

Registered number: 8175815
Charity number: 1149883

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

CONTENTS

	Page
Reference and Administrative Details of the Charity, its Trustees and Advisers	1
Trustees' Report	2 - 10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13 - 14
Statement of Cash Flows	15
Notes to the Financial Statements	16 - 30

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Trustees	Mr S Thornton, Chair Mr R K Johnson Ms D M Hargreaves Mr M R Evans P R G Childs A S Muthunathan N C Pearson J Funk
Registered number	8175815
Charity number	1149883
Registered office	6 Nuffield Close Cambridge CB4 1SS
Company secretary	Dr D A Livesey
Chief executive officer	Steve Clay
Independent Examiner	Mr M Hewett FCA DChA Chartered Accountants Cambridge Salisbury House Station Road Cambridge CB1 2LA

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 30 SEPTEMBER 2025

The Trustees (who are also directors for the purposes of the Companies Act) present their annual report together with the financial statements of the Charity for the 1 October 2024 to 30 September 2025. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

OBJECTIVES AND ACTIVITIES

a. Policies and objectives

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit.

The principal activities of the charity are the relief of poverty by providing food to the needy and destitute in particular within a 25 miles radius of Cambridge.

b. Strategies for achieving objectives

In fulfilling the charitable aim, Cambridge City Foodbank sees its Vision as ending the need for foodbanks in the UK.

While we work toward this ultimate goal, our ongoing local Mission remains to meet the need for emergency and affordable food, and tackle the causes of poverty, by harnessing the power of the community.

The principle way we do this is through a straightforward system of collection, collation and distribution of basic food items; providing 3 day's worth of emergency food, packed according to family unit size, to identified people who find themselves in crisis need and unable to buy food.

In addition, we have developed a network of affordable Fairbite Food Clubs for people in a persistent state of food insecurity, where, for a small membership fee, they can choose items for a weekly shop worth up to 4 times the value of their membership.

In working toward ending the need for food banks, for individuals locally, and across the UK, we operate a financial inclusion service (in partnership with the Citizen's Advice) and engage in local and national campaigning activity to change structural systems which perpetuate poverty and food insecurity.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

a. Review of activities

During the year under review we operated with the cooperation of 91 active voucher distributing agencies including statutory agencies and voluntary bodies (e.g. community organisations, local charities and churches). These agencies are well-placed to identify individuals and families with whom they are in contact, who are in crisis, needing food, and refer them to us.

This ensures that our services are available to those most in need. In the period under review we have supplied 16,982 (17,438) 3-day emergency food parcels, providing meals to people in Cambridge and surrounding area, with around 37% (36%) being children (the numbers in brackets refer to the previous financial year). This represents a similar level of need to last year's historical peak.

In the same period we have collected 103,406 (118,891) kilos of food through supermarket collections and donations from churches, businesses, individuals and community groups in the City. It is notable that although need for our service has is broadly the same as last year, food donations have decreased by a further 13% (9%). The amount of directly purchased food increased to supplement the widening gap between donated food and need. In total we distributed 151,105 (173,823) kilos of food as 3-day emergency food parcels, through our Foodbank Welcome Centres, reflecting a 13% reduction in parcel size. Our Foodbank Welcome Centres also offer visitors a hot drink (some venues also provide a community meal) and a chance to chat to volunteers. Several centres have representatives from external support organisations available to additionally advise and support visitors.

In the first quarter of this reporting period, the Charity, together with Cambridge Sustainable Food and Cambridge City Council, helped to organise the Cambridge Food Justice Conference (February '25). The conference focused on "Community Food Power" and highlighted role which Cambridge City Foodbank and Trussell play in empowering people who visit food banks to campaign for change in their communities.

In the run up to Christmas 2024 the Charity organised the collection of 1,050 Christmas hampers from members of the public and local businesses, for families and individuals in need, distributed through 20 local community groups and charities who were regularly working alongside them.

