency food packs. The packs are supplied to Marah by Stroud District Foodbank. Marah's packs provide basic food for 3 days for a single person.

A total of 687 packs were given out in the past year (see Appendix 1). This figure shows a levelling out of demand following the 17% increase in need for the food packs recorded last year. Our guests continue to struggle with little or no income due to having their benefits stopped or reduced by sanction for a variety of reasons. Many of our guests have mental and physical health needs and often struggle to cope in all aspects of their lives. As well as addressing hunger and the need for food, the food pack can make a big difference to their wellbeing and ability to cope with daily life. The issuing of food packs is monitored, with the client name and reason for issue recorded. Stroud Foodbank also kindly provide special food packs for Rough Sleepers for Marah to distribute as necessary.

MARAH HARDSHIP PAYMENTS



Marah has a very limited fund to assist guests in urgent need. Many people present with no income due to benefit sanctions, problems or new claims. Those who are working are on low incomes and in jobs with little or no job security. Assistance provided by Marah includes providing bus/train tickets to attend hospital, probation, benefits and other appointments, court and child contact centres. In extreme circumstances a small, one-off top-up payment (usually £5) is provided to help with gas/electricity supply (via prepaid utility key/card). All those receiving such help are referred to P3 or other advice services if not already receiving such support.

Hardship payments are managed by the Drop-in Manager who establishes that real need exists in every case. Cash is never given out and we claim money back where this is available. In this respect we are grateful to our partners Stroud Citizens Advice Bureau for assisting again this year with many of these payments via the 'Help Through Crisis' Project funding they have received.

A guest story: John

The following case example reflects how Marah's engagement with people on the margins can positively affect their lives. The name of the client has been changed.

John has attended Marah for a few years and after losing his long-term private rented accommodation (his landlord wanted to sell the property) he ended up in living in one room in a local B&B. Conditions there are very poor and John has long-term physical health problems. The standard of living there and lack of access to a kitchen has seriously affected John's health. He is on the waiting list for social housing and Marah referred him to the Stroud District Council Housing Advice team member who attends Marah on a monthly basis. Marah helped get a letter of support from his GP and SDC Housing Advice have helped in his successful application to be accepted as a priority for housing in self-contained accommodation. During this period Marah has also helped John with fares to hospital appointments.

During lockdown, Marah has been central in linking up local rough sleepers to the support services available – enabling them to access the emergency accommodation available during the Covid crisis.

PARTNERSHIP WORK

Marah is committed to effective partnership working and is proud of the relationships we have established. This is reflected in our work with all our valued partners including P3 Advice and Support service, Rough Sleepers Outreach Team (currently managed by P3), CGL/ARA (substance misuse support) and Stroud District Council Housing and Homeless Prevention team.

Marah makes direct client referrals to the local P3 support team and P3 Support Workers. The partnership is working very well with an average of 20 contacts per month to receive advice from P3 and 2 guests per month having a full assessment for further support. The P3 workers have established good relationships with Marah guests. A great advantage for Marah guests is that P3's service is full-time and has a large pool of support staff who provide the service.

The Rough Sleepers Outreach Team in Gloucestershire assist street homeless people in the county, giving appropriate support and referral into suitable accommodation. Marah has developed a strong working relationship with the Outreach Team and we work closely together to ensure street homeless people are assisted quickly. Members of the Outreach Team often attend our Drop-in to make contact or

follow-up on work with local rough sleepers. The Outreach Service is currently managed by P3 Charity and is a contract funded by central government. Referrals made by the public and professionals via the Streetlink website and app are actioned by this team.

CGL is the provider of the Drug and Alcohol Recovery services in Stroud and many Marah guests use their services. Marah signposts people to CGL services when appropriate and encourages those in addiction to engage with them. After feedback from our guests, it was decided that CGL workers would not be invited to attend the Drop-in, as guests wanted to keep their enjoyment of the drop-in separate from their work with them. However, we now have the regular attendance at the weekday Drop-in of a worker from ARA (Addiction Recovery Agency) whose role is to work with hard-to-reach guests and help them in accessing substance misuse support and engaging with those services. ARA is a charity and their outreach work is under contract from CGL.

