



MALVERN HILLS FOODBANK

Trustees' Annual Report and Financial Statements

For the year ended 30th September 2025

Malvern Hills Foodbank

The Trustees' Annual Report and Financial Statements - Contents 30th September 2025

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Malvern Hills Foodbank

The Trustees' Annual Report / continued 30th September 2025

The Trustees are pleased to present their thirteenth annual report of the Malvern Hills Foodbank ("The Charity") for the year ended 30th September 2025

REFERENCE AND ADMINISTRATION INFORMATION

Address and Registration Details

Registered charity number: 1151964

Principal office: Unit 4, Spring Court, Spring Lane South, Malvern, WR14 1AT

Gift Aid: The Charity is registered with HM Revenue and Customs

Constitution

The Charity is constituted as a charitable association, and it is registered as a charity with the Charity Commission in England and Wales.

Trustees

Unless otherwise stated, the following have served throughout the year and were Trustees as of 30th September 2025:

Charly Lowndes	Chair
Malcolm Garner	Treasurer
Peter Buchanan	Retired 25 th November 2024
Fiona Edlington	Retired 25 th November 2024
Julie Elliot	
Richard Evans	
Marion Griffiths	Appointed 7 th May 2025
Kevin McCann	Retires 26 th November 2025
Jane Marshall	
Kathy Osbourn	
Mary Rowswell	
Roger Watson	
Mary Williams	

In accordance with the Charity constitution Julie Elliot, Jane Marshall, and Mary Rowswell, retire by rotation at the annual general meeting and shall be eligible for re-election by the members, at that meeting. Marion Griffiths, being appointed during the year, is also required to retire but being eligible offers herself for re-election.

The Trustees are very sad to report the passing of David Wareing in September. David was the first Chair of Malvern Hills Foodbank and he was the main driving force in establishing the Foodbank in 2013, creating the ethos, and structure that formed the solid base from which the Foodbank still enjoys today. David was a very effective Trustee for over 10 years and he also continued to be a very active volunteer until he retired late this year due to illness. David will be missed and the Foodbank will be eternally grateful for his massive contribution.

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The Trustees have received notice from Kevin McCann that due to a major commitment with another charity he will unfortunately not be able to devote sufficient time to fulfil his role as Warehouse Manager and Trustee, and accordingly Kevin will retire at the AGM. Kevin has only been involved with the Foodbank as a Trustee since June 2023 but during that period Kevin, as Warehouse Manager, has totally transformed the warehouse modus operandi and efficiency to an incredibly high standard. To list his achievements and successes would require several spreadsheets, suffice it to say that his legacy will last a long time. The Trustees are delighted however that Kevin will continue as a volunteer.

Trust Secretary

Katherine Osbourn

Bankers

HSBC Bank plc
1 Church Street
Malvern
WR14 2AB

Recruitment of Trustees

New Trustees are initially approved by the Board of Trustees. In doing so they are focused on individuals who will maintain a balance of professional skills and experience, as well as being able to contribute towards the effective governance and operations of the Charity.

Organisational structure

The Trustees have agreed to govern via a Board of Trustees with operational responsibilities shared or delegated where appropriate to team leaders and operation managers. The team leaders, currently six in number, are responsible for running their duty sessions, very ably assisted by the Foodbank's two part-time paid employees, the Operations Coordinator and the Data Collection Systems Coordinator. These two employees provide essential consistency and support, not only to the team leaders and volunteers, but also provide a very important communication link with Foodbank clients to ensure the clients have the appropriate support and guidance on a non-judgemental basis.

The food parcels are distributed not only from Unit 3 and 4 Spring Lane, but also from the Lyttelton Well and the Upton Baptist Church. The Trustees thank these organisations for their ongoing support.

Malvern Hills Foodbank

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OBJECTS AND ACTIVITIES

Objectives and public benefit

The charity's objects are:

"The relief of hardship amongst people in the Malvern Hills district and the surrounding area, or in other parts of the United Kingdom, in such ways as the trustees from time to time think fit, in particular, but not exclusively by:

- a) providing emergency food, essential toiletries, and household items to individuals and families in need and/or for distribution by charities or other organisations working to prevent or relieve poverty; and
- b) by such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services."

The trustees have due regard to the Charity Commission's public benefit guidance and within this report it demonstrates how the Charity has carried out those purposes during the year, and continues to provide a public benefit to the local community.

Activities and Trustees' Review

The Charity is affiliated to Trussell whose guidelines are followed in the operations and procedures of the Charity. Close links with Trussell continue to be maintained through "cluster" meetings on zoom with their Area Manager and representatives from other Worcestershire Foodbanks. Trustees also attend the Trussell annual Rolling Road Show.