In addition to our eight Foodbank Welcome Centres referred to above, we have been providing food to our Fairbite Food Clubs. Fairbite Food Clubs started in 2018 to provide longer term support for people struggling to afford food on an ongoing basis. The first Fairbite Food Club was in Arbury, and then in March 2022 we opened a Fairbite in Chesterton, in partnership with St Georges Church.

In July 2024, Fairbite Trumpington, Fairbite Queen Edith's, and Fairbite St Andrews joined, expanding the affordable food club network to five. One of the principles of the new Fairbite model is to work with a local anchor community organisation who manages the Food Club via a collaboration agreement with the Charity. Development work to open a sixth Fairbite Good Club took place during the year (N.B. this FFC opened after the year end in November 2025).

By the year end, the Fairbite Food Club network had around 360 members and regularly supported around 972 individuals/family members. The supply of food comes either from surplus items in our warehouse, community donations, the national charity FareShare, a local fruit and vegetable wholesaler and surplus supermarket food collected by volunteers. We now also regularly purchase certain items to provide a consistent supply of staple groceries for members, in support of our charitable aim to relieve poverty.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)

In the near-term future we expect to see an increase in the need for Fairbite Food Club provision tackling chronic poverty, and a decrease in the level need for emergency food, tackling crisis support, need into the near-term future. In support of this, with thanks, we acknowledge the grant support of the Cambridge and Peterborough Combined Authority who have provided a £20,000 grant from the UK Prosperity Fund (for delivery in the Charity's next financial year) to provide Fairbite Food Club Memberships to families in the North Cambridge area who have been identified through a collaboration with Cambridge City Council and local partner organisations working in the area.

The Charity's Fuel Help Scheme, now closely aligned with the provision of 3-day emergency food parcels issued 253 fuel vouchers at a cost of £11,480.

Trussell's funding for the Financial Inclusion project ceased in March 2025. The Trustees chose to fully fund the project for a further 12 months (until March 2026) whilst longer-term funding could be sourced. In the period from October 2024 to September 2025, the project - which partners with Cambridge Citizen's Advice to place advisors in our Foodbank Welcome Centres and Fairbite Food Clubs - worked with 298 people and identified £765,900 of additional income that they were entitled to receive.

At the start of the year the Trustee Board reviewed the implications of the rebrand offered by Trussell, to food banks in the Trussell network. Following a meeting with Emma Revie, CEO of Trussell, at Cambridge City Foodbank's office, the Board were persuaded to adopt the rebrand. A sum of £6,624 was provided by Trussell to support the rebrand cost. The rebrand included a new website and printed materials which more effectively communicated the Charity's vision, mission and values.

Although anticipated grant funding from Trussell for a Volunteer Development Coordinator was not achieved, the post was appointed from reserves, with the expectation that future funding would be identified to sustain this vital activity in support of the 200+ volunteers who serve the Charity annually.

Following months of preparation, in August 2025, the Charity relocated its warehouse and offices into a single premise at 6 Nuffield Close; providing around 370 m2 of storage area (including volunteer hospitality) and over 80 m2 of office and meeting room space. This was made possible through the generous support of Trussell, who provided a £30,000 grant and Cambridge City Council, who provided the equivalent of £95,000 in grant and rent-free support, enabling the mezzanine storage area and office / meeting areas to be created, supplemented by reserves. Assuming the Charity's services are still required, this new premise will provide a stable location for the Charity, until lease renewal in 2035.

The Development Team have established an effective communication management system for keeping the Charity's (approx.)1200 supporters updated with news. The development (fundraising) strategy is continuing to bear fruit, increasing individual donations and corporate participation, and developing successful campaigns such as Big Give (June '25) and a newly focused Winter Appeal (planned for end-2025).

The Charity has supported the empowerment of local residents with lived experience of food insecurity, to campaign for fairness and transparency in the setting of housing association service charges. Their local campaign resulted in service charge cuts to tenants and the repurposing of a £10,000 over-charge, to be redirected towards paying for future communal charges.