The GEM (Going the Extra Mile) Project worker attends the Drop-in on a regular basis. The aim of this project is to assist people into employment by providing tailored guidance and intensive support to achieve this aim. Seven Marah guests have engaged with this service in the past year and continue and the GEM worker continues to assist guests and volunteers who want to move to employment.

'They have helped me out over the last year, fed me, given me clothes. When I was homeless they helped me link in with help for housing'

'I like Marah because the staff are helpful and non-judgmental. They always have a good amount of food to go around and they always go the extra mile'

Stroud District Council Housing Advice and Homelessness Prevention Team attend the Drop-in regularly to provide advice direct to Marah guests, who often find it difficult to engage with their service. Being at the Drop-in removes barriers and encourages our guests to seek assistance direct from Council services.



Emmaus: We work closely with the local Emmaus shop team, who have all experienced homelessness themselves. They assist Marah in keeping in touch with and supporting rough sleepers; providing sleeping bags, clothing and other items when needed.

Stroud District Foodbank (SDF) is the main provider of food for households in crisis in the area, and it was agreed that SDF would supply Marah's emergency food packs. The arrangement continues to work well, with the understanding that Marah's guests have different needs to those who are usually referred to Foodbank. SDF also provide Marah with some supplies for the Drop-in including tea, coffee and tinned items.

Marah continues to have good working relationships with other local agencies and services, including Fareshare (food collection) Stroud Citizens Advice Bureau, the Salvation Army, 2gether Trust (local NHS mental health services), the Independence Trust (mental health) and the local Neighbourhood Police Team and Community Wardens.

SUPPORT FROM THE LOCAL COMMUNITY AND BUSINESSES

The local community is very supportive of the work we do and we have welcomed special support and events, which have also helped to raise Marah's profile. The total cost of our Christmas meal was very kindly covered by a local company Nuviev Ltd. for the third year running. Waitrose covered additional costs related to meals provided over the Christmas holiday period. Local food business the Jamaica Inn Kitchen provided food and cooked for our guests at the Saturday Drop-in on 3 occasions and will continue to support us in this way. Jamaica Inn owner, Derrick McLean, gives his time, resources and skills and food costs are covered by donations from the public, collected by Derrick via the 'Pay it forward' scheme. Lloyds Bank in Stroud have kindly allowed us to use their premises for fundraising events. Stroud supermarkets Waitrose and Tesco supply us weekly with food due to go out of date which is used in the kitchen and distributed to our guests.



ACHIEVING DELIVERY OF OUR ACTIVITIES: OUR PEOPLE

Marah's main resource is its people and the contribution they make. We have our group of around 40 volunteers who assist with Drop-in operations, cooking and kitchen tasks, and administration. Volunteers attend local events with cake stalls, tombolas and other fund-raising activities.

In addition, there are currently five trustees and two paid part-time staff members: The Drop-in Manager (19 hours per week) and Drop-in Cook (13 hours per week).

None of our activities highlighted above could have been achieved without the hard work and dedication of all our volunteers. The Trustees would like to express their heart-felt appreciation to all our volunteers.

Volunteers gave an amazing total of 5,009 hours of their time this year (See Appendix 1).

“Nice people, great staff. Thanks for all your hard work.”

Marah remains committed to providing training for volunteers relevant to their roles, which will benefit them and enhance the quality of our service to Marah guests.

FINANCIAL REVIEW AND FUNDRAISING

RESULTS FOR THE YEAR

Our income was significantly improved this year due to a one-off donation of £15,000 and several smaller, but significant grants. We continued to grow our stream of regular givers and gratifyingly we reached our target of 100 regular donors.

Total expenditure increased slightly from £44,988 to £50,827 due restricted expenditure which was covered particular donations. Our unrestricted expenditure dropped from £44,824 to £41,463. This is despite drop-food costs increasing as we serve more guests.

