HOPE central

BRINGING HOPE, RELIEVING POVERTY

Annual Report
and
Financial Statements

For the Year ended 31 December 2025

Charity Number 1183290

HOPE CENTRAL
Annual Report and Financial Statements
For the Year Ended 31 December 2025

Contents **Pages**

Trustees' Annual Report	2 to 13
Independent Examiner's Report to the Trustees	14
Statement of Financial Activities	15
Balance Sheet	16
Notes to the Financial Statements	17 to 23

HOPE CENTRAL
Trustees' Annual Report
For the Year Ended 31 December 2025

Reference and Administrative Details

Registered Charity Name	Hope Central
Charity Registration Number	1183290
Registered and Principal Office	St Chad's Parish Church Wilmslow Road Handforth WILMSLOW Cheshire SK9 3ES

The Trustees

The trustees who served throughout the year were as follows:

Mr Chris Murr
Rev Steve Burmester
Mr Ian Robertson
Mr David Allen
Mr Chris Ainsworth

Rev Steve Burmester served until 29th April 2025

Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill WEST MALLING Kent ME19 4

The trustees are pleased to present their report and the financial statements of Hope Central for the year ended 31 December 2025.

Structure, Governance and Management

Governing Document

Hope Central is a charitable incorporated organisation (CIO) formed under a foundation constitution dated 5th March 2019 and registered with the Charity Commission in England & Wales on 7th May 2019.

Management structure

We employ a team of 11 staff who are supported by 120 volunteers, and our Managing Director (MD) is responsible for the day to day running of the charity. The realignment of our management structure which we initiated the previous year proved effective during 2025, but due to the expansion of our services we did need to employ additional personnel and increase the working hours of some of our staff team. We opened a Handforth based YOUR LOCAL PANTRY (YLP) Pantry franchise in March and recruited a part-time Head of Community Food Provision (reporting to our MD) to oversee the operation of all our community food provision services which includes the emergency food banks in Handforth and Knutsford, and the new Handforth based Pantry service. We also ended the year with 2 part-time Debt Coaches reporting to our Director of Community Partnerships (DOCP), one of whom was promoted to Debt Centre Manager with a start date 5th January 2026. Each of the services we offer has a Service Manager who leads a team of staff and/or volunteers; these are the Community Food Provision services, the Debt Counselling service, the Job club, the Displaced Persons support service, the Drop-in Hope Centres and the Life Skills course. Additionally, we offer a Money Course which is led by a volunteer. The MD and the (DOCP) each submit a report to the board of trustees on a quarterly basis which focuses on our achievements and progress against the agreed goals in our annual plan. The MD also leads monthly meetings with her management team and monthly prayer meetings. The Chairman holds quarterly trustee meetings which throughout the year have also included the MD, the DOCP and the Treasurer who prepares quarterly management accounts and management information reports for the trustee meetings. During 2025 we held trustee meetings on 20th January and 29thApril, 18th August 21st October and 3rd December.

The strength of the structure outlined above was tested towards the end of the year when our MD needed to embark on long term sickness absence from 19th November 2025 with an expected return to work 6/7 months later. During this interim period our DOCP stepped up to an Interim MD role and has done a stellar job for us.

Recruitment and Appointment of trustees

We had a board of 5 trustees up to the end of our second trustee meeting on 29th April when Reverend Steve Burmester retired from the board (see above). Steve was one of the 3 original trustees that launched Hope Central and he was presented with a framed memento in recognition and gratitude for his 6 years of service as a much valued and inspirational trustee, whose wisdom has helped to direct us at pivotal moments in our development. We were unable to find an immediate replacement, and this was noted in our Risk Register as a code red issue. However, towards the end of the year we were delighted that our new treasurer who had joined us in June, agreed to join the board, and this appointment was subsequently fulfilled and registered at the beginning of March 2026. At the end of the year the board comprised of 1 retiree with logistics management experience, 1 retiree with commercial management experience, 1 retiree with operations management experience and 1 retiree with HR qualifications (Chartered Fellow of the Chartered Institute of Personnel and Development) and HR management experience gained at a Global FTSE 100 company. An ongoing goal is to "Create a culture which helps achieve the organisation's charitable purposes". In this

context the trustees recognise the importance of recruiting staff and appointing trustees who have a variety of knowledge, experience and skills. Referencing our Plan for 2025, we continue to be committed to "creating a culture which is open and accountable" and therefore nominations for election of trustees are made on merit and against objective criteria that embrace the benefits of diversity. Objective criteria could mean that a specific need for expertise had been identified by the trustees and this may include professional and corporate expertise such as accountancy, legal, digital marketing, human resources, public relations, information technology, and general management experience. The trustees are mindful of Hope Central's Equality and Diversity policy when recruiting staff and appointing trustees. New trustees receive an induction which fulfils the Charity Commission requirements and includes an explanation of the 6 goals in the Hope Central Plan for the current year, and introduction to our staff team and our key volunteers.

Objectives and Activities

The objects clause in our constitution is "The prevention and relief of poverty in East Cheshire by providing items and services to individuals in need and/or partnering with other charities and organisations that have the same or similar objectives. Also, to advance the Christian faith for the benefit of the public in accordance with the statement of belief appearing in our constitution schedule which is the Nicene Creed".