In June 2025 a delegation from Cambridge travelled to Westminster to meet Cambridge MPs at a lobby day, calling for our elected representative to support the national call for an 'Essentials Guarantee' which would independently set the base rate of social security benefit, to a level that would meet the cost of essential living expenses. The Cambridge delegation represented 22 local organisations who had joined the call for change.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)

The accounts for the year ended 30 September 2025 have been prepared on the accruals basis and show the following results:

- food distributed (Foodbank Welcome Centres and Fairbite Food Clubs) to the value of £418,562 [2023/24: £470,141];
- an operating deficit of £392,511 [2023/24: surplus of £13,262];
- general reserves of £729,683 [2023/24: £966,181] and food stocks of £23,804 [2023/24: £30,292]; and
- charitable donations of £669,395 [2023/24: £856,485].

FINANCIAL REVIEW

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

b. Reserves policy

The Policy of Cambridge City Foodbank is to hold up to twelve months of total expenditure as Reserves, in order to allow the charity to adapt to any changes in the pattern of income received, and to plan for future strategic development. The minimum level of Reserves is set at £500,000, which is between 6 and 9 months' expenditure.

Since October 2024 the Board of Trustees has embarked on a planned utilisation of surplus reserves for the expansion of the Fairbite Food Club network, the relocation of the Charity's warehouse & offices, and the continuation of work previously funded by Trussell's pathfinder programme. A £240,000 of surplus reserves has been designated to support these projects whilst the charity increases income to a sustainable level through its fundraising activity, over the next 2 years.

At 30th September 2025, the Charity had total funds of £781,983 of which £52,300 are restricted. Excluding the tangible fixed assets of £193,583, this leaves reserves of £536,100, which falls within the minimum and maximum level set by the Board of Trustees.

c. Material investments policy

The Foodbank's investment policy is that a proportion of excess reserves should be invested in a suitable ethical investment portfolio which comprises a combination of ultra-low risk and low risk funds, with a view to providing income and/or capital growth to fund the core activities of the charity and to continuing such investment until such time as the funds are needed to finance projects decided upon by the Trustees.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

d. Financial risk management objectives and policies

The Risk Committee is a sub-committee of the Board, with defined terms of reference, and is chaired by a Board Trustee.

The Risk Management Policy states that the Charity's approach to risk management, defines risk, how it is assessed, evaluated and escalated, and documents roles and responsibilities for the management of risks.

The Trustee Board has adopted a risk appetite of 'averse' for the following areas:

- Safeguarding
- Cyber Security
- Health & Safety

For other areas, in particular the consideration of new business models and opportunities for partnerships, the Board's risk appetite is 'open' i.e. willing to consider all potential options and choose the one most likely to result in successful delivery, while also providing an acceptable level of benefit and value for money.

As with other areas of its risk management, the Trustee Board keeps this approach under review.

There are no areas which cause immediate concern. The Trustee Board through the Risk Committee, monitor internal & external developments that may impact on the organisation. A comprehensive Risk Register is held and periodically reviewed, with mitigating actions taken by the CEO where required.

The most significant risks currently faced by the Charity relate to the following:

- Dependency on Income Sources. Fundraising capacity has increased and activity to replace Trussell Grant funding is in progress.
- Development Overreach. The Board's ambitious plan to maintain the expanded Fairbite Food Club network using existing reserves, is being balanced by the steady increase in fundraising, delivered by the Development Team.
- Information Management. Further mitigations are being explored to further mitigate cyber-security risk.

e. Strategic direction and organisational risk

The Trustee Board's 2024-26 Strategic Guide document clearly articulates the Charity's vision, mission, values and the five key objectives for achievement over the period.

In response to an increase in repeated use of the Foodbank Welcome Centre, the Charity has significantly expanded the network of Fairbite Food Clubs, tripling the number of Clubs over the period. A new referral and assessment process is being introduced to ensure that those most likely to suffer from hunger and hardship for periods of more than 3 months, receive membership and a referral-partner support package, to help members take steps to release them from reliance on charity food.

