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MICAH LIVERPOOL

ANNUAL REPORT & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

Charity Registration No. 1168689

Docusign Envelope ID: 442B6D80-E3C8-888A-8318-4065B02A6418

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The Trustees present their report and financial statements for the Charitable Incorporated Organisation (CIO) for the year ended 31st December 2025.

The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and 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 published (FRS 102) (effective 1st January 2015).

OBJECTIVES AND ACTIVITIES

The objects of the CIO are to assist persons experiencing poverty or social injustice in the Liverpool City Region, in particular (but not exclusively) those from underrepresented groups including Refugees, Asylum Seekers and those from Black and Minority Ethnic backgrounds in such ways as the Trustees from time to time think fit but in particular by: -

1. Providing food and other household items through foodbanks or community markets
2. Providing advice and support to overcome financial problems and maximise their income
3. Raising public awareness of issues relating to poverty, both generally and in relation to social exclusion
4. Signposting to relevant information and advisory services.
5. The preservation and protection of good physical and mental health of individuals, families and the wider community of the area of benefit including the development of employability programmes to assist individuals to contribute productively to society.

Micah Liverpool is a social justice charity, devised by Liverpool Cathedral, Liverpool Metropolitan Cathedral of Christ the King, and St Bride's Church to relieve Liverpool residents of social injustice and poverty. Micah currently has a range of delivery mechanisms to address social justice issues, specifically, unemployment; provide affordable food to those on low income; deliver emergency food aid to those in crisis and provide beds for children and families and some other household items for those in poverty.

Micah Liverpool's core work is delivered through the following projects:

Community Markets

A Community Market is a retail outlet offering food, deemed to be surplus to requirements by supermarkets. Ambient food is sold below market prices. The Community Market is an early intervention supporting people who may be on the brink of using a foodbank. People in an identified local area pay £2.00 and choose up to 15 items from a range of ambient goods. This initiative relieves the strain on local foodbanks and offers residents the dignity of opportunity and choice. Micah Liverpool receives surplus items, that are usable but cannot be sold from the supermarket through the food recycling charity FareShare. The identified local areas in 2025 were based around St Dunstan's Church and Granby Adult Learning Centre.

Foodbanks

Micah Liverpool food bank sessions are open to any individual and/or family in need. Micah provides an emergency 3-day food parcel. A household can access this provision up to four times in a twelve-week period.

Currently Micah operates two food banks a week with key partners St Vincent de Paul and St Brides Church. Both venues are local to both cathedrals.

At both foodbanks there is an opportunity for social interaction and provision of refreshments. As well as food, some other essential household items are available to those in need.

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The Parish Church of St Vincent de Paul

Foodbank sessions operate each Tuesday 10.30am – 12.00pm.

St Vincent de Paul Parish Church supports Micah by hosting the weekly foodbank.

St Bride's Church

Foodbank sessions operate each Thursday 10.30am – 12.00pm

St Bride's is one of three churches in the Parish of St Luke in The City, which includes the community of St Michael in The City, the most centrally located church in Liverpool. A regular harvest of fresh produce is grown at St Michael's community garden at cost price.

Recruitability Programme

Micah Liverpool's Recruitability Programme offers a 10-week programme for people not in education who are long term unemployed. The programme aims to nurture individuals, build confidence and improve their skill base in readiness for work.

Micah works in partnership with 3D Training to deliver all elements of the Recruitability course. As a result, participants have the opportunity to complete a Level 2 qualification in Customer Service and Hospitality. Participants are also offered a variety of work placements (volunteer opportunities) at Liverpool Anglican Cathedral, Micah Liverpool projects, and with other local partner organisations. Placements are coordinated by Micah staff.

The key elements of the Recruitability Programme are:

Work placements: Placements include roles in retail, hospitality, catering, administration, foodbank, cleaning. Placements are either on the Anglican Cathedral site or at organisations where Micah is actively working in partnership.

Practical training and learning opportunities: Focusing on practical skills that help people search for, and secure, the right employment, Micah provides vocational courses to build confidence, strengthen participants' Curriculum Vitae (CV), hone interview skills and improve job applications.