These objects form the basis of our Strategic Plan which we review annually. The Plan for 2025 maintained the 6 Goals of previous years which are as follows:

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East
Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East
Goal 3 To advance the Christian Faith in our community
Goal 4 To ensure that our organisational purpose is sustainable
Goal 5 To create a culture which is open and accountable and helps to achieve our charitable purposes
Goal 6 To create a management structure that helps to achieve our charitable purposes

The Goals were supported by specific priorities which were activities that we planned to fulfil during the year. Goal 1 includes activities that relate to our food bank operations, our Hope Centres and our Displaced Peoples Goal 2 includes activities that relate to the support services and courses that we offer in partnership with Christians Against Poverty (CAP) such as the Debt Counselling service, the Money Course, the Job Club and the Life Skills course. Goal 3 includes activities that relate to sharing our Christian Faith such as presenting the Alpha Course throughout the year, offering prayer support to our service users and organising evangelistic events.

The remaining Goals 4,5,6 are not derived from our objects clause, but they provide the infrastructure we need to fulfil our objectives. As an example, under Goal 4 the Managing Director's quarterly report "will focus on the agreed priorities and the progress being made on achieving the specific priorities". Similarly, under Goal 6 we commit to "maintain and grow a database of supporters to enable Hope Central to pursue a multi-channel approach when communicating it's values, purposes, and achievements". We have a part-time Marketing Communications Manager with the responsibility for fulfilling this commitment, developing our profile on social media, and keeping our website up to date and relevant. By the end of 2025 we had 939 Facebook and 125 Instagram followers. Our quarterly newsletter has 295 subscribed individuals, and 120 subscribed referral agencies.

In advance of our planning & budgetary meetings for 2025 we were mindful that our planning the previous year was significantly informed by a Word from the Lord that we received back in 2023;

"Enlarge the place of your tent,
Stretch your tent curtains wide,
Do not hold back:
Lengthen your cords,
Strengthen your stakes".

Isaiah 54 v 2

This Word brought to us by our MD greatly encouraged us and influenced our thinking and our planning for 2024 and similarly encouraged and influenced our planning when the trustees met in January to agree the Plan and the Budget for 2025.

Economic environment

The inflation rate was relatively stable in 2025 entering the year at 3% (January CPI) and ending the year at 3.4% (December CPI) albeit above the government target of 2.5%. However, there was a significant rise in food and non-alcoholic beverage prices during the year which peaked in the autumn at 4.9%. Furthermore, the continuing volatility of energy prices post 2022 continued to impact consumer confidence. Successive governments have failed to address the legacy of real terms cuts to welfare during the last 15 years, and this continues to impact household budgets. This is illustrated nationally by the work of the Trussell Trust which handed out 41,000 emergency food parcels in 2009/2010 and 15 years later in 2024/2025 the figure has increased to 2.9 million. The continuing level of demand for our community food provision services and our debt counselling service served as a constant reminder that the "cost of living crisis" continues to be an ongoing challenge for our clients.

A year after the Labour Party had been voted into government with a convincing majority, their approval ratings towards the end of 2025 dropped to an historic low as voters expressed their deep frustration over government handling of the cost of living, taxation and the availability & quality of public services. Having inherited a very challenging fiscal situation from the previous government, persistent low economic growth and productivity limited their fiscal options. The Autumn 2025 budget introduced burdensome tax rises on businesses and budgetary restraints on public services which were already being challenged by surging demand. The Labour Party had come into power committed to adhere to 2 fiscal rules; one requiring day to day spending to be met by revenues, and another requiring debt to be falling compared to GDP by 2029/30. The negative public response to the Labour Party's first budget demonstrated how difficult it would be to keep to these fiscal rules at a time of low economic growth.

Achievements and Performance

Hope Central is so much more than an emergency food bank. We recognise that the causes of poverty are complex and multi-layered, and that we need to offer a range of support services that can attempt to address the root causes of poverty, restore dignity and give people the opportunity to overcome their current circumstances. We have given below a review of our achievements and measurement of our performance. We set ourselves an ambitious Plan for 2025, which enabled us to meet the anticipated increase in demand for our services and justified the opening of our Pantry service in March.

Goal 1 The relief of poverty in providing items and services to individuals in need in Cheshire East

Community Food Provision

We distribute emergency food parcels based on referrals that we receive from a range of local agencies. These include local authority emergency assistance, social services, the NHS, housing associations, children's centres, the probation service, mental health teams, GPs, churches and Cheshire Police. There has been exponential year on year growth in demand for our emergency community food provision service since COVID, but there has been a slight reduction in overall year on year demand during 2025. To reduce reliance on our emergency foodbank in Handforth, we launched a YOUR LOCAL PANTRY (YLP) franchise in March based on a membership system with a £6 charge for one shop per week. This offers our clients the dignity of choice and paying for their groceries. Additionally, at the same venue we have created a hub where our other support services can be promoted by our staff and volunteers, and our clients can have a hot drink and a biscuit and make their shop a social occasion. We are delighted that a team from the Macclesfield Citizen's Advice Bureau are on site to take questions and offer advice every other week.