While this strategy has increased running costs, our exposure to risk has been limited by running this enhanced provision in partnership with local organisations who provide premises and some staffing.

The Charity's fundraising strategy aims to source longer term funding to sustain these activities.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

STRUCTURE, GOVERNANCE, AND MANAGEMENT

a. Constitution

The company is a registered charity (Charity no. 1149883) and is limited by guarantee.

The company is constituted by its Memorandum & Articles of Association dated 21 June 2012, and was registered at Companies House, company no. 08175815, on 10 August 2012.

b. Methods of appointment or election of Trustees

New Trustees are recruited to fill gaps in the skill set of the continuing trustees. Trustees are appointed, following a rigorous selection process, by a resolution of the trustees at a special meeting. They are chosen with regard to the skills, knowledge and experience needed for the effective administration of the charity and their having a personal commitment to delivering the Charity's objectives, and supporting the Charity's ethos and values, and those of the Trussell Trust.

Trustees are either elected at the annual general meeting or co-opted until the annual general meeting. The practice is for Trustees to retire from office at the third annual general meeting following their election (i.e. a 3-year term) but may be re-elected, normally for two further 3-year terms. In addition to the above Trustees, the Chief Executive and Company Secretary attend the board meetings as non-voting members.

A full list of the trustees who served the charity during the year is as follows:

- Mr S Thornton CBE, Chair
- Mr R K Johnson, Treasurer
- Ms D M Hargreaves
- Mr M R Evans
- Mr A Muthunathan
- Ms J Funk
- Ms N Pearson
- Mr P Childs

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

STRUCTURE, GOVERNANCE, AND MANAGEMENT (CONTINUED)

c. Organisational structure and decision-making policies

The Cambridge City Food Bank is an independent local charity and a member of the Trussell Foodbank Network. Part of its activity uses the Trussell social franchise model for the Foodbank Welcome Centre operation. Our relationship with Trussell is based on mutual undertakings agreed when we took on the franchise and contained in the Trussell Foodbank Operating Manual.

The Fairbite Food Club model is owned by Cambridge City Foodbank and operates under direct management or via a Collaboration Agreement with community partners who manage their Fairbite Food Club on behalf of the Charity.

The Charity has role descriptions for the Trustees, the Chairman, the Treasurer, and the Company Secretary and these are reviewed from time to time. All Trustees and staff receive an annual review.

Good governance is achieved through regular quarterly meetings of the Board of Trustees which receives comprehensive, concise and timely reports on the Charity's strategic direction and operational performance. Urgent decisions are arranged as required, taken by electronic circulation and/or additional meetings when required.

The Chief Executive is responsible to the Board to provide:

- management, development and strategic planning.
- advice to Trustee Directors in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

d. Policies adopted for the induction and training of Trustees

New Trustees are provided with an 'Induction Pack' covering such topics as legal status and governance, structure, organisation and staffing, governance, policy, and strategy. They are invited to attend an induction event for new volunteers and to visit the office and warehouse and to observe at a Foodbank Welcome Centre and at a Fairbite Food Club. In addition to familiarising themselves with the Charity and the context within which it operates, new Trustees are invited and encouraged to attend meetings organised by Trussell and to attend specialised training where it is considered to be appropriate.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

PLANS FOR THE FUTURE

Over the next twelve months the Charity aims to:

