the hope trust | oxford

serving our community, sharing Christ

The Hope Trust Oxford

Financial Statements and Trustees' Annual Report

1st July 2025 to 30th June 2026

Charity registration number: 1190127 (England and Wales)

The Hope Trust Oxford

Financial Statements and Trustees' Annual Report

For the year ended 30th June 2026

Contents **Page**

General information	2
Objectives and activities	3
Achievements and performance	4
Financial review	5
Structure, governance and management	5
Declarations	6
Accounts	7
Independent examiner's report	9

The Hope Trust Oxford
General Information

Registered charity name:	The Hope Trust Oxford
Charity number:	1190127
Principal and registered office address:	1-2 Roger Bacon Lane Oxford OX1 1QE
Trustees:	Georgina Prineppi Rebecca Pillar James Paterson Andrew Turnbull Andrew Butterworth Douglas Watson Joanne Davidson (appointed 6th July 2026)
Independent Examiner:	SPX Oxford Ltd Peace House 19 Paradise Street Oxford OX1 1LD

The trustees are pleased to present their annual report and accounts for the period ending 30th June 2026

Objectives and Activities
Summary of the purposes of the charity as set out in its governing document

The purposes of The Hope Trust Oxford are the advancement of the Christian faith in the UK or abroad, with a primary focus in Oxford, in accordance with a Basis of Faith including, but not limited to, the support of charitable or other organisations which, or individuals who, are involved in any of the activities set out in the following clauses as an expression of the Christian life and faith:

- the relief of those in need, hardship or distress
- the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life
- the promotion of Christian education and faith through evangelism, preaching, Bible teaching or training.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The Trust's main means of relieving poverty and supporting the advancement of the Christian faith in Oxford currently is through providing and sponsoring the St Ebbe's Christians Against Poverty (CAP) Debt Centre. The Hope Trust does this by employing one full-time and one part-time position, which enable the St Ebbe's CAP Debt Centre and Life Skills works. We also make a monthly contribution of £640 to CAP Head Office as part of this arrangement.

As part of our partnership with Safe Families and St Ebbe's Church, we also made a further contribution of £5,000 during the year to support a part-time worker for this excellent cause.

The hard-working and impactful Debt Centre team remained the same throughout the 2025/26 year, comprising a full-time Debt Centre Manager and part-time CAP Debt and Life Skills Coach.

We are very grateful to the St Ebbe's Church PCC for funding the catering costs of our weekly CAP community café also hosted at the church, and for the regular hot lunches for the Life Skills group members. The community café is a hub for clients and people interested in the work of CAP to socialise and talk through debt issues in a more informal setting, as well as find out more about church and Christianity if they would like.

As well as the Debt Help service, this financial year we ran one Life Skills Course and two Courses incorporating a mixture of the CAP Money course and the Life Skills course to best suit the needs of participants. These are 8-10 week courses which aim to support and empower people living on a low income by equipping them with many practical money saving techniques, such as cooking on a budget and making their money go further.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit

All trustees have read and had regard to the guidance issued by the Charity Commission on public benefit.

Contribution made by volunteers

The Debt Centre has a team of 11 befriender volunteers. They accompany the Debt Coach on visits and focus on the non-debt related needs of the client, such as facilitating bringing the client into the community and helping with practical tasks. There are also three volunteers who assist with Life Skills, befriending and supporting the group members, and helping with practical tasks. Some volunteers also come along to the weekly CAP Cafe hosted at St Ebbe's. This past year we also had a number of university students come along to volunteer at the weekly CAP Cafe.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

We were delighted to welcome Doug Watson as trustee in summer 2025, and are grateful for his enthusiasm for the work, his wealth of experience, and his heart to serve in Jesus' name. Furthermore, Doug has agreed to step into the role of Chair in autumn 2026 as Georgina Barlett steps back from the role to spend more time with her growing family. We are also so grateful to Georgina for stepping up to this role last year at our hour of need.

Activities during the year included a coach trip to Weymouth beach sponsored by the city council and run by St Ebbe's Church, and a CAP Summer picnic hosted in the church garden. These summer events were a great success and gave opportunity for many conversations with a range of guests and neighbours in the local community.

We said goodbye to Natalie Duncan our Trust Administrator in autumn 2025 and welcomed Nick Breton into the role. Nick is moving on after a year to focus on a second more full-time role, and we are seeking a new Administrator to take the work forward.

The CAP Debt Centre has continued to make a huge difference to people's lives in the way that the Debt Centre Manager and Life Skills Coach, as well as the volunteers, have shown practical care, empathy and a listening ear, and worked hard to strengthen community relationships. Many clients have made significant progress on their journey towards becoming debt free. Life Skills and CAP Money Course members have learned new ways to lift the pressure of life on a low income, as well as gained valuable benefits from being in community with each other.

The Debt Centre and Life Skills Course has had referrals from all over Oxford - Cowley, Blackbird Leys, Barton, Marston, Headington, Littlemore, and from St Ebbe's parish. Referrals come from the JobCentre, Turning Point, Crisis, Edge Housing, social services, GP Social Prescribers, the church, UnRebel, and word of mouth. There is a mix of employed, unemployed and retired people, as well as those unable to work due to poor physical or mental health. There is a mixture of ages and ethnicity. With the debt clients is a variety in debt: some only have debt from one source, some have debts from several. The amount of debt varies from a few thousand pounds to many thousands of pounds.