We have succeeded in moving many of our Handforth food bank clients over to the Pantry membership scheme and this has resulted in a significant reduction in referrals to the Handforth emergency food bank. In contrast the Knutsford food bank which doesn't have a YLP Pantry on site, registered a 10% increase in emergency referrals. We view our emergency food banks as a gateway for our clients to access our other support services and helping them to become less dependent on emergency food provision.

Our Knutsford and Handforth emergency food banks received a total of 3,037 referrals for food parcels which supported 1,233 different (unique) people, of which 39% were children. Each food parcel contained emergency food support for 3 days which is 9 meals per person, and this equates to 57,500 meals for the full year. The above number of meals includes clients that need long term support, so they are a measurement of volume rather than unique people.

In addition to the 57,500 emergency food bank meals, the Pantry service completed 642 shops which equates to 6,246 meals and a 2.7% year on year total reduction in meals provided by our Community Food Provision service. In advance of opening the Pantry we purchased an additional commercial fridge, and we have relied heavily on this new purchase and our existing commercial fridge and commercial freezer capacity to deliver this level of community food provision.

During 2025 we continued with the development of our online referral form which has been designed to improve efficiency of the referral process. An online referral form can now be sent to referral agencies via a link, with notice that only submissions that populate all "required" fields will complete the online transaction. This has reduced administration and has enabled us to manage the "required" and "optional" fields to the point that we are able to signpost to our other support services. Specifically, a response is required as to whether a client needs further support, and the referral form cannot be completed without a response to this question. This has resulted in an increase in demand from our Debt Centre clients for our other support services.

Our food banks are registered on the "Bank the Food" App which gives food donors sight of our current food bank needs. We are heavily reliant on our volunteers to control our food stock and pack the food parcels, and our volunteer drivers who fulfil the food parcel delivery schedules for us. Similarly, we have enjoyed strong supportive relationships with local churches, which have helped to coordinate supermarket pick-ups and deliveries to our food banks, as well as coordinate weekly food donations from their congregations.

We are grateful too for the support that we have received from local churches, schools and scouting & guiding groups at Harvest festival and at Christmas. Our Christmas food parcel initiative supported 293 people and provided 120 food parcels to people referred to us by 21 different referral agencies. When we deliver food

parcels, we try to initiate conversation with our clients and assess whether they might benefit from any of our other support services.

After being supported by our food bank a recipient wrote a thank you note "I can't begin to thank you for all the help and support over the past 3/4 months. The food hampers have been a life saver"

Another recipient wrote "I just wanted to express my gratitude to you and your team. The food parcels that have been delivered right to my door have been incredible to me and my 2 children. I feel very blessed to receive this help, and it's nice to know that there are such kind people out there, from those donating all this wonderful food to the lovely people delivering it so kindly to my door always with a warm smile. Much love to you all"

A local mental health charity wrote to us about a mutual client "As part of the support around them, they attended Hope Central and accessed the food bank services. They have since spoken very openly about how much that support meant. They described feeling a real weight lifted after visiting Hope Central, and expressed genuine gratitude for the kindness and dignity, and practical help they received. At a time when things felt overwhelming, your service helped them feel supported and less alone"

One Pantry member has said to us "This is a lifeline for me, and I don't know what I would do without it. I now plan meals in advance, use my freezer and can easily stretch food to last 2 weeks"

Another Pantry member has commentated "All I can say is it's been an absolute life saver. I look forward to Tuesdays now, picking my shopping, having a chat, a hot drink and a biscuit or two"

Partnership with Food Suppliers

Our close relationship with local supermarkets means we are now receiving more of their surplus food, which has reduced the cost of our community food provision service, and has enabled us to offer fresh fruit and vegetables alongside ambient groceries. We enjoy strong supportive relationships with Waitrose, Booths, Aldi, Sainsbury's, Tesco, Lidl and Vestey Foods and we are very grateful for this support. We also work closely with FARE SHARE, Manchester and pick up twice weekly consignments of food surplus for our Handforth emergency food bank and Pantry service. We also receive support from Wilmslow Community Market Garden which has enabled us to add locally grown seasonal fruit and vegetables to our food parcels.

The Hope Centres (Drop-in centres)

We continue to provide weekly drop-in centres at Knutsford, Handforth, Lacey Green (Wilmslow) and COLSHAW (Wilmslow) where attendees can enjoy the benefits of participating in community. This includes IT support, crafts, board games, a lunch, signposting to our other services and an uplifting faith-based word of hope which is presented as "Thought for the day". Supportive relationships within the Hope Centres help to reduce feelings of isolation, and as staff and volunteers get to know attendees, they can direct them to other services. We have had examples of people attending a Hope Centre drop-in, then registering for the various Christians Against Poverty (CAP) support services that we offer. They include our Debt Counselling service, the Money Course, the Job Club, and the Life Skills course.

It's a privilege to partner with a national organisation such as CAP which advocates for people living in poverty and is regularly invited to attend Department of Work & Pensions meetings in Westminster to present their reports on the scale of national debt and poverty and be a voice to the government for our sector. The Christians Against Poverty Client Report 2025 titled "No time to lose: we urgently need to face the impact of UK poverty" highlights severe isolation, mental health crises, and extreme destitution among people facing debt in the UK. Financial pressure can make it more difficult to join in with social activities, and a key finding from CAP research in 2025 is that 85% of people they helped feel isolated due to their debt.