- Complete the expansion of the Fairbite Food Club network to a sixth location, based at St Paul's, Hills Road, Cambridge.
- Implement changes to the Foodbank Welcome Centre referral pathway process, to encourage greater use of the wider support services available in Cambridge, to overcome personal emergency situations, and reduce the need for using emergency food support.
- Refocusing our community organising work, training more staff, increasing the awareness of Trustees, and identifying other poverty-related issues on which to campaign for change, which will improve the lives of people with lived experience of food insecurity.
- Transfer our Volunteer database to a standalone CCFb-controlled database, maintained by a third party, for future sustainability. Run 2-3 Volunteer Gathering events to celebrate and thank volunteers and keep them informed of the charity's development.
- Continue to further develop CCFb's fundraising capacity, building regular individual and corporate donor support, and increase grant support from larger Charitable Trusts. Develop a specific proposal to the National Lottery Community Fund for supporting wrap-around services linked to the Fairbite Food Clubs network.
- Review the Fairbite referral and membership process to ensure that the service is provided to households who are most likely to be suffering from hunger and hardship, and that they have support plans to move them out of a need for charitable food.
- Begin work on a new 3-year strategic framework to guide the forward direction of the Charity.
- Complete external reviews of Health & Safety, Fire Risk Assessment, Safeguarding and Cyber-Security, and work towards implementing recommendations.
- Complete the Charity rebrand to include vehicle livery, donor promotional materials, and to place vision, mission, and values information within all Foodbank Welcome Centres.

The Trustees are mindful of the rapidly changing external environment at the time of approving this report and will keep these plans under review, amending our response as needed.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Stephen Thornton

Mr S Thornton, Chair
Trustee
Date: 01 April 2026

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 SEPTEMBER 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEE OF THE CAMBRIDGE CITY FOODBANK ('THE COMPANY')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 30 September 2025.

RESPONSIBILITIES AND BASIS OF REPORT

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: 

Dated: 02 April 2026

M Hewett FCA DChA

For and on behalf of Peters Elworthy & Moore

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOME FROM:					
Donations and legacies	2	578,647	90,748	669,395	856,485
Interest received		7,292	-	7,292	5,679
TOTAL INCOME		585,939	90,748	676,687	862,164
EXPENDITURE ON:					
Raising funds		7,286	-	7,286	15
Charitable activities	4	751,126	315,682	1,066,808	870,951
TOTAL EXPENDITURE		758,412	315,682	1,074,094	870,966
NET EXPENDITURE BEFORE NET GAINS ON INVESTMENTS					
		(172,473)	(224,934)	(397,407)	(8,802)
Net gains on investments	8	4,896	-	4,896	22,064
NET (EXPENDITURE)/INCOME		(167,577)	(224,934)	(392,511)	13,262
Transfers between funds	12	(68,921)	68,921	-	-
NET MOVEMENT IN FUNDS		(236,498)	(156,013)	(392,511)	13,262
RECONCILIATION OF FUNDS:					
Total funds brought forward		966,181	208,313	1,174,494	1,161,232
Net movement in funds		(236,498)	(156,013)	(392,511)	13,262
TOTAL FUNDS CARRIED FORWARD		729,683	52,300	781,983	1,174,494

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 16 to 30 form part of these financial statements.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)
REGISTERED NUMBER: 8175815

BALANCE SHEET
AS AT 30 SEPTEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible assets	7	193,583	42,371
Investments	8	222,589	217,693
		416,172	260,064
CURRENT ASSETS			
Debtors	10	41,465	57,234
Cash at bank and in hand		516,569	889,710
		558,034	946,944
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	11	(192,223)	(32,514)
NET CURRENT ASSETS		365,811	914,430
TOTAL NET ASSETS		781,983	1,174,494
CHARITY FUNDS			
Restricted funds	12	52,300	208,313
Unrestricted funds	12	729,683	966,181
TOTAL FUNDS		781,983	1,174,494

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)
REGISTERED NUMBER: 8175815

BALANCE SHEET (CONTINUED)
AS AT 30 SEPTEMBER 2025

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Stephen Thornton

Mr S Thornton, Chair
Trustee
Date: 01 April 2026

The notes on pages 16 to 30 form part of these financial statements.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Note	2025 £	2024 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash used in operating activities	14	(190,735)	1,928
CASH FLOWS FROM INVESTING ACTIVITIES			
Dividends and interests from investments		7,292	5,679
Purchase of tangible fixed assets	7	(189,698)	(44,957)
NET CASH USED IN INVESTING ACTIVITIES		(182,406)	(39,278)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		(373,141)	(37,350)
Cash and cash equivalents at the beginning of the year		889,710	927,060
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	15	516,569	889,710

