

Windermere and District Food Bank

Annual Report and Accounts for the Year Ended 6th April 2025

Reference and Administration Details

The Trustees present their report and the independently examined Financial Statements of the Charity for the period ended 6th April 2025.

Windermere & District Food Bank is a Registered Charity, No. 1151582, and is constituted as a Charitable Incorporated Organisation ("CIO").

Trustees who served during the year were:

Rev'd Martyn Coe	Chair
Tony Farren	Treasurer
Ali Jarvis	Secretary
Jean Acker	
Brian Bradbury	
Andy Brinkman	
Peter Harrison	(resigned 14 April 2024)
Rev'd Jo Rand	(resigned 31 August 2024)

Administration Contact Address 7, Brow Crescent, Windermere, LA23 2EY

Operating Address St Mary's Church, Ambleside Road
Windermere LA23 1BA

Telephone 07789 728811

Website windermeredistrict.foodbank.org.uk

Independent Examiner Martin Slader Ltd, 20 Craig Walk,
Windermere LA23 2HB

Bankers The Cumberland Building Society
18 Main Road, Windermere LA23 1DY

CAF Bank Ltd
25 King's Hill Avenue, King's Hill
West Malling ME19 4JQ

Objectives and Activities for Public Benefit

The principal objective of the Charitable Incorporated Organisation is the prevention or relief of poverty in the general South Lakeland area in particular but not exclusively, by providing emergency food supplies in particular but not exclusively to individuals in need and/or charities or other organisations working to prevent or relieve poverty.

The Trustees confirm that they have referred to the general guidance on public benefit issued by the Charity Commission when reviewing and planning the charity's aims and objectives.

Windermere and District Food Bank

Achievement, Performance and Financial Review

Summary

The need for the food bank service in the area is still considerable even though the perception is that Windermere is a relatively affluent area. The very high proportion of lower paid and seasonal work, the ageing population and high housing costs all contribute to the combination of factors such as very low disposable income, high stress leading to mental health issues, poor or no affordable housing. All of these can unfortunately lead to people needing emergency food provision, which we continue to provide.

Throughout 2024-25 the main focus has been to try and offer help to clients in the form of signposting them towards long term solutions to their issues. Our main new offering has been the provision of a Citizens Advice counsellor at the food bank for one period per week. This has proved to be very successful, resulting in 77 clients being helped, with over £140,000 worth of debt being managed, £130,000 debt written off and £75,000 other positive financial gains via accessing correct and additional benefits. Of those 77 people helped in the year, 59 no longer need our services. This has reduced our client numbers, reduced dependency habits and left our team with a great feeling of being able to offer more than the immediate short term food need. The service has been provided by South Lakes Citizens Advice and funded by a grant from Trussell, covering the £9,000 annual cost for 2 years until March 2026. After this we have been warned we may have to find other funding for part or even all of the cost, for which we have contingency plans to take us to 2028.

Throughout the year we served 110 households, fulfilling 1020 vouchers, both figures being slightly below last year (114 and 1113 respectively). In total we issued 1214 adult parcels and 523 for children in the year, some 12% below last year, illustrating the results of our efforts to reduce long term dependency on our service.

Behind these very encouraging results has been a year of considerable change and challenge to our operation.

In late summer of 2024 our funds to support our normal operation reduced to a dangerously low level, well below our accepted minimum reserve. This situation was due to lower food donations, leading to higher food purchases at higher prices, while we also saw a reduction in financial donations. A vigorous and wide ranging campaign and appeal was launched assisted by great publicity from The Westmorland Gazette, TV and radio channels and Tim Farron our MP. We are pleased to report that thankfully this was very successful and we now find ourselves in a strong financial position as a result. Thanks must go in particular to an almost immediate emergency grant from Trussell of £9,000 followed by many donations, the major grant elements of which were due to Ian Winters' considerable efforts. The details are outlined later, and in the Accounts. All of this was supported by a campaign aimed at greater local awareness. This also has boosted food donations, which increased compared with last year back to pre-covid levels. Please bear in mind that this figure masks the fact that prior to September donations were low but the community responded to our appeals to produce a great annual result.

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The other major event was the premises move. As the licence for our premises in the Methodist Church undercroft (with its terribly difficult access) came to an end, we looked around for a good alternative and were kindly offered a similar but more flexible space within St Mary's Church on Ambleside Road, Windermere. Thanks to flexibility of our landlords the lease on our old space was extended to the end of February and we moved to our new home on March 1st 2025. This required a major planning exercise, some refitting of shelving etc and a great deal of help from volunteers old and new – to whom we owe our thanks. The new location has many advantages, particularly access for goods, a parking place for the van and a layout which is easier to manage. The space has been offered to us at a similar cost to the old premises on a correctly drawn up long term licence. The team at St Marys have been very welcoming and supportive of our efforts.