PRINCIPAL FUNDING SOURCES

Income sources are now approximately equally divided between grants, donations from individuals and other charitable bodies.

INVESTMENT POLICY

The Trust has deposit accounts with CCLA and Lloyds Bank which has generated a small income of £95.

RESERVES POLICY

Our reserves policy requires us to maintain sufficient funds to cover three months regular commitments. This includes wages, rental of drop-in premises, and potential redundancy payments.

Consequently, out of the total funds available of £85,680, reserves of £14,000 are set aside in a CCLA deposit account to cover any unexpected eventuality. All current expenditure and regular income go through the Lloyd's Treasurer's account, which is operated predominantly by Internet Banking. There are separate debit card accounts exclusively for the Drop-in consumables by the chefs. These accounts are topped up monthly from the Lloyds Treasurers account. This is more efficient and relieves them of the need to carry cash.

Raising and maintaining a steady income stream is a challenge for a small charity like Marah and the reserves policy considers the need to make clear responsible decisions that safeguard the rights of our staff, as well as doing the best for our clients.

FORECASTS AND FUNDRAISING

Over the past financial year we have applied for grants from charitable trust funds with great success which has contributed to almost 50% of our income. This strategy continues but as with many small charities the income from grant applications is uncertain and inconsistent.

Our strategy to promote the charity locally tied in with a campaign to continue to sign up monthly givers. Over the last 12 months, the number of regular donations has increased from 111 to 125 which includes those giving regularly via www.virginmoneygiving.com. Our regular income increased from £1,500 to £1,800 per month which includes Gift Aid of over £200 which still leaves a shortfall of about £2,500 per month.

We are now aiming to achieve 200 regular donors by the end of 2020. We are asking donors to give £3 per month via standing order, though many have signed up to give more. The remainder of the income has come from local community groups, events, street collections and talks by our trustees. We have also spent time on raising Marah's profile via links with a local newspaper and continue to develop our visibility on social media. As a result of these efforts Income from individuals including regular donors has increased from £21,700 to £25,298.

Local churches and individual donors continue to support Marah with one-off gifts.

Our fundraising strategy has been successful this year and we aim to build on this approach for the long-term future. Further work needs to continue on finding regular sources of income and establishing regular events that can be relied upon to provide financial support.

At the end of the financial year in March, Marah responded to the impact of Covid-19 on its operation. The finances were reviewed, and some extra funding was sought. These covered the extra costs of the ongoing protection measures that had to be introduced and enabled Marah to continue its operation.

We would like to thank the following grant-making bodies for their generous support received from April 2019 to end of March 2020:

**Stroud Town Council
Stroud District Council's Community Investment Grant
Stroud District Council – Homeless Prevention Fund
Thriving Communities Grant from Gloucestershire County
Council**

**Zurich Community Trust
Sylvanus Lysons Charity
Barleycorn Trust
Westonbirt Charities**

Julia and Hans Rausing Trust

FUTURE PLANS

The priorities for the coming year for The Marah Trust are:

1. To review our service provision to ensure that it meets our guests needs as far as possible.
2. To concentrate on the wellbeing and welfare of our volunteers and employees by providing suitable training and instruction and by recognising the contribution our people make to Marah's success.
3. To monitor costs to deliver good value for money for our supporters and grant providers.
4. Focus on fundraising and building on recent successes with developing more regular income streams and ensuring a more continuous flow of grants.

MARAH TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

Structure, Governance and Management

GOVERNING DOCUMENT

The Trust is a company limited by guarantee, incorporated on 6 March 2006 and registered as a charity on 20 July 2006. The company was established under a Memorandum of Association which sets out its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, its Members are each required to contribute an amount not exceeding £1.

ORGANISATIONAL STRUCTURE

The Trust's Articles provide that its affairs shall be managed by the Trustees who are its Directors under company law and Trustees under charity law. They give their time voluntarily and receive no benefits from the Trust. Expenses reclaimed from the Trust are set out in Note 9 of the Financial Statements.