At Knutsford we have seen an increase in people attending our drop – in centre which has averaged 19 per week. We have seen an average of 31 attendees per week at Handforth, 21 attendees per week at COLSHAW, and 12 attendees per week at Lacey Green. In summary an average of 83 attendees every week.

Our Hope Centre at Lacey Green is adjacent to playing fields, and a good-sized car park. We made use of these advantages and organised another "Fun Day" in June to promote our Hope Centre service in the hope that more local people will attend our Lacey Green Hope Centre. All households in the community were leafleted, we advertised the day on social media, and we were delighted that 160 people including children came to enjoy the fun!

A person coming for the first time expressed their appreciation "When I first came to the Hope Centre, I felt human for the first - time and you and your colleagues were incredibly warm, kind and caring people"

People attending the Hope Centres have been very positive with their feedback and one of our regular attendees wrote with the following comment: "I enjoy coming to the Hope Centre in Handforth because of the friendship, help and respect that I receive."

Work with Displaced people

During 2025 there were no local hotels accommodating displaced people. However, there remained a core group of Hong Kongers who had developed their own community around the English Conversation Classes and continued to meet on Wednesday afternoons and Thursday mornings. Additionally, we continued to provide English Classes to displaced people housed in our local area. They are predominantly from the war zones of Sudan, Eritrea and the Ukraine and from countries such as Iran with repressive regimes. Most of them are housed on the COLSHAW Farm estate so we set up weekly English Classes on Friday at the same venue as our COLSHAW Drop – in Centre. Most of them are keen to learn English as quickly as possible and so attend our Wednesday and Thursday classes in Handforth as well. The displaced young men that engage with us are keen to secure refugee status, join the workforce and be economically active. An average of 23 people attended our English Classes every week. We recognise the difficulty some of them face when they are awarded refugee status, and we make ourselves available to advocate for them when communicating with the local Job Centre and Cheshire East Housing.

We partner with The Good Things Foundation to offer SIM cards to displaced people so they can communicate and access the internet. The SIM cards are preloaded with unlimited minutes and 25 – 40 GB data for 6 months.

Goal 2 The prevention of poverty by providing services to individuals in need in Cheshire East

With our CAP partnership we have achieved the following results:

Debt Counselling

In 2025 Christians Against Poverty (CAP) and their partners supported 4,165 client households with debt counselling, and 2,008 individuals reached debt free status through the program. The above CAP data is derived from their afore mentioned NO TIME TO LOSE report, and our Debt Counselling service is included in this data with 67 client households supported, and 13 clients achieving freedom from debt. Additionally, we were pleased that 18 of our debt centre clients completed the CAP Money course. An emerging trend during the last few years has been that many cases we have opened are more complex and require more time to process. This resulted in us recruiting 2 part-time Debt Coaches during the year to help manage the workload. This has enabled us to respond more quickly to referrals and help more people to manage their debt. Towards the end of the year, we were able to promote one of our Debt Coaches to Debt Centre Manager. Overall, we

opened 67 cases in 2025 and were able to close 39 cases by the end of the year. Since opening in 2021 our debt counselling service has helped clients clear £521,093 worth of debt.

In addition to this we were approached by CAP to set up a satellite debt centre in Macclesfield in partnership with a local church to help them develop their own CAP Debt Counselling service.

Our Debt Counselling service is free and is supported by a team of volunteer "Befrienders" mainly from the founding churches who offer practical help and ongoing support until freedom from debt is achieved. This includes time taken to just talk and befriend and to offer practical help. As a faith charity we also offer prayer to our clients, and we have been encouraged that most are happy to receive prayer when offered. There is no obligation to accept, and our Debt Counselling service is available to people of any faith and no faith. We are finding that the average time required to get our clients through the Debt Counselling process is about one year. During and after completion of the process we signpost to our other services, and we encourage all our debt centre clients to attend the CAP Money Course. Some have enrolled in our CAP Job Club and Life Skills courses and have attended our Hope Centres. CAP's NO TIME TO LOSE report cites low income and mental health problems as the 2 major causes of debt in the UK. Being in debt is both a cause and consequence of ill health, and anxiety about debt can lead to mental health problems, feelings of hopelessness and depression. Nearly half of all CAP's clients have attempted or considered suicide as a way out of debt before seeking help. At Hope Central we also see at first hand the devastating impact that debt can have on people's lives, but we also get to offer them hope and share the joy when they achieve freedom from debt. It is so encouraging to hear positive feedback from people that have used our debt counselling service and listen to them talk about their release from the burden of debt, and their plans moving forward. The following quote from CAP's NO TIME TO LOSE report describes what it meant to one of their clients to get free from debt.

"Coming out of debt and becoming debt free is probably one of the biggest things anybody could ever have relief from. Going through that experience and realising that there are good people out there that love you for you, and not what you can give them: it's a light at the end of the tunnel and this may sound dramatic, but it saved my life".

One of our client's wrote "Thank you so much for all your help. CAP has changed our lives, and you are an angel"

We are grateful for the support of the generous Acts 435 donors. It's a charity that links the needs of people that are living through financial hardship to those who can donate. This has enabled us to purchase cookers, washing machines, beds, furniture etc for our debt centre clients. In 2025 we have been able to secure 8 items totalling £1,155 for people in desperate need of white goods and furniture. It's mainly our debt centre clients that have benefitted from this service.