Other notable changes in the year are that we decided we could manage better by reverting to the pre-covid regime of opening 2 days per week, not 3, so we now open on Wednesday and Friday, with clients' parcels being delivered on either of the 2 days as convenient – Citizens Advice service is available on Fridays. We also were able to offer heating vouchers to needy clients who met a certain number of strict criteria – this was well received but unfortunately was only applicable to a limited number of people, it certainly helped 9 households during the winter months. The Mission Café supported our work by donating vouchers for us to distribute to our clients, allowing them to partake in a free light meal during the Christmas and Easter periods. We also opened a new bank account with CAF Bank, with internet access which has proved very useful in bringing our banking provision into the present day.

Finally, we should highlight the usefulness of the van, fully funded by 2 local businesses. Not only does it provide the means of offering a fully insured delivery service but it has also given us the means to collect food and equipment donations from events including Kendal Calling festival, an international scouting rally, and various sponsored runs and walks during this year. Of course it was invaluable during the move also.

Looking forward we made a start on improving our social media and website. We began to reach out more to other charities in the area and referral agencies. It has become very obvious to us in this year that the area served is very lacking in practical support for many issues brought to us which don't relate directly to food provision. We seem to be in a way "the only show in town" offering any sort of practical help to the very needy. Going forward the area would benefit from any type of provision for issues like mental health and homelessness – we will continue to explore ways of highlighting this need, and look at all possibilities to bring help into the area.

On the people front during the year we said goodbye to Peter Harrison and Rev'd Jo Rand as Trustees due to them having other commitments. Ian Winters, who led the operation on the ground throughout the year asked to step back, later to become a voluntary Trustee. He will now focus on grant funding and strategies: his eventual replacement as Operations Manager, Amanda Lucas, was welcomed to the organisation during the last weeks of this report's period. We would like to thank the team of volunteers, trustees and supporters for responding to this year of change and feel that the organisation is in a far better place to move forward from here.

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Acknowledgements

We are grateful to all our donors, some of whom have been giving every month since our foundation in 2013, to the organisations listed under “Restricted Grants” in the accounts, and to the following organisations who gave £500 or more in 2024-25:

Frieda Scott Charitable Trust	£8,400
British Gas	£2,000
Booths – customer rewards passed on	£1,766
Lakes Christian Centre	£1,524
Trussell – unrestricted	£1,350
Westmorland & Furness Council	£ 500
Windermere Taverners	£ 500
Savant Ltd	£ 500
South Cumbria Construction Ltd	£ 500
St Martin’s Church	£ 300

Food and other donated items amounted to some 10.9 tonnes in the year, up from 7.4 tonnes in 2023-24.

Thanks also go to our team leaders, Ian and Amanda, and the team of volunteers who keep everything running smoothly and give such generous support to the people who need our help.

Just after the year-end Rev’d Martyn Coe resigned as a Trustee, and consequently as Chair, now the Foodbank is no longer based at a church for which he is responsible. We thank him for his service to the Foodbank since 2020. Brian Bradbury has taken over as Chair of Trustees. Also since the year-end Philip Higgins of St Mary’s Church has joined us as a Trustee, as has our former Operations Manager, Ian Winters.

We also acknowledge the professional support of the Trussell Trust team who advise us from time to time and provide the software on which our food inputs and outputs are recorded.

Fundraising etc.

Our major fundraising effort from September to December 2024 is covered above.

Reserves Policy

Windermere and District Food Bank relies entirely on donations and grants from individuals and organisations. The Trustees believe they should keep unrestricted funds in hand to cover at least 4 months’ running expenses, including food purchases, less the expected level of committed regular giving over that period. This should allow time for further fundraising. Unrestricted reserves at 6th April 2025 were substantially above this level. The £25,000 received from Trussell, originally funded by Lakeland Ltd, is Unrestricted but has been “ring-fenced” by the Trustees, mostly to ensure we can continue to fund our work with South Lakes Citizens Advice in the medium term, with a smaller portion for special projects.

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Treasurer's Report

In the year to 6th April 2025 the Foodbank recorded a financial surplus of £50,033 compared with a deficit of £7,664 last year. Receipts increased by £69,384 while payments were up by £8,687. The reasons behind the great financial improvement are explained above.