The Trustees are actively involved in determining strategy, direction, oversight and control. The Trustees meet on average monthly and further meetings may be held to deal with specific matters as the need arises.

RECRUITMENT AND APPOINTMENT OF TRUSTEES

Under the Articles, Trustees are appointed by the Members of the Trust and serve for a three-year term. A retiring Trustee, if willing to stand and duly proposed may stand for re-appointment at the meeting at which (s)he retires. There is no limit on the number of re-appointments permissible. At the first meeting of Trustees after the AGM the Trustees appoint a Chair from their number.

TRUSTEE INDUCTION AND TRAINING

Marah is committed to providing suitable induction and training to Trustees. All Trustees before appointment should be made aware of the following:

- the duties, responsibilities and obligations of Trustees
- the governing documents of the Trust and relevant operational procedures
- the Trust's vision, its strategic goals and plans for the immediate future
- matters considered by the Trustees in the preceding 12 months, as covered by the minutes of meetings
- the Trust's current financial position, as set out in the latest financial statements and management accounts.

RELATED PARTIES AND NETWORKING RELATIONSHIPS

Marah has established good working relationships with local partner agencies, including the CAB, Independence Trust (drugs and alcohol service), local police, mental health services and local authority housing department. The Trust seeks to relate to local churches and Christian agencies having complementary visions and objectives.

RISK MANAGEMENT

The Trustees keep under review the major risks to which the Trust is exposed and seek to keep in place the appropriate procedures and systems to minimise those risks.

A significant external risk is the uncertainty of income, both in timing and quantum. To minimise the impact of fluctuating income, the Trustees seek a level of Free Reserves in hand in accordance with the Reserves Policy stated on page 8. To help minimise the uncertainty of the level of ongoing donations, the

lack of which could affect the Trust's ability to carry on providing its range of services, ways and means continue to be explored to see how the Trust's income generating activities can be expanded.

As regards internal risk, with the Trust being a small organisation having only two part-time employees and being almost totally dependent on volunteers, there is a threat that lack of volunteers could endanger the continuance of its operations. There is only limited action the Trust can take but it does promote its needs through all possible means, including direct approach to possible individuals.

In respect of other internal risks, the Trustees aim to minimise these through procedures for authorisation of all transactions and projects for all operational aspects of the Trust. These procedures are reviewed periodically to ensure they continue to meet the needs of the Trust.

Membership of the Trustees

The Trustees (who are also Directors of the Trust for the purposes of company law) serving during the year and up to the date of this Report are set out on page 1.

Responsibilities of the Trustees

The Trustees are responsible for preparing their report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005.

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust and of the incoming resources and the application of resources, including the income and expenditure, of the Trust for the year. In preparing these financial statements, the Trustees are required to:

- o select suitable accounting policies and then apply them consistently
- o observe the methods and principles in the Charities Statement of Recommended Practice;
- o make judgements and estimates that are reasonable and prudent;
- o state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- o prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Trust 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 Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

The Trustees appointed Hazlewoods Accountants to be the Independent Examiner for the purposes of these Financial Statements.

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Trustees on

21/9/2020

and signed on its behalf by:

Jacqueline M. Natt.

Jacqueline Mae Natt — Chair of Trustees

INDEPENDENT EXAMINERS' REPORT TO THE DIRECTORS OF THE TRUSTEE COMPANY OF MARAH TRUST

I report on the accounts of the Marah Trust for the year ended 31 March 2020, which are set out below.

Respective responsibilities of directors of the Trustee Company and examiner

The Directors of the Trustee Company are responsible for the preparation of the accounts. The Directors of the Trustee Company consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the Act)) and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the applicable directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the directors of the Trustee Company concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, 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.

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.