One to one support: Micah staff support participants to create an outstanding CV and an effective response to job applications leading in due course to prepare for interview.

Micah Recruitability programme welcomes people from all backgrounds and cultures; all faiths and none. Participants must be serious about wanting employment and are required to commit to completing the course.

Bed poverty

Throughout 2025, Micah continued its partnership with National Leeds-based charity Zarach to access beds and deliver a bed poverty project. The aim continues to identify children in need of a bed through participating school referrals and to provide beds and bed bundles as appropriate to the family home.

The aim is to help ensure all children have somewhere safe and comfortable to sleep. If children don't have a comfortable bed to sleep on, they are missing the basic foundations for healthy growth and the energy to concentrate and learn.

Zarach provides:

- New bed - frame and mattress
- Age-appropriate pyjamas
- Single Duvet and cover

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- Bed sheet and pillowcases
- Age-appropriate toiletries

Public Benefit

In setting our objectives and planning our activities, the Trustees have considered the Charity Commission's guidance on public benefit:

The work of Micah Liverpool brings public benefit through all aspects of social justice work, including:

- community markets and foodbank sessions in partnership with faith and community groups
- volunteering opportunities
- supporting individuals into employment and further training through the Recruitability programme
- Micah works in partnership with churches and other charities to build symbiotic relationships and deepen community cohesion. Micah is available to provide advice and share statistical data with charities that have values in sympathy
- The bed poverty project is delivered in partnership with local schools and national charity Zarach
- Micah Liverpool is committed to being an advocate on behalf of the people who are supported by our work to reduce social injustice, food and bed poverty
- with Asylum Seekers and those establishing themselves as new residents in the UK including overcoming language and culture barriers including those relating to food.

ACHIEVEMENTS AND PERFORMANCE

2025 was a year of stability for Micah following the Strategic Review. The newly established staff team worked to diversify funding streams and support partnerships in the city whilst continuing to deliver the charity's weekly activities. In order to ensure Micah's vision for social justice, Micah began work towards developing its foodbank spaces into community hubs where individuals experiencing challenges and social injustices may access elements of the support they need. This aims to avoid crisis moments where emergency food provision is required. Micah already works with a range of partner organisations offering health, housing or legal services, either on a weekly or ad hoc basis. In line with this, Micah Liverpool established some new partnerships in 2025. One of Liverpool's universities, Liverpool John Moores University (LJMU) named Micah as one of their chosen charity partners. This has been significant in helping to develop an evidence base for some of its work as well as providing expertise from Law students at one of its foodbanks. Each food space benefitted from a staff team from the Life Rooms' Community Inclusion team as a way of enabling people to register with their GP, or access support via a care pathway. Micah's foodbanks benefit from cafe areas which help to reduce social isolation in the area. One cafe is well established, thanks to a team of church volunteers. In September 2025, Micah established a café area at its Thursday foodbank, thanks to funding from PC24. The cafe has completely changed the atmosphere at the foodbank which now offers a warm, welcoming space, with refreshments and an opportunity to build friendships and connections in the local community.

2025 has been a positive year for Micah Liverpool. We have maintained delivery of our core projects:

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- 2 weekly foodbanks
- 2 weekly community markets
- 4 Recruitability cohorts
- Zarach project

Foodbank

In 2025, over 250 emergency food parcels were distributed at Micah's foodbanks each week. A total of 6,510 visits were made by 1,802 unique households (2,150 adults and 811 children). Micah's foodbanks aim to provide "emergency food at points of crisis" and are intended to reflect Micah Liverpool's focus on social justice, through its signposting to and partnership with other specialist services to relieve Liverpool residents of poverty and by highlighting Micah Liverpool's Community Food Markets.

Community Food Markets

Micah's community food markets continued throughout 2025. Majority of the food is purchased through subscription to FareShare. The price is comparable to other community food spaces in the area who charge slightly more and offer chilled and frozen food. Throughout the year, there were 2,788 visits to Micah's community markets supporting 8,446. With the value of a food shop estimated between £12 and £15, the combined savings to Liverpool households would be over £35,000.