Money Course

We presented the CAP Money Course to a total of 18 people (5 courses) during 2025. It's a free course designed to help people gain control of their finances by teaching budgeting skills. Trained CAP Money Coaches give guidance throughout the course to help participants learn how to budget, save and prevent getting into debt. It uses a combination of videos, sharing experiences and discussion options. The course has proved successful in providing people with greater confidence to manage their finances and help avoid getting into debt, while learning to save and spend well. The course is ideal for small groups which promotes participation, and we have been encouraged by the complimentary feedback that we have received.

"I am deeply grateful to the Money Course team for their dedication and for offering such an impactful program. I believe this course can be a game changer for anyone – regardless of their financial background or stage in life"

"A brilliant course which I will definitely recommend to friends and family"

No personal financial information is shared during the sessions.

Life Skills

We presented 3 Life Skills courses, and a total of 15 people attended at least one session, with a total of 11 people completing the course. Th course runs for 8 weeks and explores how practical skills can help to make money go further e.g. how to eat well on a budget. It is also a great opportunity to meet new people in a relaxed and friendly environment. Attendees have commented that they hadn't previously cooked from scratch before and now felt this was something they could do to make their budgets go further. Our local partner, Transition Wilmslow has funded the gift of an Air Fryer this year for every attendee that completed the course.

Job Club

Our Job Club Manager presented 3 Steps to Employment courses to 29 clients who completed the course. We accept referrals from outside agencies, and we have worked closely with the local Job Centre Plus, Social Prescribers and Work Well during the year. Our Job Club Manager was invited to present a CAP Steps to Employment training session to the Macclesfield based Job Centre Plus Work Coaches team, which was well received. They have subsequently referred some of their long -term unemployed clients to us. In addition to the course work we offer one to ones for clients seeking employment, and to date we have had a 77% success with our clients moving on into paid employment, voluntary work or further education. One person has started a business. Establishing links with local employers and charities is fundamental to the success of our Job Club, and this work is ongoing. We are grateful for these partnerships, and our close working relationship with Job Centre Plus and Springboard. Towards the end of the year a local law firm agreed to sponsor one of our Steps to Employment courses in 2026.

We have received positive feedback too "I did apply some of your suggestions and recommendations during the interview process and, well I got the job and perhaps I mightn't have so a big thank you"

Goal 3 To advance the Christian Faith

Prayer is so important to all we do at Hope Central, and the benefits of corporate prayer are huge. We have monthly prayer meetings, offer prayer to attendees at the Hope Centres when appropriate, have a prayer WhatsApp group, and prayer boxes at the Hope Centres. The THOUGHT FOR THE DAY at the Hope Centres contains a Christian message and all our service users know they can talk to staff further about their beliefs and ask for prayer. We have had prayer requests across all the Hope Centres in 2025, and it is a privilege that our clients feel confident and comfortable enough to ask for prayer and to pray with them.

We have completed 3 Alpha Courses which were attended by 13 people in total, some of whom have joined local churches.

One student who completed the course described it as "removing an old jacket and replacing it with a new jacket"

We have worked alongside "Bitesize Church" which is run by Bramhall Methodist Church. They have begun to hold "Bitesize" sessions of exploring the Christian Faith. The venue is our COLSHAW Hope Centre, and 3 Hope Centre attendees have joined the sessions. We held 2 evangelistic events which attracted 16 attendees at each event. The attendees were a mix of volunteers, local people and some of our service users.

Acknowledgements

We are very grateful for our wonderful supporters, volunteers and staff who have enabled us to meet the increasing demand for our services. Your commitment and constant willingness to go the extra mile has been an inspiration to us. The trustees would like to acknowledge and thank the prayer warriors out there who have faithfully interceded for us during another busy year, and those of you who have supported Hope Central with grants, gifts, donations, monthly giving, and time given throughout the year:

Grants
East Cheshire Cost of Living Fund
Cheshire Community Fund
Aviva Crowdfunder Community Fund
Post Code Community Fund
The Florence Foundation
The Dowager Countess Eleanor Peel trust
Knutsford Town Council
Handforth Town Council
Wilmslow Town Council
Lidl Community Fund
Tesco Groundwork
Peaks & Plains Housing Association
Cheshire and Merseyside Cancer Alliance

Finance from Organisations
M. Howden Ltd
Integrity Automation Ltd
Booths, Knutsford
Knutsford Lions
Jackson Barrett & Gass Ltd Solicitors
ED & F Man Treasury Management Ltd
Rosemary Thomson Music Group
Pete and Linda Bowler Fund
Saville's Knutsford Charity
Recycle4Charity
The Good Estate Agent, Handforth
The Knutsford Beats Choir
Marjorie Hurst Charity, Knutsford
Macclesfield Male Voice Choir
Potential Recruitment Ltd
Centurion Management Systems Ltd - Breathe HR
John Lewis Plc
Housing Systems Ltd
Capriccio Choir
Skipton Building Society
The Neighbourly Foundation
Mangopay SA MGP Crowdfunder