The notes on pages 16 to 30 form part of these financial statements

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. ACCOUNTING POLICIES

1.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Cambridge City Foodbank meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 INCOME

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.3 EXPENDITURE

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

1.4 INTEREST RECEIVABLE

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. ACCOUNTING POLICIES (CONTINUED)

1.5 TANGIBLE FIXED ASSETS AND DEPRECIATION

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Leasehold improvements	-	10% Straight line
Motor vehicles	-	25% Straight line
Fixtures and fittings	-	25% Straight line
Office equipment	-	25% Straight line
Computer equipment	-	25% Straight line

1.6 INVESTMENTS

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

1.7 DEBTORS

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.8 CASH AT BANK AND IN HAND

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. ACCOUNTING POLICIES (CONTINUED)

1.9 LIABILITIES AND PROVISIONS

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

1.10 FINANCIAL INSTRUMENTS

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 PENSIONS

The Charity operates a defined contribution pension scheme and the pension change represents the amounts payable by the Charity to the fund in respect of the year.

1.12 FUND ACCOUNTING

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

2. INCOME FROM DONATIONS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	578,647	90,748	669,395	856,485
TOTAL 2024	519,955	336,530	856,485	

The value of donated food in 2025 was £280,830 (Calculated as 101,383 kilos valued at £2.77 per kilo adjusted for purchased food) (2024: 118,891 kilos valued at £2.77 - £329,328).

3. ANALYSIS OF GRANTS

	Grants to Institutions 2025 £	Total funds 2025 £	Total funds 2024 £
Grants payable	15,993	15,993	26,129
TOTAL 2024	26,129	26,129	

The Charity has made the following material grants to institutions during the year:

NAME OF INSTITUTION	2025 £	2024 £
St Paul's Church PCC	10,000	15,000
St Andrew's Church, Cherry Hinton	5,943	-
St George's Church PCC	-	7,500
St James' Church PCC	-	3,629
	15,943	26,129
OTHER GRANTS TO INSTITUTIONS	50	-
	15,993	26,129

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

4. ANALYSIS OF EXPENDITURE BY ACTIVITIES

	Activities undertaken directly 2025 £	Grant funding of activities 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Special items	12,002	15,993	-	27,995	113,765
Food costs	217,433	-	1	217,434	164,184
Staff costs	412,863	-	-	412,863	307,628
Premises expenses	-	-	91,917	91,917	72,346
Volunteer expenses	11,119	-	-	11,119	23,024
Depreciation	-	-	38,486	38,486	12,126
Financial Inclusion Project	-	-	94,370	94,370	51,200
Administration expenses	164,607	-	-	164,607	116,069
Accountancy fees (governance)	-	-	8,017	8,017	10,609
	<u>818,024</u>	<u>15,993</u>	<u>232,791</u>	<u>1,066,808</u>	<u>870,951</u>
TOTAL 2024	<u>697,524</u>	<u>26,129</u>	<u>147,298</u>	<u>870,951</u>	

The value of food distributed to clients in 2025 was £418,562 (calculated as 151,105kg valued at £2.77 per kg) (2024: £470,140 (calculated as 169,726kg valued at £2.77 per kg)).

In 2025 special items above includes £10,000 fuel top-ups (see Note 12 restricted funds) (2024: £63,790).

5. INDEPENDENT EXAMINER'S REMUNERATION

	2025 £	2024 £
Fees (inclusive of VAT) payable to the Charity's independent examiner in respect of:		
Independent examination of the Charity's annual accounts	1,600	1,500
Other accountancy fees	2,430	2,340
	<u>4,030</u>	<u>3,840</u>

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

6. STAFF COSTS

	2025 £	2024 £
Wages and salaries	364,913	271,773
Social security costs	27,570	19,049
Contribution to defined contribution pension schemes	20,380	16,806
	<u>412,863</u>	<u>307,628</u>

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Average number of employees	<u>14</u>	<u>12</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	1	1

The key management personnel of the charity comprises the Trustees and the CEO. The trustees all give their time and expertise without any kind of remuneration or other benefit in kind (2024: £Nil). The remuneration of the CEO was £72,264 in the year, including employer's costs (2024: £71,870).

