



ANNUAL REPORT

2024-2025

Living Well Bromley
Registered Charity Number: 1157385

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ABOUT US

At Living Well Bromley, we provide food and support that changes lives. We are a caring community where people feel respected, valued, accepted and loved. Our mission is to ensure that people have the food, guidance and the support of an uplifting community to live life to the fullest. We work with our partners to support people with different needs, including poverty, social isolation, homelessness and mental health issues.

Our services are free to use and include a foodbank, a clothes bank, a weekly community hot meal, a free café, a community choir, counselling, mental health support and advice on benefits, debt and housing.

Living Well Bromley serves the local community, working with a number of diverse partners to ensure we reach as many people in need as possible, with all aspects of their lives taken into account (physical, emotional and spiritual).

This approach to helping the whole person is at the heart of our vision and values.

WHAT WE DO



FOODBANK

3 times a week,
open to everyone in
the local area



CAFE

Warm, safe space
with free hot meals,
drinks & company



ADVICE

Advice on debt,
benefits, housing
and homelessness

AND SO MUCH MORE...!



COUNSELLING



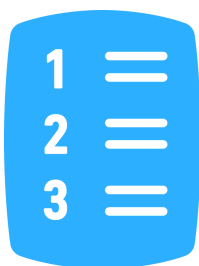
CHOIR



CLOTHES BANK



GARDEN



WORDS & NUMBERS



PRAYER



ART



PASTORAL CARE

ACHIEVEMENTS

We have over 2,400 registered guests and have made a huge difference to hundreds of people's lives over this financial year.

Unlike other foodbanks we don't require a complicated referral or voucher process. We welcome anyone who needs our help and spend time with guests to see how best we can support them.

In 2024 we saw an average of 881 adult visits per month to our foodbank and 479 dependents visits. To the most sick and vulnerable in our community we were able to offer home deliveries of these food parcels. Due to high demand and decreased food donations, we spent an average of £6,493 per month spent purchasing food.

Our community lunch served an average of 962 free hot meals a month in 2024. This is a highlight of the week and provides a real sense of community as well as delicious, nutritious food.

At every foodbank session we opened our free café serving free hot drinks and snacks and offering a warm, safe space. We offered hundreds of advice sessions with our Advocacy team to help people on a one-to-one basis with debt, benefits, housing and other issues. We also offered counselling to those struggling the most with their mental health.

Our charity shop in Penge continued to provide an income stream, promote our charity, and offer jobs and volunteering opportunities to the local community.

OUR MISSION & VALUES

Our mission is to ensure people have food, guidance and the support of an uplifting community to live life to the fullest.

HUMANITY ABOVE ALL

We believe deeply in treating people with empathy, respect and compassion. Our work reflects our Christian beliefs. All are welcome through our doors – whether they need a helping hand or simply an ear to listen. For us, humanity is everything.

GIVING PEOPLE A HAND UP

We don't only give people the food they need to survive, we also strive to provide them with the support and resources needed to help them build a better life.

HELPING THE WHOLE PERSON

We believe in tackling the whole problem, not just some of its symptoms. That's why we offer mental health and wellbeing support, as well as spiritual guidance. Through this our guests can begin to focus on the future, rather than just making it through today.

WE'RE ALL IN THIS TOGETHER

We're an uplifting and welcoming community – one that brings together guests, staff, volunteers, donors and ultimately our community to help make life better for those who need our support. We are somewhere that people come to meet others – to talk, to laugh, to cry, to pray, to be together.

LEGAL & ADMINISTRATIVE INFORMATION

TRUSTEES

- Andrew Cornish (Chair)
- Will Skinner (Treasurer)
- Anthony Adams
- Noel Hanrahan
- Jo Gale (resigned 12/02/25)
- Roger Wells
- Uma Datta (resigned 12/02/25)
- Rev Jessica Smith
- Rob Short
- Alan Mason
- Ryan Thomson

Registered Office: 66 Lennard Road,
Penge, London, SE20 7LX

Registered Charity Number: 1157385

Independent Examiner: T Huxtable FCCA

Email: hello@livingwell.life

Telephone: 07864591607

STRUCTURE, GOVERNANCE & MANAGEMENT

Living Well began in 2011, in response to growing numbers of people calling at the vicarage of Holy Trinity Beckenham church in Penge asking for help. Since then, thousands of people from across Bromley and South East London have come to Living Well. We became a registered charity in June 2014 and depend on the work of volunteers and the generosity of our donors to keep going. We currently have over 300 committed volunteers who keep Living Well Bromley running smoothly and safely. Each of our main areas of work is overseen by a team leader who is responsible for the activity and the volunteers who help out.