.....
Martin Howard FCA

Date: 29 Sep 2020

Hazlewoods LLP
Chartered Accountants

Statement of Financial Activities
31 March 2020

	MARAH TRUST					
	Income & Expenditure					
	As at 31 March 2020			As at 31 March 2019		
Details	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Income and Endowments from						
Charitable Activities	2,440		2,440	3,375		3,375
Donations and Legacies	69,780	7,000	76,780	61,669	2,840	64,509
Investments	92		92	72		72
	72,312	7,000	79,312	65,116	2,840	67,956
Expenditure						
Accounts & Book-keeping	2,048		2,048	2,183		2,183
Client Assistance	325		325	14		14
DBS Administration	153		153	42		42
Depreciation	168		168	209		209
Drop-in Accommodation	4,095	3,000	7,095	6,770		6,770
Drop-in Consumables	7,233	3,000	10,233	9,807		9,807
Drop-in Equipment	775	1,000	1,775	293		293
Drop-in Transport			0	64		64
Events		1,181	1,181		70	70
Fundraising Costs	420		420	2,412		2,412
Health & Safety	49		49			0
Information Technology	120		120	54		54
Insurance	562		562	543		543
Legal	13		13	13		13
Meeting Expenses			0	15		15
Office Costs	420		420	576		576
Rent	2,100		2,100	1,903		1,903
Training			0	22		22
Salaries	22,892	1,183	24,075	19,780	94	19,874
Staff Expenses	57		57	116		116
Volunteer Expenses	33		33	8		8
	41,463	9,364	50,827	44,824	164	44,988
Net Income/Expenditure	30,849	-2,364	28,485	20,292	2,676	22,968
Total Funds Brought Forward	54,519	2,676	57,195	34,227		34,227
Total Funds Carried Forward	85,368	312	85,680	54,519	2,676	57,195

Balance Sheet
31 March 2020

MARAH TRUST					
Charity No: 1115471					
Company No: 5731514					
Balance Sheet					
	As at 31 March 2020			As at 31 March 2019	
Details	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£
Fixed Assets					
Intangible Assets				0	0
Tangible Assets	871			871	839
Total Fixed Assets	871	0	0	871	839
Current Assets					
Cash at bank & in hand	85,472	312		85,784	56,382
Deferred Expenditure				0	0
Debtors	257			257	525
Total Current Assets	85,729	312	0	86,041	56,907
Creditors					
Amounts falling due in one year	1,232			1,232	551
Amounts falling due after one year				0	0
Total Current Liabilities	1,232	0	0	1,232	551
Net Current Assets/(Liabilities)	84,497	312	0	84,809	56,356
Total Net Assets or Liabilities	85,368	312	0	85,680	57,195
Funds of the Charity					
Endowment Funds				0	0
Restricted Income Funds		312		312	2,676
Unrestricted Funds	85,368			85,368	54,519
Revaluation Reserves				0	0
Fair Valuation Reserves				0	0
Total Funds	85,368	312	0	85,680	57,195

MARAH TRUST
BALANCE SHEET – CONTINUED
AT 31 MARCH 2020

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

Jacqueline R. Natt 21/9/2020

Jacqueline Natt

Date of approval

Jim Coubrough

Jim Coubrough – Trustee

Date of approval... *21/9/2020*

MARAH TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to the particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment: 20% on reducing balance.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1. VOLUNTARY INCOME	2020	2019
	£	£
Personal giving donations	25,498	21,700
Membership	4	11
Donations from organisations	5,133	2,222
Gift aid tax reclaimed	4,866	2,865
Grants	36,500	32,840
Corporate giving		-
-		
Church giving donations	4,779	4,871
Church giving regular	-	-
	<u>76,780</u>	<u>64,509</u>
2. ACTIVITIES FOR GENERATING FUNDS	2020	2019
	£	£
Fundraising Events	<u>2,440</u>	<u>3,375</u>
3. INVESTMENT INCOME	2020	2019
	£	£
Deposit Account Interest	<u>92</u>	<u>72</u>
4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES	2020	2019
	£	£
Foodbank	-	-
5. COSTS OF GENERATING VOLUNTARY INCOME	2020	2019
	£	£
Rent	2,100	1,903
Insurance	562	543
Computer consumables	120	54
Office expenses and telephone	<u>420</u>	<u>591</u>
	<u>3,202</u>	
	<u>3,091</u>	
6. CHARITABLE ACTIVITIES COSTS	2020	2019
	£	£
Charitable activities	<u>44,785</u>	<u>39,426</u>
7. GOVERNANCE COSTS	2020	2019
	£	£
Accountancy and bookkeeping	1,448	1,583
Independent Examination of Accounts	600	600
Payroll Costs	611	66