Recruitability

Throughout 2025, Micah Liverpool's Recruitability programme recruited 47 individuals, 37 of whom participated in the programme across four cohorts. Recruitability staff were able to support 11 participants into paid employment (30%), with a further 11% moving on to further education or apprenticeships.

Of the 37 participants, 95% completed the course and 92% achieved Level 2 qualifications in customer service and hospitality.

Wellbeing surveys were completed with all participants, these recorded the following holistic outcomes:

- 81% reported improvement in practical skills (1% increase from 2024)
- 71% reported improvement in social skills and confidence (4% decrease from 2024)
- 90% reported improvement in employability skills (6% increase from 2024)

Participants continue to receive support once the programme is complete. In addition to the job outcome and education achievements (listed above), 17% of participants continued volunteering once the programme finished and 30% of participants have reported invitations to job interviews within 6 weeks of completing the course. The Recruitabilty programme continues to evolve whilst achieving impactful outcomes in terms of jobs and education and supporting people who have multiple barriers to employment.

Thanks to funding from Torus Foundation, Micah was able to offer enrichment trips for each Recruitability cohort. This helped reduce social isolation and enable participants to access local sights that would otherwise be unaffordable.

Zarach

The partnership between Zarach and Micah Liverpool has been in existence since June 2023. The volunteer-led team is established as a reliable and responsive service for families living with child bed poverty. Referral continues to be via schools only and there has been an increase in 2025 of schools signing up.

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Zarach works across the city, taking referrals from any Liverpool schools who are registered with the charity. Bed referrals can only be made for children aged 4-18 years in full-time education.

There are now 122 Liverpool schools registered (the majority of a possible 200 Liverpool schools). Zarach Liverpool continues to develop relationships with schools, communicating through local school networks.

In 2025, 411 beds were delivered, averaging 10 beds per week in term time (39 weeks).

Achievements against objectives

Name of Activity	Metric	Performance
Foodbank	Provide emergency food parcels to those in crisis.	Achieved - 12,568 food parcels provided.
	Receive enough food through donations or food bought with donated funds	Achieved. Despite the continued rise in food costs, we continued to provide enough food to meet the need of all our participants
	Bring in financial donations to the level of the previous year	Micah Liverpool completed the year with cash in hand to go forward into 2026
Recruitability Programme	44 participants	47 participants recruited
	40% job/further education outcome	41% secured employment or moved into education
	80% qualifications achieved	92% achieved L2 qualification
Community Markets	Maintain delivery of 2 community markets per year	Achieved at both venues.
	Register 20 people per community market	Average weekly attendance = 40 per community market
	Maintain surplus food supply at community markets	Achieved. Consistent supply from Neighbourly and Fareshare.
Zarach	Increase schools registered as referrers.	School registrations increased to 122 before a new online referral system started. Schools are no longer required to register.
	Deliver 7 beds per week.	Overachieved. 10 beds delivered per week in 2025 calendar year.

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Micah Overall	Obtain funding to the Charity to provide long term stability to its operations	Micah continued to receive funds from regular donors whilst securing grant funding from a range of organisations. Work will continue to secure unrestricted funds.

Safeguarding

Micah Liverpool practises safe recruitment and is committed to ensure a safe service and environment for all.

Micah Safeguarding Handbook is a live document, which is reviewed annually and updated appropriately as necessary.

Safeguarding is a standing item on all agendas.

Throughout 2025 Micah Liverpool provided services to support children, families and vulnerable adults.

Micah Liverpool achieved the required level of DBS checks for all roles as appropriate. All staff and volunteers completed mandatory Level 1 safeguarding training.

FINANCIAL REVIEW

Total income for the period was £297,012 (2024: £533,613) of which £143,274 (2024: £200,365) related to funding for projects upon which restrictions are placed.

Total expenditure for the period was £234,378 (Restated 2024: £433,150) leaving a surplus for the year of £62,634 (restated 2024: surplus £100,463).