Our team leaders are:

Fiona Barnes (Art café)
Sue Thomson (Blend Choir)
Mary Morinan (Clothes Bank)
Tamara Cooper (Community Café)
Henrike Hawkins (Community Lunch)
Shirley Anthony (Counselling)
Mary Elliot (Foodbank and Collections)
Rev Jessica Smith (Pastoral care)
Libby Thompson (Shop)

Management Team:

Kate Lott, Chief Executive Officer
Aida Shoush, Advice Manager
Lesley Nunes, Operations Manager

Living Well is a Charitable Incorporated Organisation. Our Trustees are responsible under the constitution of Living Well Bromley for controlling management and administration. Trustees are appointed by the Board of Trustees in a process of open competition following public advertisement. The Trustees met five times during the year.

Our Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Risk Management

Risks are identified and assessed and controls established throughout the year. The key controls used include:

- Disclosure and Barring Service (DBS) check for staff and volunteers in relevant roles and those working on a one-to-one basis with vulnerable adults
- Induction and training for new and existing volunteers
- Training and compliance with GDPR regulations
- Food hygiene training and guidance for cooks and café volunteers
- Safeguarding policies and training
- Equal opportunities policies
- Clear authorisation and approval levels.

ACCOUNTS FOR YEAR ENDED 31 MARCH 2025

Statement of Financial Activities for year ended 31 March 2025

31.03.24				31.03.25	
Total Funds		Note	General Fund	Restricted Funds	Total Funds
	INCOME				
£299794	Donations & Grants	1	£243080	£7153	£250233
£79335	Charity Shop income		£92328		£92328
£35406	Gift Aid		£29598		£29598
£6101	Bank and saving accounts interest		£10443		£10443
£420,636			£375449	£7153	£382602
	EXPENDITURE				
£3754	Administration	2	£4244		£4244
£62436	Advocacy	3	£71232	£1523	£72755
£3510	Art Cafe	4	£3915		£3915
£37	Blend		£80		£80
£26988	Capital Costs		£4224		£4224
£51222	Charity Shop		£79972		£79972
£22427	Central Costs	5	£16176		£16176
£823	Comms	6	£502		£502
£33087	Counselling	7	£30277		£30277
£118035	Food Bank	8	£128312	£7153	£135465
£2702	Health & Safety	9	£2615		£2615
£4641	IT	10	£11416		£11416
£44474	Central employment costs	11	£46436		£46436
£548	Training	12	£2135		£2135
£374684			£401536	£8676	£410212
£45952	NET INCOME/DEFICIT FOR YEAR		-£26087	-£1523	-£27610
£309434	Balances b/f at start of year		£353863	£1523	£355386
£355386	Balances c/f at end of year		£327776	£0	£327776

Balance Sheet for year ended 31 March 2025

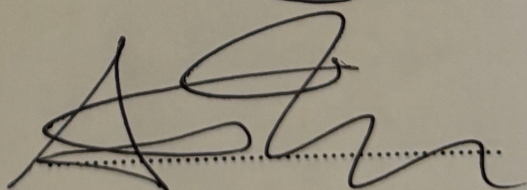
	Note	31.03.24	31.03.25
CURRENT ASSETS			
Cash at CAF		£16156	£12110
Cash at NatWest		£400	£420
Deposit accounts		£340000	£315246
		£356556	£327776
LESS Current Liabilities - Creditors		£770	£0
NET CURRENT ASSETS		£355786	£327776
Represented by			
FUNDS			
General Fund		£354263	£327776
Restricted Funds:			
Advocacy - Homeless		£1523	£0
TOTAL FUNDS		£355786	£327776

APPROVED BY THE TRUSTEES ON:

9th July 2025

SIGNED

Chair of Trustees, Andrew Cornish



Notes to Statement of Financial Activities

Note 1 INCOME Including shop and other income, grants and donations		
	General	Restricted
Charity Shop Income	£93328	
Gift Aid	£29598	
Bank and savings accounts interest	£10443	
Other total	£133369	
The list of donations/grants below is not exhaustive but does show the range of income during the year over £1000		
Local churches	£19307	
Penge Food Hub	£2800	
Marathon Fundraising	£1850	
Plant Sale donations	£1650	
Richardson bequest	£15000	
Crowdfunder Appeal	£12237	
Aviva matched funding	£13868	
Sheldon corporate donation	£1000	
Horner Family Trust	£1000	
Always Be Comedy	£1170	
Bromley NEU	£2000	
Bromley Veterans Athletics Association	£3000	
Ada and Albert		£7151
Langley Park Golf Club	£2000	
Beckenham Scouts	£8167	
Big Give Xmas Appeal including matched funding	£16259	
Arnold Clark	£2500	
Argenta Insurance Brokers	£7790	
Regular donors, ad hoc donors, Benevity, events etc	£130484	
Grants and donations total	£242082	£7151
TOTAL FUNDS	£375451	£7151
TOTAL	£382602	