Finance from Churches
St. Johns Knutsford
Vine Life Church Wilmslow

Life Church Wilmslow
Bramhall Methodist
Handforth Christian Fellowship
St. John's Church Toft, Knutsford
Knutsford Methodist
St. Mary's Church, Handforth
St. Teresa's Church, Wilmslow
Mobberley Methodist Church

Food Donations from Schools
Queens Gate School, Bramhall
Knutsford Academy
Wilmslow High School
Pownall Hall School, Wilmslow
Alderley Edge School for Girls
Woodford Church of England Primary School
St. Vincent de Paul Catholic Primary School
Manor Park Primary School, Knutsford
The Grange Primary School, Handforth

Food Donations from Organisations
Waitrose, Wilmslow
Lidl, Wilmslow
Tesco, Handforth Dean
Booths, Knutsford
Waitrose, Knutsford
Aldi, Knutsford
Sainsbury's, Knutsford
Vestey Foods
1st Dean Row Brownies
Styal Running Club
Knutsford Running Group
RH Claydon
MTX Contracts
Knutsford Santa
Knutsford Beats Choir
St. Benedict Church, Handforth
St. Cross Church, Knutsford
Toft Church, Knutsford
Poynton Christian Fellowship
Meadow Drive Community Group, Knutsford
Magnit Global
Saville's Estate Agents
Sharston House

Other Support
The Good Things Foundation

This year we have been awestruck at how our God has answered so many of our prayers and provided the funding and the personnel that has enabled us to fulfil so many of our goals. We give God all the glory and honour for everything that we have achieved this year!

"The Lord Himself goes before you and will be with you, and He will never leave you or forsake you. Do not be afraid and do not be discouraged" Deuteronomy 31 v 8

Our testimony has been that God has been with us through every step, He has been there through it all, and we have known His presence in every decision and every moment that we have called upon His Holy Name.

Financial Review

The communities, churches, businesses and individuals have again generously supported the work of Hope Central. Income of £394,107 (2024 - £441,664), including generous food donations, have been received in the year.

To achieve our plans for 2025 we started the year with a planned deficit of £43,476, but I am pleased to report that we reduced this to an actual deficit for the year of £31,659 (2024 – Surplus £83,419) and at the year-end reserves totaled £146,875 (2024 - £178,534).

The level of reserves at the year-end has again allowed us to move forward in confidence into 2026, developing more activities and services.

Reserves Policy

It is Hope Central's policy to maintain a balance on the unrestricted funds, to ensure that there are sufficient funds to maintain the current level of non-discretionary expenditure for at least 3 months, and we are pleased to confirm that we are currently meeting this target.

Approved by the trustees on 3rd October 2026 and signed on their behalf by



Chris Murr
Chairman

HOPE CENTRAL
Independent Examiner's Report to the Trustees
For the Year Ended 31 December 2025

Report to the Trustees of: **Hope Central**
Charity Number: **1183290**
On the Accounts for the Year Ended: **31st December 2025**

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31st December 2025.

Responsibilities and Basis of Report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants, operating under a Member in Practice Licence.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.



Stuart Davis, FCMA
23rd September 2026

HOPE CENTRAL
Statement of Financial Activities
For the Year Ended 31 December 2025

	Note	Unrestr'd Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
		£	£	£	£
Incoming resources					
Income from:					
Donations	2a	307,034	3,762	310,796	303,876
Grants	2b	18,280	55,067	73,347	132,297
Fundraising activities	2c	2,341	4,852	7,193	2,041
Income from investments	2d	2,768	3	2,771	3,450
Total incoming resources		330,423	63,684	394,107	441,664
Resources expended					
Expenditure on:					
Costs of raising funds	3a	479	-	479	94
Charitable activities	3b	371,614	53,673	425,287	358,151
Total expenditure		372,093	53,673	425,766	358,245
Net movement in funds		(41,670)	10,011	(31,659)	83,419
Balance brought forward at 1 January 2025		160,962	17,572	178,534	
Balance carried forward at 31 December 2025		119,292	27,583	146,875	

All income and expenditure derive from continuing activities

The notes on pages 17 to 23 form part of these financial statements.

HOPE CENTRAL
Balance sheet
At 31 December 2025

	Note	2025 £	2024 £
Current assets			
Stock	6	17,500	10,755
Debtors	7	6,947	5,412
Cash at bank and in hand		123,726	163,965
Total current assets		148,173	180,132
Creditors falling due within one year	8	(1,298)	(1,598)
Net current assets		146,875	178,534
Net assets		146,875	178,534
Funds:			
Unrestricted -General	9/10	119,295	160,962
Restricted	9/10	27,583	17,572
		146,875	178,534

These financial statements were approved by the trustees on the 3rd October 2026 and are signed on their behalf by:

KL Henshall

Karen Henshall MAAT
Treasurer

Chris Murr
Chairman

The notes on pages 17 to 23 form part of these financial statement

HOPE CENTRAL
Notes to the Financial Statements
For the year ended 31 December 2025

GENERAL INFORMATION

Hope Central is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The office address is St Chad's Parish Church, Wilmslow Road, Handforth, Wilmslow, Cheshire, SK9 3ES.

1 ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Hope Central meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value.