At 31st December 2025 the charity's reserves stood at £239,898 (Restated 2024: £177,264) of which £89,700 (2024: £12,320) represented restricted funds

RISK MANAGEMENT

The biggest risks facing Micah Liverpool for 2026 and beyond are:

- Continuing cost of living rises and welfare cuts
- The increased need for emergency food aid
- The third sector becoming a more competitive market
- Increased competition for Trusts & Foundations financial support and food donations from donors.
- An unstable international landscape which affects UK food prices.
- Climate change leading to global warming resulting in food supply issues across the world
- Staff changes: a smaller team less familiar with Micah processes, procedures and network.
- Skilled and experienced Trustees reaching the maximum length of service
- Micah has previously been assisted by generous funding from Liverpool Cathedral which ceased in 2024. This cannot continue at previous levels and there is therefore an urgent need to find long term funders who will provide stability to the operation of the charity in the longer term.

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RESERVES POLICY

It is the policy of the Charitable Incorporated Organisation to maintain unrestricted funds, which are free reserves at a level to cover six months' running costs should no further funding be received

As at the end of the financial year the unrestricted funds, totalled £150,198 (2024: £164,944) The Charitable Incorporated Organisation requires £84,242 for six months total running costs.

The trustees plans for the balance of the unrestricted reserves is the charity focussed on developing a greater level of financial sustainability whilst recognising the need for reserves to support this. Micah Liverpool plans for further operational independence in 2026 whilst continuing to work and value its founding partners. The charity therefore has larger reserves to support the implementation of operational independence following a process of due diligence. This includes funds for outsourcing of services which were previously provided by Liverpool Cathedral such as IT systems, HR support, safeguarding, payroll and TUPE staff over to Micah Liverpool.

PLANS FOR THE FUTURE

Micah Liverpool plans for further operational independence in 2026 whilst continuing to work and value its founding partners. The charity therefore has larger reserves to support the implementation of operational independence following a process of due diligence. This includes funds for outsourcing of services which were previously provided by Liverpool Cathedral such as IT systems, HR support, safeguarding, payroll and TUPE staff over to Micah Liverpool

STRUCTURE, GOVERNANCE AND MANAGEMENT

Micah Liverpool is a registered Charitable Incorporated Organisation (CIO), number 1168689 registered on 9th August 2016, under the terms of the Constitution dated 26th April 2021.

The charity trustees shall manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO. It is the duty of each charity trustee:

(a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the CIO in the way he or she decides in good faith would be most likely to further the purposes of the CIO; and
(b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:

i. any special knowledge or experience that he or she has or holds himself or herself out as having; and
ii. if he or she acts as a charity trustee of the CIO in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Eligibility for trusteeship

(a) Every charity trustee must be a natural person.
(b) No individual may be appointed as a charity trustee of the CIO:

- if he or she is under the age of 16 years; or
- if he or she would automatically cease to hold office under the provisions of clause 12 of the constitution.

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(c) No one is entitled to act as a charity trustee whether on appointment or on any re-appointment until he or she has expressly acknowledged, in whatever way the charity trustees decide, his or her acceptance of the office of charity trustee.
(d) At least one of the trustees of the CIO must be 18 years of age or over. If there is no trustee aged at least 18 years, the remaining trustees may only act to call a meeting of the charity trustees or appoint a new charity trustee.

Number of charity trustees

There will be

a) 7 Trustees nominated by the Chapter of Liverpool Cathedral one of whom will be chair
b) 1 Trustee nominated by the Dean of the Liverpool Metropolitan Cathedral
c) 1 Trustee nominated by the Parochial Church Council of St Luke's in the City Team
d) There may be a maximum of 4 additional Trustees nominated by the Trustees for the time being of the CIO being persons associated with the work of the CIO such Trustees being elected by the Trustees for the time being of the CIO

REFERENCE AND ADMINISTRATIVE DETAILS

Name	Micah Liverpool
Charity Number	1168689
Address Office	20 St. James Road Liverpool L1 7BY
Trustees	Trustees at the time of signing of the report and trustees during the period
	P Bishop S Dawes (Appointed 6th May 2026) Rev DP Halliwell (Appointed 19th January 2025) Canon WA Holroyd A James A Koopal Rev E Loudon Rev Canon A O'Brian Canon Dr J Richardson SA Richardson
Independent Examiner	Ying Huang ACCA c/o LCVS, 151 Dale Street, Liverpool, L2 2AH
Bankers	The Co-Operative Bank Plc 1 Balloon Street Manchester M4 4BE