Most debt clients are on repayment plans or going through a Debt Relief Order. While a major aim of the centre is to help clients with their finances so that they might become debt free, the Christian motive behind the charity is made explicit right from the start. Clients are asked if they would like prayer and the Centre's links with churches are made known. Clients and Life Skills members are invited along to church events and several have shown interest, attended services, and have gone further into discipleship courses.

The Life Skills Courses continue to be a valuable support to those struggling with life on a low income, as well as providing a warm community to those struggling with loneliness and isolation Life Skills is an 8-10 week course and consists of three components: the Course itself, which includes sessions on budgeting, shopping on a budget, eating healthily, staying on top of home energy bills, and maintaining healthy relationships during stressful times; Community - each session includes a lunch where members can chat, make friends, learn from each other and support each other; and Coaching - each member is encouraged to set personal goals and work towards them with one-to-one support from the Life Skills Manager and Life Skills Coach. A great sense of community has developed through each of the courses, and we have held periodic reunions to catch up with former members. Members have commented *"I look forward to continuing to budget with the help of a mentor"; "I'm going to continue to focus on learning how to save on energy" and "a highlight was meeting others and knowing I'm not alone going through the challenges".*

Finally, we were thrilled once again that members of St Ebbe's Church Oxford sponsored Christmas hampers for CAP clients, they brought much joy and encouragement!

Financial Review

Review of the charity's financial position at the end of the period

The final sum in the bank account at the end of our financial year (30th June 2026) was £43,345 (2025: 38,621).

Total income was mostly in the form of both restricted and unrestricted donations, grants, gift aid and interest and amounted to £78,166 (2025: £66,276). As part of this figure, a Harvest fund from St Ebbe's Church raised £20,023. Grace Church, Cowley also very kindly gifted £6,500. We also thank Oxford City Council for a £1,000 grant under its *Oxford Community Impact Fund - 2026-27 Small Grant Round 1* scheme.

Total expenditure was £73,442 (2025: £69,117)

At the end of the financial year, the Trust held £43,345 of reserves (2025: £38,621).

There are no material uncertainties about the charity continuing as a going concern.

Structure, Governance and Management

The type of governing document for The Hope Trust Oxford is a constitution that is based on the Charity Commission foundation model for a CIO. The constitution also includes a 1-page 'Basis of Faith' to which all trustees are asked to agree to on appointment to the trustee board.

The charity is a charitable incorporated organisation.

St Ebbe's PCC (registered charity 1127816) is deemed a related party of the Hope Trust Oxford since it has a common trustee. During the year, the Hope Trust Oxford received donations from St Ebbe's amounting to £26,523 (2025: £29,957).

Trustee selection methods

Apart from the first three charity trustees (named in the constitution and the founding members), every charity trustee must be appointed for a maximum of three years by a resolution passed by at least a 75% majority at a properly convened meeting of the charity trustees.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

In accordance with the constitution, a charity trustee whose term of office has expired shall be eligible for reappointment for up to two further three-year terms, but a trustee who has served nine years in total shall not be eligible for reappointment until at least one full year has elapsed.

The charity's key management personnel are trustees, who are all volunteers.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature	
Full name	Georgina Prineppi
Position	Chair of Trustees
Date	12th August 2026

Receipts and Payments Accounts

1st July 2025 - 30th June 2026 – all to the nearest £

Receipts	Unrestricted funds	Restricted funds	Total funds	Prior year
Individual donations	21,435	5,120	26,555	15,162
Seed donor	0	0	0	10,000
Grants	13,500	8,000	21,500	8,700
St Ebbes Donation	25,056	1,467	26,523	29,957
Interest	99	0	99	88
Gift Aid	3,489	0	3,489	2,275
Other	0	0	0	94
Total receipts	63,579	14,587	78,166	66,276

Payments	Unrestricted funds	Restricted funds	Total funds	Prior year
Admin support salary	4,135	0	4,135	5,020
Payroll provider	0	420	420	490
Bank charges	0	60	60	60
HMRC	0	6,830	6,830	5,649
NEST	0	5,172	5,172	4,646
Insurance	373	0	373	356
Website	308	0	308	303
Parish worker salary	0	0	0	2,500
CAP DCM salary	0	25,489	25,489	25,122
CAP LSC salary	0	15,268	15,268	10,669
CAP contribution	0	7,440	7,440	7,200
Marketing	118	0	117	58
Office supplies	0	0	0	236
Staff expenses	39	2,190	2,229	1,360
Safe Families	0	5,000	5,000	5,000
Trustee expenses	0	0	0	58
Independent examiner's fee	600	0	600	390
Total payments	5,573	67,869	73,442	69,117
Net of receipts/(payments)	58,006	-53,282	4,724	-2,841
Transfers between funds	-53,282	53,282	-	-
Cash funds last year end	38,621	0	38,621	41,462
Cash funds this year end	43,345	0	43,345	38,621

Signed on behalf of all the trustees:

Signature	
Full name	Georgina Prineppi
Position	Chair of Trustees
Date	12th August 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**The Hope Trust Oxford**		
On accounts for the year ended	30 June 2026	**Charity no (if any)**	**1190127**
Set out on pages	7-8		

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.

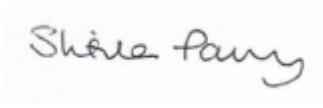
Independent examiner's statement

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	19 August 2026
Name:	Sheila Parry		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	Peace House, Paradise Street, Oxford OX1 1LD		