Achievements

	2024-25	2023-24
Vouchers fulfilled	1,782	1,832
Unique households	799	861
Food parcels provided	4,163	4,366
Food, toiletries and household goods donated by local people and organisations (kg)	34,161	40,716
Food, toiletries and household goods purchased with cash donations (kg)	26,116	24,757
Food, toiletries and household goods distributed - voucher and non-voucher(kg)	58,575	57,450
School breakfast club and holiday support food distribution (kg)	4,772	3,802
Fuel top up payments (£)	11,263	8,159
Active Referral Agencies working as distributors of vouchers	29	23
Volunteers	82	82

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The Charity has 29 directly partnered referral agencies which issued 83% of the vouchers. Of these, CAB alone issued 51%. The other 17% were issued by agencies which are partnered with other Trussell foodbanks, including Platform Housing and WCC Social Services teams.

The statistics highlight small decreases for the number of clients helped and the number of parcels provided. This continues the trend from the previous year. It is difficult to be certain of the reasons, but the continuing partnership between CAB and the Foodbank has demonstrated that a significant number of clients have largely resolved and managed their issues due to the clients having the opportunity of face to face meetings with CAB at Unit 3. Consequently, the number of clients requiring Foodbank support on more than three occasions has diminished.

Although the number of parcels provided has reduced, the Trustees have continued their policy of increasing the content volume of parcels whilst available resources permit.

We have only been able to achieve our objectives through the excellent support of Malvern and Upton Churches, the wider district Churches, and the local community. We thank them all for their donations of food and other items during these difficult times. In addition, we would like to record our thanks to Waitrose, Morrison's, the two Co-ops, Just So, Lidl, One Stop, Sainsbury, Tesco, BlueCross, Aldi and Malvern Pet Supplies for their permanent collection points. These have not only maintained donations but also have enabled us to communicate to the public the needs and reasons for having a foodbank.

FINANCIAL REVIEW

General

The total incoming resources of £287,560 noted on page 6 show an increase of £13,493 or nearly 5% from the previous year. Whilst this appears very positive it is highly relevant to note that the support grants from MHDC totalled £30,037 (2024: £8,834) and the Financial Inclusion Grant from Trussell amounted to £38,240 (2024: £37,442). It is also very significant to note that the total of financial donations amounting to £106,439, although still a remarkable amount, have decreased from the previous year by £9,118 (8%) and by £24,671 (19%) from 2023. On a similar trend the valuation of donations in kind have decreased from £116,291 in 2023 to the current level of £94,626 - a decrease of 18%.

The grants received enabled the Foodbank to continue to provide dedicated CAB support in situ at Spring Lane and Upton, and to provide additional fuel top ups and fresh food. The trustees are committed to provide this ongoing support on the basis the finances remain robust. However, the trend of reduced donations, financial and in kind noted above, coupled with the knowledge that Trussell will reduce their Financial Inclusion Grant to 50% for 2025/26 and thereafter nil, does emphasise the continual need for the Trustees to assess the affordability of certain initiatives and to put aside sufficient funds to safeguard the future operations of the Foodbank.

Notwithstanding the comments above the Foodbank is fortunate to currently have sound financial resources, and the policy of the Trustees is to continue with current and new initiatives and to provide additional support to those in crisis and in need, as demonstrated by the following:

Malvern Hills Foodbank

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- Increased expenditure on food and sundries for distribution and initiatives to a value of £63,223 compared to £54,280 in the previous year.
- Continuing with the "pantry bag initiative" that provides clients with an assortment of ingredients to help them improve and extend their culinary range.
- The school breakfast club support initiative is now in its third year and five schools now receive breakfast club food support on a weekly basis. In addition, during the summer holiday period, bespoke weekly food parcels were made available to 55 families from the five schools to ensure that their children had as a minimum a wholesome staple daily diet, and a few treats.
- The energy top- up vouchers have been extended and increased to all those eligible clients with energy debt problems. The cost of which has increased by £3,104 to £11,263
- Contents of food parcels have increased by over 15% since 2023

Reserves policy

The Foodbank is firmly established as a mature and efficient Charity, offering substantial support over and above the basic provision of emergency food parcels. Regretfully the need for Malvern Hills Foodbank remains and is likely to do so for the foreseeable future. Considering this need, combined with the knowledge that the Trussell grant for the CAB partnership is reducing by 50% and then finishes in November 2026, together with the increasing trend of declining donations, the Trustees consider it prudent to set aside adequate resources to enable the Foodbank to cover anticipated cash resource expenditure for at least a twelve month period. The Trustees have resolved therefore to increase the Reserve Fund to £100,000 and these funds are deposited in a separate account.

