

Mustard Seeds Charity Trustees' Annual Report

For the year ended 31 December 2025

Contents **Page**

1. From the Chair 3
2. Why we do what we do 4
3. Legal and Administrative Details 4
4. Structure, Governance and Management 5
5. Objectives and Activities 5
6. Achievements and Performance 5
7. Financial Review 6
8. Reserves Policy 6
9. Risk Management 6
10. Plans for 2026 7
11. Statement of Trustees' Responsibilities 7
12. Approval

From the Chair

Mustard Seeds is a charity based on the truth that people have incredible God-given potential. We exist to provide practical, emotional and spiritual support to those who are struggling because of social isolation and / or food poverty. Once again, this year we have been blessed to see just how much someone can grow with just a little bit of help. We have served many hundreds of breakfasts, providing a space for local people to meet, make friends and receive help from advisors from organisations such as Citizens Advice Bureau and Calico. We have also been able to offer highly discounted food and clothes to our members, to help with the cost of living.

The vast majority of the work is carried out by volunteers from the local community, many of whom first came to us in need of help and now have come to a position of greater strength, where they are able to help others. It has been good to see our volunteers grow through experience, encouragement and training. As our volunteers grow, our service of the community grows. A great example of this is our bike service. This started as a bike library but has now grown to include a bike maintenance service, where local people can have bikes repaired for free, or just the cost of buying parts. This has been driven by one of our superstar volunteers who continues to receive support and training as he develops the service.

Our trustees work hard to ensure good governance, effective safeguarding and strong financial oversight. We remain deeply grateful to our volunteers, various local partners and funders, and to our host and mother-organisation, Bridge Community Church in Radcliffe.

Tom King

Chair of Trustees

August 2026

2. Why we do what we do

We believe that everyone who walks through our doors has incredible potential. Life can sometimes leave us feeling discouraged, weak, small and even unwanted. But we believe, and we have seen, that with a little encouragement and the right help, every human being has the potential to become strong. Even strong enough to provide support and help to others. Just like a mustard seed that goes into the ground and grows to become the largest tree in the garden, providing shelter for the birds of the air.

So that is why we exist. To be present, often around a hot drink or a meal, to give encouragement, to provide practical support, and to help people connect with other support they need. We believe that the people of Radcliffe have incredible potential together. We know that for every person helped, it has a knock-on effect for the families and neighbourhoods of Radcliffe, as people go home feeling that little bit stronger and better connected.

For the volunteers our work looks like caring for people because they are worth caring for, even when there is no audience to approve or applaud what we are doing.

For a great tree to grow, the seed has to do its work in the darkness. Underground, where nobody knows and nobody can see it to be impressed. Nobody can be there to recognise its effort or give praise for it.

How many people have ever, upon seeing a huge, impressive tree, stopped to think about the tiny seed that did its work for months or even years unseen, uncelebrated in the darkness? This is what we try to do. To just keep doing the next right thing. The small things and in the unseen places. Like a cup of tea, a warm smile, encouragement, breakfast, help with groceries and clothes. Advice on where to seek information and who to get in touch with on benefits, housing, education, well-being, and lots more.

We set up our simple offering in October 2022 with a toaster and a kettle and from there our story began. We became a charity in January of this year

2. Charity Details

- **Charity name:** Mustard Seeds
- **Registered charity number:** 1211791
- **Principal address:** Bridge Community Church, Milltown Street, Radcliffe, Manchester, M26 1WD
- **Trustees during the year:**
    - Tom King
    - Paul Wright
    - Martin Burr
    - Mark McLeod
    - Vron Earp
    - Lisa Wilson

- **Bankers:** Barclays
- **Independent Examiner:** Stuart Chatburn

2. Structure, Governance and Management

Mustard Seeds is an unincorporated charity governed by its constitution adopted on 25.1.2025. The trustees oversee strategy, compliance, and financial stewardship. Day-to-day operations are delivered by a committed volunteer team.

The charity works closely with Bridge Community Church, Bury Council, Bury VCFA and other local partners to ensure support reaches those most in need.

3. Objectives and Activities

Mustard Seeds' purpose is to relieve hardship and social exclusion by providing **food support, practical assistance, and community help** to individuals and families in Radcliffe and surrounding areas.

During 2025, Mustard Seeds delivered:

- Weekly food distribution sessions and free cafe
- Emergency food parcels for urgent cases
- Signposting to partner agencies eg Citizens Advice, Veterans, Bury Council Services.
- Charity shop to provide low cost clothing, uniforms, gifts and household items
- Ongoing practical help for vulnerable households
- A new **free cycle-hire service** launched in partnership with Bury Council

All activities are carried out to further our charitable purpose and provide **public benefit**, in line with Charity Commission guidance.

4. Achievements and Performance

2025 was a year of significant growth and community impact.