During the prior year, in 2024, 1 Trustee received remuneration amounting to £18,975, in relation to their work on behalf of CCFB as Health Inequalities Advisor. This amount was made with the authority of the Charity's Articles of Association and did not relate to their duties as a Trustee. While engaged in this position, it was agreed that the Trustee would not attend or participate in any meeting in the capacity as a trustee, but solely as a consultant. There was no equivalent remuneration in 2025.

During the year, travel, subsistence and training expenses amounting to £438 were reimbursed to 2 Trustees (2024: £226 to 1 Trustee).

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

7. TANGIBLE FIXED ASSETS

	Leasehold improvements £	Motor vehicles £	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
COST						
At 1 October 2024	-	46,900	29,568	5,398	8,276	90,142
Additions	181,614	-	2,525	-	5,559	189,698
At 30 September 2025	181,614	46,900	32,093	5,398	13,835	279,840
DEPRECIATION						
At 1 October 2024	-	22,675	17,629	5,398	2,069	47,771
Charge for the year	18,162	11,725	5,140	-	3,459	38,486
At 30 September 2025	18,162	34,400	22,769	5,398	5,528	86,257
NET BOOK VALUE						
At 30 September 2025	163,452	12,500	9,324	-	8,307	193,583
At 30 September 2024	-	24,225	11,939	-	6,207	42,371

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

8. FIXED ASSET INVESTMENTS

	Listed investments £
COST OR VALUATION	
Additions	217,693
Revaluations	4,896
AT 30 SEPTEMBER 2025	222,589

All the fixed asset investments are held in the UK.

All investments are carried at their fair value. Holdings in common investment funds, unit trusts and open ended investment companies are at the bid price. The basis of fair value for quoted investments is equivalent to the market value, using the bid price. Asset sales and purchases are recognised at the date of trade at cost (that is their transaction value).

The Charity is operating an investment policy that provides for a degree of diversification of holdings within different unit trust investments. The Charity has invested in a number of unit trusts in order to protect the Charity’s exposure to volatility in the market and seek low risk investments wherever possible.

The Charity does not make use of derivatives and similar complex financial instruments as it takes the view that investments are held for their longer term growth and annual income.

The Charity has no material investment holdings in markets subject to exchange controls or trading restrictions.

9. STOCKS

The value of stock donated as at 30 September 2025 was £23,804 (2024: £30,292) and in line with the accounting policy this is valued in the accounts as £Nil.

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

10. DEBTORS

	2025 £	2024 £
DUE AFTER MORE THAN ONE YEAR		
Rent deposit	15,145	21,145
	<u>15,145</u>	<u>21,145</u>
DUE WITHIN ONE YEAR		
Trade debtors	650	-
Other debtors	1,711	4,816
Prepayments and accrued income	23,959	31,273
	<u>41,465</u>	<u>57,234</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	92,591	20,231
Other taxation and social security	9,166	5,657
Other creditors	33,766	2,786
Accruals and deferred income	56,700	3,840
	<u>192,223</u>	<u>32,514</u>

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

12. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 October 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 30 September 2025 £
UNRESTRICTED FUNDS						
DESIGNATED FUNDS						
Future Development Fund	500,000	-	-	(260,000)	-	240,000
GENERAL FUNDS						
General Fund	466,181	585,939	(758,412)	191,079	4,896	489,683
TOTAL UNRESTRICTED FUNDS	966,181	585,939	(758,412)	(68,921)	4,896	729,683
RESTRICTED FUNDS						
The Trussell Trust	208,313	90,418	(305,682)	59,251	-	52,300
Other restricted funds	-	330	(10,000)	9,670	-	-
	208,313	90,748	(315,682)	68,921	-	52,300
TOTAL OF FUNDS	1,174,494	676,687	(1,074,094)	-	4,896	781,983