THE FUTURE

Sadly, we are living in uncertain, difficult times, and it is not easy to predict with any conviction future events. To maintain the various initiatives and support structure the Foodbank will require cash resources exceeding £170,000 on an annualised basis. The Trustees are, however, confident of delivering this existing support in the immediate future, accepting that it is essential to monitor and assess strategy on a regular basis. However, the Trustees are reassured by the fact the Malvern community historically has been so generous, and whilst this cannot be taken for granted, the Trustees believe that if the Foodbank needed additional support to fully continue its activities, it would hopefully be forthcoming.

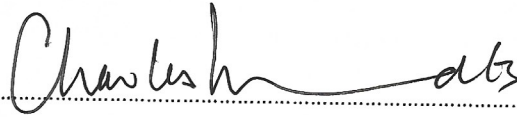
On a final note, when David Wareing first chaired the Foodbank in 2013, he noted in the minutes that the need for the Foodbank should only be for the next year. Sadly, this has not been the case, but whilst there is a need, the Trustees will continue David's legacy to increase the awareness amongst the whole community to encourage the support required to enable the Charity to achieve its objectives.

Malvern Hills Foodbank

The Trustees' Annual Report / continued
30th September 2025

Approved by the Trustees on 20 October 2025 and signed on their behalf by:

Charly Lowndes - Chair



20 oct 2025

Malvern Hills Foodbank

Statement of Financial Activities Year ended 30th September 2025

	Notes	2025 £	2024 £
Incoming resources:			
Financial donations - restricted	5	4,386	1,700
Financial donations - unrestricted		102,053	113,857
Trussell Financial Inclusion Grant:			
- restricted	5	33,342	32,560
- unrestricted		4,898	4,882
MHDC Household Support Grant - restricted	5	26,600	6,959
MHDC grants re rent -restricted	5	3,437	1,875
Gift aid		12,584	12,940
Membership fees		2	11
Interest from Reserve Policy Funds		3,598	-
Bank interest		2,034	2,786
Total Financial Income		192,934	177,570
Valuation of donations in kind	1	94,626	96,497
Total of incoming resources		287,560	274,067
Resources expended:			
Per summary	3	169,929	147,712
In kind donations distributed	1	94,626	96,497
Total of resources expended		264,555	244,209
Increase in resources before transfers		23,005	29,858
Transfer to Reserve Policy Fund		(20,000)	-
Net increase in unrestricted funds		3,005	29,858
Unrestricted funds brought forward		116,996	87,138
Unrestricted funds carried forward		120,001	116,996

Malvern Hills Foodbank

Balance Sheet

As at 30th September 2025

	Notes	2025		2024	
		£	£	£	£
Tangible fixed assets:	4		6,846		11,260
Current assets:					
Reserve Policy Fund deposits	5	133,598		80,000	
Bank balance - current account		14,739		15,950	
Bank balance - deposit account		56,159		79,125	
Debtors - gift aid rebate		12,460		12,919	
Food and fuel vouchers		1,060		703	
Sundry debtors and prepayments		4,670		4,970	
		<u>222,686</u>		<u>193,667</u>	
Less: Sundry creditors		(2,895)		(913)	
Deferred income -unrestricted		(831)		(816)	
-restricted		<u>(5,805)</u>		<u>(6,202)</u>	
Net current assets			<u>213,155</u>		<u>185,736</u>
Total net assets			<u>220,001</u>		<u>196,996</u>
FUNDS OF THE CHARITY:					
Unrestricted funds	1		120,001		116,996
Reserve Policy Fund	1		100,000		80,000
Total funds			<u>220,001</u>		<u>196,996</u>

Approved by the Trustees on 20 October 2025 and authorised to sign on their behalf by:

Charly Lowndes - Chair

Charles Lowndes 20 oct 2025.

Malcolm Garner - Treasurer

Malcolm Garner

Malvern Hills Foodbank

Notes to the Financial Statements

30th September 2025

1. ACCOUNTING POLICIES

Audit

The Charity is not required to have a statutory audit since income and total assets are below the required thresholds.

Income

Voluntary income, including donations gift aided, are recognised as income when received. Where applicable, gift aid income tax recoverable, is recognised when the recovery is receivable.

Donations in kind given for distribution are recognised as incoming resources only when distributed with an equivalent amount being included as resources expended. The valuation of such donations is based on Trussell guidelines which currently is £2.77 per kilo.