Signed on behalf of the Trustees

J. M. R. C. 6th October 2026

Canon Dr J Richardson - Trustee **Date**

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MICAH LIVERPOOL

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages11 to 23.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 trustees 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 examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by:
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Name: **Mrs Ying Huang**

Relevant professional qualification or body: **ACCA**

Address: ***c/o LCVS 151 Dale Street, L2 2AH***

Dated: 07 October 2026

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MICAH LIVERPOOL
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds	Restated Total Funds
		2025	2025	2025	2024
Income and Endowments:		£	£	£	
Donations and Legacies	2a	140,360	-	140,360	333,248
Charitable Activities	2b	12,500	143,274	155,774	200,365
Other trading income	2c	878	-	878	-
Total income		**153,738**	**143,274**	**297,012**	**533,613**
Expenditure on:	3	168,484	65,894	234,378	433,150
Total expenditure		**168,484**	**65,894**	**234,378**	**433,150**
Net (expenditure)/income, Net movement in funds		**(14,746)**	**77,380**	**62,634**	**100,463**
Restated Total funds brought forward	9, 10	164,944	12,320	177,264	76,801
Total funds carried forward	8 - 10	**150,198**	**89,700**	**239,898**	**177,264**

The notes on pages 14 to 23 form part of these accounts.

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MICAH LIVERPOOL
BALANCE SHEET AS AT 31ST DECEMBER 2025

	Notes	31st December 2025		Restated 31st December 2024	
		£	£	£	£
Fixed assets					
Tangible fixed assets	4		15,177		14,555
Current assets					
Stock		2,566		12,320	
Debtors	6	1,263		108,000	
Cash at bank and in hand		313,670		205,376	
		317,499		325,696	
Current liabilities					
Creditors: amounts falling due within one period	7	(92,778)		(162,987)	
Net current assets			**224,721**		**162,709**
Total assets less current liabilities			**239,898**		**177,264**
Funds:					
Unrestricted funds	8, 9		150,198		164,944
Restricted funds	8, 10		89,700		12,320
			239,898		**177,264**

Approved by Trustees on 6th October 2026

J. G. Richardson

.....
Canon Dr J Richardson - Trustee

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Canon WA Holroyd - Trustee

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MICAH LIVERPOOL
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31ST DECEMBER 25

	Notes	31st December 2025		31st December 2024	
		£	£	£	
Cash flows from operating activities					
Cash generated from operations	13		112,294		(96,700)
Investing activities					
Purchase of Tangible Assets		(4,000)		(16,794)	
Net cash generated from financing activities			(4,000)		(16,794)
Net increase in cash and cash equivalents			**108,294**		**(113,494)**
Cash and cash equivalents at beginning of year			205,376		318,870
Cash and cash equivalents at end of year			**313,670**		**205,376**

Represented by:

	31st December 2025		31st December 2024	
	£	£	£	£
Cash at bank and in hand		**313,670**		**205,376**

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1. Accounting Policies

Basis of Accounting

The 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 financial statements 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 (FRS102) (SORP 2015) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) (effective 1st January 2015) and Charities Act 2011.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Going concern

At the time of approving the accounts, the Trustees have a reasonable expectation that the Charitable Incorporated Organisation has adequate reserves to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Fund accounting

Unrestricted funds are the charitable Incorporated Organisation's free reserves available for the Trustees to apply in accordance with the charitable objects.

Restricted funds are subject to specific restrictive conditions imposed by the donor. All restricted funds are accounted for as restricted income and expenditure for the purposes is charged to the fund.

Income recognition

All income is recognised once the Charitable Incorporated Organisation has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Income from charitable activities is recognised on an accrual's basis except for grants receivable, which are recognised on the date on which their unconditional payment is confirmed by the donor.

Income from investment relates to bank interest received and is recognised when the amount is certain. Income received on funds for a specific purpose is allocated to that fund were material.

Other Income relates to rental income and gains on disposal of tangible asset and is recognised when the amount is certain.