Cash flow statement

A cash flow statement has not been presented on the basis that the charity is small.

Going concern

After reviewing the forecasts and projections the trustees have a reasonable expectation that there are adequate funds to continue in operation for the foreseeable future and have therefore adopted the going concern basis in preparing the financial statements.

Income recognition

Income is included in the Statement of Financial Activities when:

- the charity becomes entitled to the resources,
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of Hope Central.

Fixed assets

Assets with an individual value of greater than £1,000 are capitalised.

Expenditure recognition

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates: -

- Cost of generating funds comprises the costs associated with attracting voluntary income.

- Charitable expenditure comprises those costs incurred by Hope Central in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Donated Goods

This represents the donation of food for the food bank.

Where food is provided as a donation that would normally be purchased from suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to Hope Central.

Volunteers

Hope Central benefits greatly from the involvement and support of its volunteers, details are given in the trustees' annual report. In accordance with SORP (FRS 102), the economic contribution of general volunteers is not recognised in the financial statements.

Stock

This represents the stock of donated food and is estimated based on the value of the contribution to Hope Central.

Debtors

Trade and other debtors are recognized at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discount used. The debtor in respect of tax recoverable is recognised where applicable on donations under gift aid receivable during the year.

Creditors

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

Pensions

Hope Central operates a workplace pension scheme through NEST.

Taxation

As a registered charity, Hope Central is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by Hope Central, and is therefore included in the relevant costs in the Statement of Financial Activities.

		Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
2a	**Donations**				
	Regular donations	64,013	360	64,373	38,065
	Other donations	52,092	3,312	55,404	92,864
	Gift aid	7,607	90	7,697	8,795
	Legacy	-	-	-	-
	Donations in Kind - Food	183,322	-	183,322	164,152
		307,034	3,762	310,796	303,876
2b	**Grants**				
	Onward Homes	-	-	-	240
	Peaks and Plains	-	300	300	390
	Lidl Community Fund	-	500	500	500
	Riverside Group	-	-	-	7,676
	National Lottery Community Fund	-	-	-	42,828
	Transition Wilmslow	-	-	-	1,660
	Knutsford Town Council	-	1,500	1,500	4,685
	Post Code Lottery	15,000	-	15,000	50,000
	Cheshire Community Fund	-	2,333	2,333	2,500
	The Florence Foundation	-	10,000	10,000	10,000
	Mustard Seed	-	-	-	660
	Cheshire East Cost of Living Grant	-	9,557	9,557	9,908
	St James's Place Plc	-	-	-	1,250
	Wilmslow Town Council	-	3,474	3,474	-
	Cheshire Community Grant	-	9,566	9,566	-
	Cheshire & Merseyside Cancer Alliance CVS	-	946	946	-
	Aviva Community Fund	3,280	5,199	8,479	-
	Tesco Groundworks	-	1,500	1,500	-
	The Dowager Countess Eleanor Peel Fund	-	10,000	10,000	-
	Handforth Town Council	-	192	192	-
		18,280	55,067	73,347	132,297
2c	**Fundraising activities**				
	Events	1,861	-	1,861	2,041
	Debt Centre	480	-	480	-
	Pantry Services	-	4,852	4,852	-
		2,341	4,852	7,193	2,041
2d	**Income from investments**				
	Bank Interest receivable	2,768	3	2,771	3,450
	Total incoming resources	330,423	63,684	394,107	441,664

In **2024** £750 of donations income and £55,122 of grant income was for restricted funds.

3 RESOURCES EXPENDED

		Unrestr'd Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
3a	**Costs of raising funds**	479	-	479	94
3b	**Charitable Activities**				
	Foodbanks				
	Food parcels	159,890	868	160,758	167,696
	Salaries	9,922	9,379	19,301	16,154
	Storage	3,875	2,380	6,255	6,265
	Equipment	-	-	-	121
	Other expenses	395	600	995	506
	Allocated support costs	40,910	1,905	42,815	31,660
		214,992	15,132	230,124	222,402
	Pantry Service				
	Food parcels	17,361	735	18,096	-
	Salaries	-	3,084	3,084	-
	Your Local Pantry Subscriptions	18	3,792	3,810	-
	Equipment	1,241	1,457	2,698	-
	Other Expenses	104	103	207	-
	Allocated Support Costs	4,349	459	4,808	-
		23,073	9,630	32,703	-
	Debt Centre				
	Salaries	12,905	13,999	26,904	27,278
	CAP subscriptions	5,550	1,650	7,200	7,200
	IT	-	-	-	2,155
	Other expenses	1,121	-	1,121	2,053
	Allocated support costs	30,479	88	30,567	11,471
		50,055	15,737	65,792	50,157
	Displaced persons support				
	Other expenses	328	-	328	1,429
	Allocated support costs	6,096	18	6,114	5,047
		6,424	18	6,442	6,476
	Hope Centres and courses				
	Salaries	32,253	8,221	40,474	44,499
	CAP subscriptions	1,000	80	1,080	1,080
	Rental	4,150	3,377	7,527	6,980
	IT	-	-	-	1,356
	Other expenses	2,221	1,371	3,592	4,094
	Allocated support costs	37,446	107	37,553	21,107
		77,070	13,156	90,226	79,116
	Total charitable activities	371,614	53,673	425,287	358,151
	Total expenditure	372,093	53,673	425,766	358,245

£11,472 of foodbank expenditure, £12,242 of Debt Centre expenditure, £307 of displaced persons iture and £14,382 of Hope Centres expenditure was made from restricted funds.