No value is attributable to time donated by volunteers as it would be totally impracticable to record and value such time.

Tangible fixed assets and depreciation

Tangible fixed assets are capitalised at cost, or at fair value to the Charity if donated, if they have a useful life of more than one year.

Depreciation is provided on a straight-line basis to write off the assets over their effective useful life. Equipment is depreciated at 20%. Leasehold improvements for Unit 3 are written off over the 3-year lease period.

Stock

Stocks of donated goods held at the year-end are not valued within the financial statements. In accordance with Trussell guidelines stock is valued at £2.77 per kilo (2024: £2.37 per kilo) and this gives a notional stock valuation of £21,952 (2024: £20,837)

Funds

Unrestricted funds are funds which can be utilised at the discretion of the trustees. Funds held in reserve funds are not restricted as such but earmarked to fund specific initiatives or to provide sufficient funds to enable the Charity to fulfil its objectives over a twelve-month period.

Restricted funds can only be used for the purpose nominated by the donor.

Taxation

The Charity is exempt from taxation on its charitable activities including interest received.

Malvern Hills Foodbank

Notes to the Financial Statements / continued 30th September 2025

2. TRUSTEE AND VOLUNTEER PAYMENTS

Except for the two part-time employees the Charity operates solely by unpaid volunteers. The Trustees and the volunteers receive no remuneration or expenses other than reimbursement only in respect of direct expenses incurred on behalf of the Charity. The foodbank owes a debt of gratitude to its loyal volunteers and thank them all for their help and support.

3. SUMMARY OF RESOURCES EXPENDED

	2025	2024
	£	£
Special Projects	1,236	500
Food and sundries for distribution	63,223	54,280
Payroll costs	27,520	17,404
Fuel top up payments	11,263	8,159
Bags and boxes	2,365	1,725
Rent and service charge	18,410	15,660
Light, heat and water	2,681	3,957
Bank charges	107	132
Printing, stationery and consumables	974	1,095
Sundry equipment and repairs	2,527	1,140
Insurances	1,101	1,130
Miscellaneous	1,689	1,939
Protective clothing	-	592
Cleaning	3,082	2,981
Telephone and broadband	627	637
Transport and delivery costs	2,665	3,199
Depreciation of equipment	3,134	2,695
Loss on disposal of equipment	-	204
Amortisation of leasehold improvements	2,168	6,488
Dedicated CAB support initiative	25,157	23,795
Total resources expended	169,929	147,712

Malvern Hills Foodbank

Notes to the Financial Statements / continued 30th September 2025

4. TANGIBLE FIXED ASSETS

	Equipment	Leasehold Improvements	Total
	£	£	£
Cost as at 1 st October 2024	27,314	19,464	46,778
Additions	888	-	888
Elimination on disposals	(2,158)	-	(2,158)
Cost as at 30 th September 2025	26,044	19,464	45,508
Depreciation/Amortisation as at 1 st October 2024	18,222	17,296	35,518
Elimination on disposals	(2,158)	-	(2,158)
Charge for the year	3,134	2,168	5,302
Depreciation as at 30 th September 2025	19,198	19,464	38,662
Net book value 30 th September 2025	6,846	-	6,846
Net book value 30 th September 2024	9,092	2,168	11,260

5. RESTRICTED and RESERVE FUNDS

During the year restricted funds have been received and net of opening and closing adjustments the total credited as incoming resources amounted £67,765 comprising: Trussell Financial Inclusion Grant £33,342; MHDC Household Support Grant £26,600; MHDC Rent Grant £3,437; and other £4,386.

Restricted amounts received are recorded separately and the balance of restricted funds to be expended in a future period and carried forward totalled £5,805.

The Reserve Policy Fund deposits are held within two separate charity bank institutions. Of the total deposits £100,000 is held specifically as the Reserve Fund and the balance of £33,598 is invested as a general reserve.

Malvern Hills Foodbank

Independent Examiner's Report 30th September 2025

Independent Examiner's Report

I report to the Trustees on my examination of the financial statements of the Malvern Hills Foodbank for the year ended 30th September 2025

Responsibilities and basis of report

As the Trustees of the Charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act")

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have considered all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

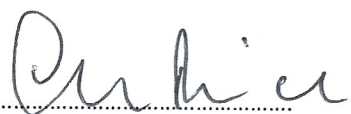
Independent examiner's statement

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

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The financial statements do not accord with those records; or
3. The financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 to enable a proper understanding of the financial statements to be reached.

Signed:



Name: Christopher Price

Address: Malvern Worcestershire

Date:

22.10.2025