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

12. STATEMENT OF FUNDS (CONTINUED)

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 October 2023 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 30 September 2024 £
UNRESTRICTED FUNDS						
DESIGNATED FUNDS						
Future Development Fund	150,000	-	-	350,000	-	500,000
GENERAL FUNDS						
General Fund	948,224	525,634	(617,251)	(412,490)	22,064	466,181
TOTAL UNRESTRICTED FUNDS	1,098,224	525,634	(617,251)	(62,490)	22,064	966,181
RESTRICTED FUNDS						
The Trussell Trust	63,008	335,230	(189,925)	-	-	208,313
Other restricted funds	-	1,300	(63,790)	62,490	-	-
	63,008	336,530	(253,715)	62,490	-	208,313
TOTAL OF FUNDS	1,161,232	862,164	(870,966)	-	22,064	1,174,494

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

12. STATEMENT OF FUNDS (CONTINUED)

RESTRICTED FUNDS

The Trussell Trust

The Charity receives various restricted funding from The Trussell Trust towards specific projects.

Other restricted funds

Within other restricted funds there are sometimes several smaller funds (food, clothes, energy, and research) and when expenditure exceeds the brought forward funds and income then the deficit is covered by a transfer from general funds. This year a total of £68,921 (2024: £62,490) was transferred.

DESIGNATED FUNDS

A transfer of £150,000 was made to the designated fund for future development in 2017. In 2024 the Trustees reviewed this designation and increased this fund to £500,000 specifically for the expansion of the Fairbite Food Club network, relocation of the Charity's warehouse and offices, and the continuation of work funded by Trussell's pathfinder programme, for completion over the next 2-3 years. This was reduced to £240,000 in 2025 following the completion of some of this expansion and the relocation of the warehouse and offices.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	193,583	-	193,583
Fixed asset investments	222,589	-	222,589
Debtors due after more than one year	15,145	-	15,145
Current assets	490,589	52,300	542,889
Creditors due within one year	(192,223)	-	(192,223)
TOTAL	729,683	52,300	781,983

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS (CONTINUED)

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	42,371	-	42,371
Fixed asset investments	217,693	-	217,693
Debtors due after more than one year	21,145	-	21,145
Current assets	717,486	208,313	925,799
Creditors due within one year	(32,514)	-	(32,514)
TOTAL	966,181	208,313	1,174,494

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

14. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	(392,511)	13,262
ADJUSTMENTS FOR:		
Depreciation charges	38,486	19,684
Losses on investments	(4,896)	(22,064)
Dividends, interests and rents from investments	(7,292)	(5,679)
Decrease/(increase) in debtors	15,769	(15,569)
Increase in creditors	159,709	12,294
NET CASH PROVIDED BY/(USED IN) OPERATING ACTIVITIES	(190,735)	1,928

15. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	2024 £
Cash in hand	516,569	889,710
TOTAL CASH AND CASH EQUIVALENTS	516,569	889,710

16. ANALYSIS OF CHANGES IN NET DEBT

	At 1 October 2024 £	Cash flows £	At 30 September 2025 £
Cash at bank and in hand	889,710	(373,141)	516,569
	889,710	(373,141)	516,569

THE CAMBRIDGE CITY FOODBANK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

17. OPERATING LEASE COMMITMENTS

At 30 September 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	51,978	56,288
Later than 1 year and not later than 5 years	218,750	21,477
	<u>270,728</u>	<u>77,765</u>

The following lease payments have been recognised as an expense in the Statement of Financial Activities:

	2025 £	2024 £
Operating lease rentals	<u>92,277</u>	<u>70,704</u>

18. RELATED PARTY TRANSACTIONS

There were no other related party transactions during the current or prior period beyond those referred to in Note 6.