4 SUPPORT COSTS

	Unrestr'd Funds	Restricted Funds	Total 2025	2024
	£	£	£	£
Directors' salary and expenses	34,063	-	34,063	29,534
Community Partnership Directors' salary and expenses	42,043	-	42,043	22,238
Communications salary and materials	8,357	-	8,357	7,918
Head of Community Food Provision salary, expenses and equipment	13,038	2,271	15,309	-
Administration salaries and expenses	12,104	-	12,104	6,525
Insurance, training, HR computer and other administration expenses	9,675	306	9,981	3,070
	119,280	2,577	121,857	69,285
Allocated to -				
Foodbanks	40,910	1,905	42,815	31,660
Pantry	4,349	459	4,808	-
Debt Centre	30,479	88	30,567	11,471
Displaced Persons	6,096	18	6,114	5,047
Hope Centres and courses	37,446	107	37,553	21,107

5 STAFF COSTS

	2025	2024
	£	£
Salaries and wages	183,074	138,250
Social security costs	7,211	5,683
Pension costs	3,408	2,801
	193,693	146,734

The average number of employees in the year was 11 (2024 - 10)

6 STOCK

	2025	2024
	£	£
Donated food stock	17,500	10,755

7 DEBTORS

	2025	2024
	£	£
Tax recoverable	5,913	5,412
Prepayments	509	-
Other debtors	150	-
Grant receivable	375	-
	6,947	5,412

8 CREDITORS

	2025	2024
	£	£
Accruals	1,298	1,598

9 FUNDS

Current year	At 1 Jan 2025	Income	Expenditure	At 31 Dec 2025
	£	£	£	£
Unrestricted - General	160,962	330,423	(372,093)	119,292
Restricted Grants				
Cheshire East Cost of Living	9,908	-	(8,944)	964
Transition Wilmslow	575	-	(355)	220
Lidl Community Fund	-	500	(130)	370
Knutsford Town Council	-	1,500	(450)	1,050
Cheshire East Cost of Living Grant	-	9,557	(1,593)	7,964
Mustard Seed	236	-	(236)	-
St James Place Plc	1,250	-	(1,250)	-
The Florence Foundation	5,000	10,000	(9,796)	5,204
Aviva Community Fund	-	5,199	(5,199)	-
Cheshire & Merseyside Cancer Alliance CVS	-	946	(946)	-
Tesco Groundwork	-	1,500	(1,500)	-
Wilmslow Town Council	-	3,474	(3,281)	193
Cheshire Community Fund	-	2,333	(2,333)	-
Peaks & Plains	-	300	(300)	-
Cheshire Community Grant	-	9,566	(5,537)	4,029
The Dowager Countess Eleanor Peel Fund	-	10,000	(10,000)	-
Handforth Town Council	-	192	(192)	-
Skipton Building Society	-	400	-	400
Restricted Donations	603	8,217	(1,631)	7,189
Total Restricted Grants	17,572	63,684	(53,673)	27,583
	178,534	394,107	(425,766)	146,875

Grants from Lidl and Handforth Town Council were in support of the Community Pantry.

Grants from Knutsford Town Council, Aviva Community Fund and The Dowager Countess Eleanor Peel Fund were in support of Debt Centre fees and salaries.

The Cheshire East Cost of Living grant supported the salary of our Head of Community Food Provision.

The Florence Foundation and Tesco Groundwork grants supported the Handforth Foodbank.

The grants from Cheshire & Merseyside Cancer Alliance CVS and Cheshire Community Grant supported the work of Knutsford Hope Centre and Foodbank.

The grants from the Cheshire Community Fund and Skipton BS were in support of our Job Club and Money Management courses.

The grant from Wilmslow Town Council was in support of our Colshaw Hope Centres, and the grant from Peaks and Plains supported an event at our Lacey Green Hope Centre.

Restricted donations were mainly in respect of the Knutsford Foodbank and the Community Pantry.

Prior year	At 1 January 2025	Income	Expenditure	At 31 December 2025
	£	£	£	£
Unrestricted - General	95,012	385,792	(319,842)	160,962
Restricted Grants	-	55,122	(38,153)	16,969
Restricted Donations	103	750	(250)	603
	103	55,872	(38,403)	17,572
	95,115	441,664	(358,245)	178,534

10 ANALYSIS OF NET ASSETS BY FUND

	Unrestr'd Funds	Restricted Funds	Total Funds
	£	£	£
Current year			
Current Assets	120,589	27,584	148,173
Creditors: falling due <1 year	(1,298)	-	(1,298)
Fund Balance	119,291	27,584	146,875
Prior year			
Current Assets	162,560	17,572	180,132
Creditors: falling due <1 year	(1,598)	-	(1,598)
Fund Balance	160,962	17,572	178,534

11 RELATED PARTY TRANSACTIONS

There were no fees, remuneration or other expenses paid to Trustees.

Donations were received from some trustees or persons connected with the trustees, but none had any restrictions attached to them.