Fixed Assets

Capital expenditure is stated in the balance sheet at cost or revaluation less accumulated depreciation. Depreciation is provided to write off the cost of each asset over its expected useful life as below:

Stock

Stocks are items that will be used by the Charitable Incorporated Organisation in providing a foodbank. Stocks include donated food held for distribution to beneficiaries. Donated food is calculated at an average item price

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Expenditure recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charitable Incorporated Organisation to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accrual basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities. Support and governance costs are applied to unrestricted funds unless specifically included in the restrictions, as specified by the donor.

Expenditure on charitable activities relates to the operation of the charity comprising of direct charitable expenditure to meet the objectives of the Charitable Incorporated Organisation.

Support and governance costs relate to the management and operation of the organisation and also compliance with constitutional and statutory requirements in producing the annual report. These are dealt with in the Statement of Financial Activities when payment has been approved by the charity.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one period are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one period are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

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Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.
The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

All expenditure is accounted for on an accrual basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the Statement of Financial Activities. Support and governance costs are applied to unrestricted funds unless specifically included in the restrictions, as specified by the donor.

Cost of charitable activities relates to the operation of the charity comprising of direct charitable expenditure to meet the objectives of the charity. Support and governance costs relate to the management and operation of the organisation and also compliance with constitutional and statutory requirements in producing the annual report. These are dealt with in the Statement of Financial Activities when payment has been approved by the charity

Taxation

Income and gains are exempt from taxation as they are received and applied for charitable purposes only. The Charitable Incorporated Organisation benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The Charitable Incorporated Organisation is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2. Income and endowments from:

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Restated Total Funds 2024
a. Donations and Legacies	£	£	£	£
Donations	138,496	-	138,496	333,248
Gift Aid	1,864	-	1,864	-
	140,360	**-**	**140,360**	**333,248**

Donations and legacies income for year end 2024 related wholly to unrestricted fund.

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b. Charitable activities	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Citizen Advice Household Support Fund	-	96,353	96,353	200,365
Contract income	12,500	-	12,500	-
Feeding Liverpool Winter Boost	-	5,229	5,229	-
Headley Trust	-	20,000	20,000	-
Health 24	-	12,364	12,364	-
Household Support Fund	-	3,128	3,128	-
John Moores Foundation	-	2,500	2,500	-
Local Neighbourhood Fund	-	200	200	-
Medicash	-	3,000	3,000	-
Torus Foundation Community Investment Fund	-	500	500	-
	12,500	**143,274**	**155,774**	**200,365**

Income from donations for year end 2024 comprised £nil for unrestricted funds and £200,365 related to restricted funds.

c. Other trading income	£	£	£	£
Fundraising	**878**	-	**878**	-

3. Expenditure on Charitable activities

	Direct Charitable Expenditure £	Support & Governance Costs £	Total 2025 £	Restated Total 2024 £
To assist persons experiencing poverty or social injustice in the Liverpool City Region, those from underrepresented groups	203,148	31,230	**234,378**	**433,150**

a. analysed as follows:

Direct charitable expenditure:	2025 £	2024 £
Seconded staff salary costs	130,931	123,396
Interim CEO	11,000	-
Staff expenses	1,099	-
Travel expenses	824	-
Foodbank	58,725	270,994
Trips and events	434	-
Café	135	-
	203,148	**394,390**

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Support & governance costs:	£	£
Recruitment	70	-
Utilities	2,523	-
Donation	1,500	-
Stationery, printing and postage	1,067	-
Professional fees	3,420	-
Insurance	181	-
Subscriptions	991	-
Telephone and mobile	2,058	-
Repairs	932	-
Motor expenses	3,529	-
Cleaning	19	-
Refreshments	1,150	-
Volunteer expenses	300	-
Rent	5,625	-
Council tax	1,694	-
Bank charges	166	-
Sundry	-	36,521
Accountancy	2,627	-
Depreciation	3,378	2,239
	31,230	**38,760**
Total expenditure on charitable activities	**234,378**	**433,150**

£65,894 (2024: £199,245) of the above expenditure is restricted expenditure.

b. **Staff Costs - Seconded**

	2025	**2024**
	£	**£**
Seconded Gross wages and salaries	**130,931**	**123,396**

c. Particulars of employees:

The average number of employees during the year 3.5 (2024: 3) and calculated on the basis of full-time equivalents, was as follows:

	2025	**2024**
Employees	**3.5**	**3**

No employee earned £60,000 per annum or more during the year end 2025 (2024: Nil)

The Trustees are not remunerated for their services and are not included in the above number of employees.

