



Oxford Poverty Action Trust Annual Report 2025

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1 Chair's Report 2025

The Problem

On any given night a shocking 300,000 households are now experiencing homelessness in England, trapped in unsuitable temporary accommodation, staying on sofas night after night, or sleeping rough. In the period since 2021 there have been pronounced increases in core homeless, reflecting changes in all the main components except unconventional accommodation and hostels. The drivers of these increases include the overall cost of living crisis, worsening poverty and deep poverty, the significant rise in house prices and then private rents, and high levels of net in-migration in recent years. (1)

Recent reports from authorities and voluntary organisations indicate that poverty is a growing issue. Levels of homelessness are not reducing. There is a surge in demand for food parcels and other homelessness support. All of this along with reduction to the homelessness prevention grant is increasing pressures for statutory and voluntary agencies. The risk of becoming homeless for whatever reason continues to increase. The number of households requiring homelessness support has risen by significantly in recent years, according to the District Councils' Network. The level of homelessness in Oxford is significantly higher than in neighbouring local authority areas. The problem of homelessness in the city continues. Many of the reasons are as before, well known – the cost of housing in Oxford, the rise in the cost of living, rental issues, the austerity imposed by central government on local government for many years, and the associated cuts to expenditure on housing, mental health and drug services.

The OxPAT Response

Despite the problems, the charities engaged in supporting single homeless people in Oxford continue to do excellent work, and the Oxford Poverty Action Trust (OxPAT) continues to provide a mechanism for concerned citizens to donate to these local charities. Active since 1996 the Oxford Poverty Action Trust (OxPAT) has distributed around £950,000 to support homeless people in Oxford, including £44,984.46 in 2025. We have done that by soliciting donations which we then pass to other local charities who we perceive to be doing good work to help the homeless. OxPAT has no staff or premises and very few costs. It is very difficult to see a homeless person on the street and not know how best to help. Surveys show that over 70% of money donated directly to the homeless will be spent on drink or drugs. Giving money to OxPAT means that the donation will be channelled through professional charities with the resources to understand the problems a homeless person is suffering with, and to help develop a plan to help the person address those problems. The OxPAT money will be spent by the charity involved on items or activities which will directly benefit an individual or individuals. It will typically be spent on shelter, food, clothing, advice, medical care, and training to help people get a job, or manage their finances better. We are very grateful to all our supporters and donors.

Activities in 2025

Fund raising 2025

In total £36,303.63 was received from the public and fund raising, and £6,057.84 was received from Gift Aid(HMRC), resulting in a total income of £42,361.47

Christmas cards

Our 2025 Christmas Card sales comprised various designs of Oxford street scenes by local artist John Somerscales. We sold the cards directly to members of the public and through the Hayfield Deli in Hayfield Rd.

1 The homelessness monitor: England 2025,

Events

Christmas Carol singing at the Oxford Railway Station by Appleton Singers was a successful evening.

Carol singing by children of St Barnabas School at the Westgate Centre before Christmas was very well received. Many thanks to the children, teachers and Cllr Susanna Pressel.

Oxford Unison Fun Run again adopted OxPAT as their charity for fund raising from their annual Christmas Fun Run around Christchurch Meadow. Thank you to Julian Richardson and colleagues.

Julian Richardson and his band (Maisy's Rainbow Dream) also raised funds for OxPAT at local gigs in late 2025

We also had a successful bucket(and card reader) collection at Asda store in Wheatley.

Distribution

In 2025 OxPAT partnered with the charities listed in section **5 Partners** below. We consider that these agencies are amongst the most effective in Oxford and we thank them for continuing to partner with us. Between them these charities provide a full range of support services for homeless people from helping those sleeping on the streets, to providing shelter in day centres and hostels, mental care, rehabilitation, and training and skills development to help them find employment.

2 Legal Details

Trust

The object of the Trust is “for the relief of the effects of poverty, sickness, disablement and old age” in accordance with a Trust Deed made on 28th June 1998. The Trust has been granted registration as a charity by the Charity Commissioners. The Charity Number is 1070645. The Inland Revenue has accepted the Trust as a charity within the definition of section 506 (1) Income and Corporation Taxes Act 1998, as a result of which the Trust’s income and gains are not taxable to the extent that they are applicable and applied to charitable purposes.

The registered address is 25 Woodstock Road, Oxford OX2 6HA.

During the calendar and accounting year 2025 the following persons acted as Trustees of the Oxford Poverty Action Trust (known as OxPAT) for some or all of the time:

Paul Armstrong

Deborah Ceadel

Ralph Hall up to February 2025

Meg Movshon

Patrick Mulvihill

Ben Chataway up to February 2025

Mary Gurr from February 2025

Kay Huntley from February 2025

Officers during the year 2025 were:

Chair: Patrick Mulvihill

Secretary: Deborah Ceadel

Treasurer: Jonathan Clark

The Patrons of the Trust are: Rt Revd. William Kenney CP Mrs. Felicity Dick, Deputy Lieutenant of Oxfordshire

The Charity's Bankers are: The Co-operative Bank, King's Valley, Yew Street, Stockport, Cheshire, SK4 2JU

The charity owns no functional property and there are no connected companies.