Payments to Trustees

No trustees were paid for any work or services provided. The only payments made to trustees were reimbursement of expenses incurred and purchases made on behalf of the charity, which did not until recently have a card or internet payment facility of its own. In the year, Trustees were reimbursed a total of £12,070 (previous year £22,351). The great majority of this was for purchase and delivery of groceries direct to the food bank.

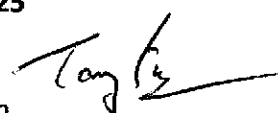
Annual Report authorised by the Trustees 19th November 2025

Chairman:

Brian Bradbury 

Treasurer:

Tony Farren



Independent Examiner's Report on the Accounts to 6th April 2025

Report to the trustees of Windermere & District Food Bank, charity number 1151582, on the accounts for the year ended 6th April 2025, set out on Page 7.

I report to the trustees on my examination of the accounts of the above charity for the year ended 6th April 2025.

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

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

I have no concerns and 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.

Signed:

Martin Slader Ltd

20 Craig Walk, Windermere LA23 2HB



Date: 16th January 2026

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Annual Accounts for the year ended 6th April 2025

The independently examined accounts are shown on Page 7.

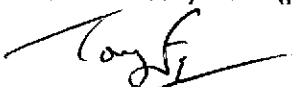
The calculation of the weight and therefore estimated value of food is for Charity Commission purposes, to provide a measurement of equivalent financial turnover.

No payments or benefits were provided to any trustees except for the reimbursement of legitimate expenditure incurred on behalf of the charity as follows:

Tony Farren £10,760 (previous year £20,673)

Jean Acker £440 (previous year £1,625)

Brian Bradbury £870 (previous year £414)



Tony Farren, Treasurer 10th November 2025

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Annual Accounts for the Year Ended 6th April 2025

		Unrestricted 2024/25 £	Restricted 2024/25 £	Total 2024/25 £	Total 2023/24 £
Receipts					
Donations & Grants:					
	From Individuals	22,637			
	Trussell, funded by Lakeland Ltd	25,000			
	From Organisations – other	21,613			
		69,250		69,250	29,976
Restricted Grants:					
	Trussell re Citizens Advice		9,000	9,000	-
	Trussell Emergency Support Grant		9,113	9,113	-
	Westmorland & Furness Council Household Support		8,250	8,250	-
	Westmorland & Furness Council for Windermere Food Farm		1,700	1,700	-
	The Roselands Trust for Relocation		2,199	2,199	-
	Gift Aid Tax Refunds	1,570		1,570	1,738
	Interest Received	16		16	0
	Total Receipts	70,836	30,262	101,098	31,714
Payments					
	Payroll	8,035	5,282	13,317	5,509
	Purchases for distribution to clients	7,074	7,765	14,839	27,639
	South Lakes Citizens Advice	52	9,000	9,052	0
	Travel & delivery expenses	213	199	412	366
	Windermere Churches: licence fees	1,517		1,517	1,200
	Relocation costs		3,655	3,655	0
	Equipment purchased			0	220
	Telephone, broadband, post, stationery	444		444	482
	Insurance Van (covered by donation)	1,677		1,677	1,690
	General	477		477	421
	Publicity	95	137	232	1,232
	Other operating costs	750		750	619
	Payments on behalf of Windermere Food Farm		1,693	1,693	0
	Total Payments	20,334	27,731	48,065	39,378
	Surplus /(Deficit) on Year	50,502	2,531	53,033	-7,664
	Opening Balance	12,854	0	12,854	20,518
	Closing balance	63,356	2,531	65,887	12,854
	Represented by				
	Cash			139	99
	Bank			65,748	12,755
	Food opening balance kg	684 At £2.77 per kg (was £2.37)		£1,895	£1,021
	Donated in the year kg	10863		£30,091	£17,441
	Purchased in the year kg	7556		£20,930	£29,715
	Adjustments in the year kg	-902 -4.9%		-£2,499	-£533
	Distributed in the year kg	-16402		-£45,434	-£46,694
	Over/(short) at year-end	-356 -1.9%		-£986	£529
	Closing balance kg	1443 At £2.77 per kg		£3,997	£1,479
	For Charity Commission purposes				
	- establishes turnover below £250,000				
	Total Income			£131,188	
	Total Expenditure			£93,499	

£2.77 is the value of a standard kilogram valued at Tesco prices
as advised by Trussell (previously £2.37)

Windermere and District Foodbank

Registered Charity No 1151582

Year Ended 6th April 2025