No Out-of-pocket expenses were reimbursed during the year end (2024: Nil).

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4. Tangible fixed assets

	Motor Vehicle	Restated Total
	£	£
Cost		
Restated Brought forward at 1st January 2025	16,794	16,794
Additions during the year	4,000	4,000
Balance at 31st December 2025	**20,794**	**20,794**
Accumulated Depreciation		
Restated Brought forward at 1st January 2025	2,239	2,239
Charge for the year	3,378	3,378
Balance at 31st December 2025	**5,617**	**5,617**
Net Book Value at 31st December 2025	**15,177**	**15,177**
Net Book Value at 31st December 2024	14,555	14,555

5. Stock

	2025	2024
	£	£
Stock	**2,566**	**12,320**

6. Debtors

	2025	2024
	£	£
Prepayments	1,263	-
Other Debtors	-	108,000
	1,263	**108,000**

7. Creditors: amounts falling due within one year

	2025	2024
	£	£
Creditors	91,111	160,188
Accruals	1,667	-
Other creditors	-	2,799
	92,778	**162,987**

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8. Analysis of Net Assets between Funds

2025	Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	£	£	£
General	15,177	135,021	150,198
Restricted Funds			
Citizen Advice Household Support Fund	-	72,881	72,881
Feeding Liverpool Winter Boost	-	5,206	5,206
Health 24	-	9,315	9,315
John Moores Foundation	-	2,080	2,080
Medicash	-	130	130
Torus Foundation Community Investment Fund	-	88	88
	-	89,700	89,700
Totals	**15,177**	**224,721**	**239,898**

Restated 2024	Restated Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	£	£	£
General	14,555	150,389	164,944
Restricted Funds			
Citizen Advice Household Support Fund	-	12,320	12,320
Totals	**14,555**	**162,709**	**177,264**

9. Unrestricted Funds

2025	Restated Reserves at Beginning of year	Movement in the year: Income	Movement in the year: Expenditure	Reserves at End of year
	£	£	£	£
General Fund	**164,944**	**153,738**	**(168,484)**	**150,198**

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Restated 2024	Reserves at Beginning of year £	Movement in the year: Income £	Movement in the year: Restated Expenditure £	Restated Reserves at End of year £
General Fund	65,601	333,248	(233,905)	164,944

General Fund - This fund is used to finance the charity's general activities and core costs outlined in the Trustees' Report.

10. Restricted Funds

2025	Reserves at Beginning of year £	Movements in the Period: Income £	Movements in the Period: Expenditure £	Reserves at end of year £
Citizen Advice Household Support Fund	12,320	96,353	(35,792)	72,881
Feeding Liverpool Winter Boost	-	5,229	(23)	5,206
Headley Trust	-	20,000	(20,000)	-
Health 24	-	12,364	(3,049)	9,315
Household Support Fund	-	3,128	(3,128)	-
John Moores Foundation	-	2,500	(420)	2,080
Local Neighbourhood Fund	-	200	(200)	-
Medicash	-	3,000	(2,870)	130
Torus Foundation Community Investment Fund	-	500	(412)	88
	12,320	142,274	(65,894)	89,700

2024	Reserves at Beginning of year £	Movements in the Period: Income £	Movements in the Period: Expenditure £	Reserves at end of year £
Citizen Advice Household Support Fund	11,200	200,365	(199,245)	12,320

These are monies given to the Charity to be spent at the discretion of the Board of Trustees for specific charitable purposes, as follows:

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Citizens Advice Household Support Fund - to purchase edible food items for Micah's Foodbanks and Community Markets. This fund sought to support charities and organisations operating food spaces that tackled food poverty/food insecurity.