Legal fees	<u>13</u>	<u>13</u>
	<u>2,672</u>	<u>2,262</u>

8. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2020	2019
	£	£
Depreciation – owned assets	<u>168</u>	<u>209</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustee's expenses

There were no trustees' expenses paid for the year ended 31 March 2020 nor for the year ended 31 March 2019.

10. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	23,464	19,808
Payroll costs	<u>611</u>	<u>66</u>
	<u>24,075</u>	<u>19,874</u>

The average monthly number of employees during the year was as follows:

	2020	2019
Drop in manager	1	1
Drop in cook	1	1
No employees received emoluments in excess of £60,000.	-	-

11. TANGIBLE FIXED ASSETS

	Computer Equipment £
COST	
At 1 April 2019	4,112
Additions	200
At 31 March 2020	4,312
DEPRECIATION	
At 1 April 2019	3,273
Charge for year	<u>168</u>
At 31 March 2020	<u>3,441</u>
NET BOOK VALUE	
At 31 March 2020	<u>871</u>
At 31 March 2019	<u>839</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade debtors	-	93
Accrued Income	257	192
Deferred Expense	-	-
Gift Aid tax repayment	-	210
Prepayments	<u>-</u>	<u>30</u>
	<u>257</u>	<u>525</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade creditors	156	22
Social security and other taxes	105	(113)
Pensions	54	42
Wages and salaries	-	-
Accrued expenses	<u>917</u>	<u>600</u>
	<u>1,232</u>	<u>551</u>

14. MOVEMENTS IN FUNDS
Current Year (2019 to 2020)

	At 1 st April 2019 £	Net movement in funds £	At 31 st March 2020 £
Unrestricted funds			
General fund	54,519	30,849	85,368
Restricted funds			
Restricted fund	<u>2,676</u>	<u>(2,364)</u>	<u>312</u>
TOTAL FUNDS	<u>57,195</u>	<u>28,485</u>	<u>85,680</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	72,312	(41,463)	30,849
Restricted funds			
Restricted fund	<u>7,000</u>	<u>(9,364)</u>	<u>(2,364)</u>
TOTAL FUNDS	<u>79,312</u>	<u>(50,827)</u>	<u>28,485</u>

Previous Year (2018 to 2019)

	At 1 st April 2018 £	Net movement in funds £	At 31 st March 2019 £
Unrestricted funds			
General fund	34,227	20,292	54,519
Restricted funds			
Restricted fund	<u>-</u>	<u>2,676</u>	<u>2,676</u>
TOTAL FUNDS	<u>34,227</u>	<u>22,968</u>	<u>57,195</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	65,116	(44,824)	20,292
Restricted funds			
Restricted fund	<u>2,840</u>	<u>(164)</u>	<u>2,676</u>
TOTAL FUNDS	<u>67,956</u>	<u>(44,988)</u>	<u>22,968</u>

15. CASH AT BANK AND IN HAND

	2020 £	2019 £
Lloyds Treasurers' account	67,498	38,255
Lloyd's Debit Card accounts	316	189
Lloyds Deposit account	3,008	3,006
CCLA Deposit account	14,889	14,798
Cash	<u>73</u>	<u>134</u>
	<u>85,784</u>	<u>56,382</u>