Key achievements included:

- **2409 food shops facilitated**
- **Active membership of 216 households**
- **Average weekly attendance of 52 members**
- **Estimated 80 total visitors per Hub opening**
- **52 households supported**, including:
    - **184 children**
    - **371 adults**
- **36 volunteers with 18 volunteers active each week on average**

- **896 volunteer sessions** completed
- Successful launch of the **free cycle-hire service**
- Strengthened partnerships with local churches, schools, and support agencies

Feedback from beneficiaries highlighted the charity's reliability, compassion, and practical impact during a challenging year.

5. Financial Review

The charity's financial position remained strong throughout 2025.

- **Total income:** £64,382
- **Total expenditure:** £27,927
- **Year-end reserves:** £36,455

Income sources included:

- Individual donations
- Community fundraising
- Grants and partner contributions

Expenditure covered:

- Food purchases
- Operational supplies
- Seasonal project costs
- Utilities and administration

The trustees consider the year-end reserves appropriate to ensure continuity of services and to manage unexpected costs. Please see the Annual Accounts Statement with notes and audited report in the appendix

6. Reserves Policy

The trustees aim to maintain unrestricted reserves equivalent to **2–3 months of core operating costs** to ensure stability and resilience. Current reserves exceed this minimum and provide a healthy buffer for 2026. Reserves are strictly accounted for with the restricted and unrestricted accounts. Where grants have been received for specific projects the these are accounted for appropriately and treated as restricted funds.

7. Risk Management

Key risks identified include:

- Dependence on volunteer capacity
- Fluctuating donation levels
- Rising food and household-goods costs
- Increased demand from local families

- Dependence on the availability and upkeep of Church premises from where operations and conducted currently.

Mitigation measures include careful budgeting, strengthening partnerships, improving stock management, and ongoing volunteer recruitment.

8. Plans for 2026

The charity intends to:

- Increase food-support capacity
- Improve referral pathways and record-keeping
- Develop volunteer training and safeguarding awareness
- Expand the cycle-hire service
- Explore small-grant funding opportunities
- Strengthen community partnerships
- Review storage and distribution arrangements

9. Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Annual Report and the Receipts & Payments accounts in accordance with applicable charity law and guidance.

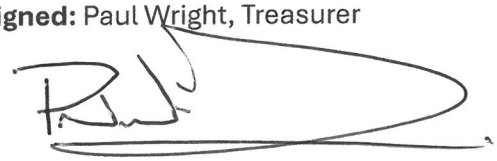
10. Approval

This report was approved by the trustees on **19th August 2026**.

Signed: Tom King, Chair On behalf of the Board of Trustees



Signed: Paul Wright, Treasurer



Annual Accounts 2025

To be inserted alongside independent examiners report

CHARITY COMMISSION FOR ENGLAND AND WALES

Receipts and payments accounts

CC16a

For the period from		To	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Food & Clothes working receipts inc petty cash £1364	18905.57	-	-	18,906	-
FC Donations	3036.64	-	-	3,037	-
Garl Grant	-	22896.75	-	22,897	-
BVCFA Grants	-	7557.97	-	7,558	-
ASDA Grants	-	1221.25	-	1,221	-
Albert Hunt Grant	-	5000	-	5,000	-
Bury Council Live Well	-	4598.5	-	4,599	-
Received in errors	1,165	-	-	1,165	-
***Sub total** (Gross income for AR)*	23,107	41,274	-	64,382	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	23,107	41,274	-	64,382	-
A3 Payments					
Food & Clothes working expenses	9752.1	-	-	9,752	-
FC Donations	507.69	-	-	508	-
Garl Grant	-	13444.8	-	13,445	-
BVCFA Grants	-	250	-	250	-
ASDA Grants	-	-	-	-	-
Albert Hunt Grant	-	-	-	-	-
Bury Council Live Well	-	2807.71	-	2,808	-
Returned errors	1,165	-	-	1,165	-
	-	-	-	-	-
Sub total	11,425	16,503	-	27,927	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	11,425	16,503	-	27,927	-
Net of receipts/(payments)	11,682	24,772	-	36,454	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	11,682	24,772	-	36,454	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Mustard Seeds Current Account	10,318	24,772	-
	Petty Cash	1,364	-	-
		-	-	-
	Total cash funds	11682	24,772	-
	(agree balances with receipts and payments account(s))			

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Paul Wright		

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name: Mustard Seeds		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	1211791
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended [illegible].

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 Trust'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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination ~~(other than that disclosed below *)~~ 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.

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

Signed:	L S Chatburn	**Date:**	21/8/26
Name:	LESLIE STUART CHATBURN		
Relevant professional qualification(s) or body (if any):	N/A		
Address:	41 BELGRAVE ST., RADCLIFFE, MANCHESTER M26 4DS		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.