2. Administration (£4244)

This includes expenditure on telephones, photocopying, petty cash and miscellaneous office costs

3 Advocacy (£72755)

This includes the salary for the Advocacy Manager, Advocacy Supervisor plus the Admin Assistant and Database Admin. A new team is now in place and all their activities now take place at Holy Trinity Church

4. Art Cafe (£3915)

This meets weekly at a Tuesday foodbank session

5. Central Costs (£16176)

Insurance, rent, garden costs, equipment and miscellaneous items

6. Communications (£502)

This budget will be combined with Admin from 1 April 2025

7. Counselling (£30277)

This includes the salary of our Counsellor who reduced her hours during the year and a new volunteer has been recruited to the team.

8. Foodbank/Community Meals (£135465)

This fund includes part of the Operations staff salaries used to support these activities

9. Health & Safety (£2615)

Croner provide H&S support. These costs have been significantly reduced by entering a longer term agreement

10. IT (£11416)

An IT review has been completed and Qlic appointed as the IT support contractor. A 3 year IT hardware and software development has been started. Following a trial we are now using Liberty for our accounts package

11. Staffing (£46436)

Some salaries or parts of salaries have been allocated to other funds to show the real costs of providing services. There have been a number of changes during the year including the appointment of a CEO, change of Operations Manager and a new Admin Co-ordinator, who also has bookkeeping duties

12. Training (£2135)

This is a fund started last year to separate out expenditure on training except for Advocacy which is shown on their account - see 3 above

13. Reserves

As our reserves policy states, we need to hold sufficient funds to ensure that we can meet our financial commitments, manage unforeseen financial difficulties and be sustainable into the future.

We currently hold £327,776 in unrestricted funds.

Our projected income for 2025/26 is £372,000. Our projected expenses for 2025/26 are £533,585. We therefore expect to run at a deficit of £161,585 this year. This will leave us with £166,191 in reserves in April 2026. This is within our target reserves range of £160,000 - £180,000.

Our specific financial commitments in this financial year, which are outside of our usual running costs include:

- Significant upgrade to our commercial kitchen to be able to provide our community lunches.
- Building works required to our cafe area to be able to provide our free cafe services 3 times per week.
- Building works to the lounge area used as a meeting space for our Advocacy services.
- Building works to our storage area used as food storage required by our foodbank.
- Launching a pantry service with associated equipment and food costs.

Independent Examiner' Report

Report to the Trustees of Living Well on the accounts for the year ending
31st March 2025

The Charity's trustees are responsible for the preparation of the accounts .
The Charity's trustees consider that an audit is not required for this year under
section 144 of the Charities Act 2011 (the Charities Act) and that an
independent examination is needed.

It is my responsibility to

.examine the accounts under section 145 of the Charities Act

To follow the procedures laid down in the general Directions given by the
Charity Commission (under section 145(5)(b) of the Charities ACT) and

To state whether particular matters have come to my attention.

My examination was carried out in accordance with general directions given by
the Charity Commission . An examination includes a review of the accounting
records kept by the charity and a comparison of the accounts presented with
those records.

It also includes consideration of any unusual items or disclosures in the
accounts ,and seeking explanations from the trustees concerning any such
matters. The procedures undertaken do not provide all the evidence that
would be required in an audit ,and consequently no opinion is given as to
whether the accounts present a "true and fair" view and the report is limited
to these matters set out in the statement below

In connection with my examination, no matter has come to my
Attention

(1) Which gives me reasonable cause to believe that in ,in material , ,
respect, the requirements

To keep accounting records in accordance with section 130 of the
Charities Act

To prepare accounts which accord with the accounting records and
comply with accounting requirements of the Charities ACT have not
been met ;or

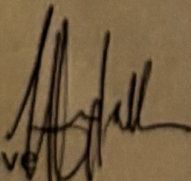
(2) to which ,in my opinion, attention should be drawn in order to
enable a proper understanding of the accounts to be reached

Signed

T Huxtable

11 Stanhope Grove

Beckenham BR3 3JB



2nd July 2025



www.livingwell.life



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[Living Well Bromley](https://www.linkedin.com/company/Living-Well-Bromley)