Feeding Liverpool Winter Boost - provided additional support for foodbanks to purchase fresh fruit and vegetables and other nutritious foods during the winter months. The funding aims to bolster emergency food parcels during the darker and colder months of the year to ensure greater access to important nutrients for people who might otherwise struggle to access these.

Headley Trust - to continue its work in providing food and other essential items to the local communities that the charity supports.

Health 24 - provided funding for Micah to establish and sustain a Welcome and Sanctuary Cafe at its foodbank at St. Bride's. The cafe has enabled the foodbank to become more of a community space that fosters conversations between people in a friendly and welcoming environment.

Household Support Fund - to purchase edible food items for Micah's Foodbanks and Community Markets. This fund sought to support charities and organisations operating food spaces that tackled food poverty/food insecurity.

John Moores Foundation - to increase access and accessibility on Micah's Recruitability programme. This included funding places on the Recruitability programme for people who would otherwise be unable to access a funded place on the course and also the purchasing of tablets for Recruitability participants to use during sessions.

Local Neighbourhood Fund - to support the purchasing of food for emergency food parcels distributed at Micah's foodbank at St. Vincent's Church.

Medicash - to purchase food for emergency parcels distributed via Micah's foodbanks at St. Bride's and St. Vincent's churches.

Torus Foundation Community Investment Fund - to cover the cost of day trips for participants across 4 cohorts of Micah's Recruitability programme. The aim of the day trips was to provide Recruitability participants with new experiences across the city while also fostering a friendly environment across the Recruitability community.

11. Operating Lease Commitments

There were no financial commitments falling due as at 31st December 2025 (2024: Nil).

12. Related Party Transactions

There were no related party transactions during the year ended 31st December 2025 (2024: none)

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13. Cash generated from operations

	2025	2024
	£	£
Surplus for the year	62,634	100,463
Adjustments for:		
Depreciation	3,378	2,239
Movements in working capital:		
(Increase)/decrease in stock	9,754	(1,121)
(Increase)/decrease in debtors	106,737	(108,000)
Increase/(decrease) in creditors	(70,209)	(90,281)
Cash (used)/generated from operations	**112,294**	**(96,700)**

14. Prior year adjustment

Prior year figures have been restated to reflect the acquisition of motor vehicle costs and depreciation, moving sundry payment from expenditure, and adding creditors for balance of the van costs to the balance sheet.

a) Statement of financial activities for the year ended 31st December 2025

	£
Reported net movement in funds	88,707
Sundry payments removed from charitable activities	13,995
Depreciation of motor vehicle	(2,239)
Restated net movement in funds	**100,463**

b) Balance Sheet as at 31st December 2025

	£
Reported total funds	165,508
Fixed asset motor vehicle costs	16,794
Fixed asset motor vehicle depreciation	(2,239)
Creditors	(2,799)
Restated total funds	**177,264**

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MICAH LIVERPOOL

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	2025	Restated 2024
INCOME	£	£
Grant income	143,274	200,365
Donations	138,496	333,248
Gift aid	1,864	-
Fundraising	878	-
Contract income	12,500	-
Total Income	297,012	533,613
EXPENDITURE		
Charitable activities		
Seconded staff salary costs	130,931	123,396
Interim CEO	11,000	-
Recruitment	70	-
Staff expenses	1,099	-
Travel expenses	824	
Foodbank	58,725	270,994
Trips and events	434	-
Café	135	-
Utilities	2,523	-
Donation	1,500	-
Stationery, Printing and postage	1,067	-
Professional fees	3,420	-
Insurance	181	-
Subscriptions	991	-
Telephone and mobile	2,058	-
Repairs	932	-
Motor expenses	3,529	-
Cleaning	19	-
Refreshments	1,150	-
Volunteer expenses	300	-
Rent	5,625	-
Council tax	1,694	-
Bank charges	166	-
Sundry	-	36,521
Accountancy	2,627	-
Depreciation	3,378	2,239
Total expenditure on charitable activities	234,378	433,150
Net income for the year	**62,634**	**100,463**

(This page does not form part of the statutory financial statements)