APPENDIX 1: 2019 - 2020 YEAR END STATISTICS

	Drop in hours	Other	Admin	Total Volunteer Hours	MEALS Guest Visits	Guest Meals 2nd	Total Guest Meals	Total sessions in month	Total Emergency Food Packs Issued
APRIL	361.25	40.00	20.50	421.75	588	187	775	13	76
MAY	398.5	37.00	12.25	447.75	566	199	765	13	50
JUNE	344.25	36.00	16.75	397.00	556	208	764	13	57
JULY	405.50	59.00	10.00	474.50	575	235	810	14	65
AUG	329.25	41.00	18.50	388.75	560	195	755	13	63
SEPT	345.50	41.00	24.25	410.75	606	196	802	13	66
OCT	359.25	41.00	29.25	429.50	618	208	826	13	69
NOV	343.75	44.00	15.75	403.50	597	214	811	13	66
DEC	417.50	41.00	20.25	478.75	528	209	737	12	67
JAN	345.50	52.00	14.25	411.75	580	167	747	13	65
FEB	354.00	40.00	22.25	416.25	674	194	868	13	67
MARCH	274.50	36.00	19.00	329.50	526	133	659	13	75
TOTAL	4278.75	508.00	223.00	5009.75	6974	2345	9319	156	786

APPENDIX 2

The following case examples show how access to advice and support at Marah, helps improve the wellbeing of those who come to us for a food and assistance. We now provide advocacy in partnership with the P3 Housing Support service who attend our weekday Drop-ins. This advice and support often prevents people from falling into crisis.

Guest A: A long-term Marah guest, man in his 40s and drug user and mental health diagnosis. Marah assisted him to access rehab a year ago and although relapsed he is now engaging with addiction support service (CGL) and has been drug-free for months. Marah helped him with a small one-off payment towards his electricity costs after he had to pay a large unexpected bill. A very capable and independent man but he tells us that he wouldn't be where he is in his life without the support Marah has given him over the years, including food and a place to go. He is now exercising regularly, despite physical health problems and is scheduled to go to rehab again. He has put on weight and has more of an appetite due to his change in lifestyle.

Guest B: Man in his 20s, had been sofa-surfing and rough sleeping for a several months following the loss of accommodation. Has mental health diagnosis and alcohol addiction which means he has periods where his behaviour can be very chaotic. Attended Marah drop-in after long-period of absence and told the Drop-in Manager that he was desperate for help. He was very hungry and poorly clothed. P3 advice team at the Drop-in contacted the Street Homeless Outreach team who arranged to meet him at the place he usually slept rough at and also begged. Marah gave him clean clothes from our store, toiletries and a new sleeping bag. The Outreach team met with him as arranged and he was referred into supported housing.

Guest C: Long-term guest, woman in her 40s, alcohol addiction and mental health diagnosis. Council tenant who has a long-standing problem with repairs issues in her home. Told us that she felt not listened to due to her mental health. She met with the Council's housing advice worker at their monthly advice session at the Marah drop-in. The advice worker and Marah Drop-in Manager arranged to meet her at home to see how the issue could be resolved. The issue is on-going but the guest is grateful for the input and support even if not resolved as she hopes. Told us she feels listened to and cared for.

Guest D: Man in his 50s living in a B&B. Has mental health diagnosis and physical disability. Was street homeless when initially came to Marah and was helped to access B&B accommodation by Marah and P3 Street Homeless Outreach services. He was on waiting list for social housing and was helped to bid for properties by P3 advice. There were some problems regarding his priority which the Council advice worker helped resolve after she met him at the Marah Drop-in. He is now settled into his new home and Marah support and reassurance helped him cope with his anxiety during the whole process.

Guest E: Homeless man in 20s. He was sleeping rough in various locations. Marah linked him up with Rough Sleepers Outreach Team via the Drop-in. We bought him some new shoes on the day we met him as his own had fallen apart (cost shared with partner agency and a specific donation from a Marah supporter). Marah paid for his clothes to be washed at the launderette. We ordered a fast-track birth certificate for him as he had secured a job in a local kitchen but needed some ID to start work. He is now working locally in a hotel and working with Outreach to secure accommodation.