Special thanks to Jonathan Clark for website support.

Pat Mulvihill, Chair, April 2026

3 Finance Report

We would like to thank all our donors, large and small, for their generosity towards us. In particular, we would like to thank our regular donors, both organisations and individuals, who have supported us over the years including the Oxford Oratory of St Aloysius Gonzaga, and the Lucy Group. We are very grateful to Howard Cox for carrying out our independent examination of the accounts.

We would also like to thank the charities to whom we give the money. We have no doubt that the money we pass to them is used efficiently and effectively to support people in Oxford who are homeless, or in danger of homelessness.

In 2025 the overall amount paid via local charities to homeless or vulnerably housed people was just under £45,000 (as you can see from the table below). Income in 2025 was a little over £42,000. The £14.50 paid out in operating expenses for some new locks for collecting boxes represents a mere 0.034 % of our income.

OxPAT Accounts (figures in £)	2025	2024
Expenditure		
Grants to Core Agency Charities	£44,184.46	£73,300.00
One-off grants	£800.00	£2,937.58
Maintenance	£14.50	£1,258.75
Total Expenditure	£44,998.96	£77,496.33
Income		
Private Donations (Gift Aid)	£18,643.00	£24,231.30
Private Donations (Non-Gift Aid)	£7,281.00	£3,037.50
Donations via platforms	£8,552.50	£11,158.56
Gift Aid payments from HMRC	£6,057.84	£23,941.87
Organisations	£20.00	£10,846.70
Fund Raising	£936.18	£2,028.53
Boxes	£618.30	£1,356.66
Other	£252.65	£593.39
Places of Worship	£0.00	£1,460.00
Special Events	£0.00	£10.00
Total Income	£42,361.47	£78,664.51

Bank reconciliation for 2025	
Opening balance	£3,033.69
Income	£42,361.47
Expenditure	£44,998.96
Closing balance	£396.20

Compared with 2024 there is an overall marked decrease in income and a corresponding decrease in the amount we have been able to pay out.

The largest lines of Income (excluding any Gift Aid claim from HM Revenue and Customs) are “Private Donation (Gift Aid)” which are mainly standing orders from long-standing donors with associated Gift-Aid declarations, “Private Donation (Non-Gift Aid)” which tends to be occasional one-off donations by generous individuals, and “Platform” which for us mainly means donations via the Charities Aid Foundation, which is a mixture of one-off and regular donations by individuals. (The other two platforms from which we benefit are “Much Loved” and “Stewardship” but over the last three years donations via the Charities Aid Foundation were more than 97% of this category).

Box income (income from cash collecting boxes) has been in decline for many years. Although we have introduced contactless terminals (card machines) to supplement the use of boxes, we have not been able to reverse this trend. The card machines are useful for fund-raising events such as Christmas carol concerts, but in 2025 we only received £92.65 through this donation route.

One anomaly occurred in the HMRC (Gift Aid) Refund. No claim was made in 2023, in 2024 a claim for several year’s worth of Gift Aid was made resulting a bumper amount of approximately £24,000, but in 2025 we were back to a more normal £6,000 or so.

Jonathan Clark OxPAT Treasurer, April 2026

4 Grants Policy Core Principles

1. OxPAT funds are to be used to provide direct help to homeless or vulnerably housed adults.
2. OxPAT funds can be used to fulfil basic needs such as food, clothing and shelter. They can also be used to help people address the issues that have led to them becoming homeless, by building confidence and self-esteem, improving skills, and addressing dependency issues.
3. OxPAT funds are not to be used to fund administration nor on-going costs, or to discharge statutory duties.
4. OxPAT funds will only be distributed to or through recognised charitable agencies; and must be spent by or under the supervision of such an agency. Distribution The monies received by OxPAT are distributed through agency welfare funds to be spent on welfare services, rehabilitation, accommodation and training and education to help people to get off the streets and move forward.

Core Agencies

OxPAT will aim to distribute most of its funds to a core group of agencies via regular monthly donations to their welfare funds. It is each agency’s responsibility to ensure this money is spent in accordance with OxPAT’s core principles and to report back at the end of the calendar year or more frequently as appropriate as to how it has been spent.

Specific applications

Some of OxPAT’s funds will be used to fund specific applications which are not from the core agencies. Examples of successful applications include requests for clothing, bedding, work tools, and transport costs to enable a person in need to travel to a job. To apply for a grant for a homeless, or vulnerable, person, please download the OxPAT Grant Application Form from the OxPAT website (www.oxpat.org/), and follow the instructions on it.

5 Partners

Core agencies during 2025 were:

Aspire

Crisis

Connection

Elmore

St Mungo's

Edge Housing

Homeless Oxfordshire

The Gatehouse

6 Box Officer's Report

Box Locations

Collection boxes at:

St. Michael at the North Gate Shop

Wellcome Trust Centre (Old Road Campus)

Hayfield Deli

Blackwells -Broad Street

Blackwells - Westgate Shopping Centre

Magdalen College Bar

LMC International

Iffley Dental Practice

Daunts Books (Summertown)

Catherine King, Box Officer, March 2026

