

**REGISTERED CHARITY NUMBER: 1158120**

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31st March 2021  
for  
Tipton Food Bank**

Neil Westwood & Co.  
Chartered Accountants  
101 Dixons Green Road  
Dudley  
West Midlands  
DY2 7DJ

# **Tipton Food Bank**

## **Report of the Trustees for the Year Ended 31st March 2021**

---

The trustees present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of 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).

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Charity number**

1158120

#### **Principal address**

15 Bermuda Close  
Dudley  
West Midlands  
DY1 1LZ

#### **Trustees**

J Blewitt  
Mrs M Newby (resigned 1.8.20)  
M P Reynolds  
P H Bradley  
Mrs H J Pearce (appointed 1.8.20)

#### **Independent Examiner**

Neil Westwood & Co.  
Chartered Accountants  
101 Dixons Green Road  
Dudley  
West Midlands  
DY2 7DJ

Approved by order of the board of trustees on 21st January 2022 and signed on its behalf by:

P H Bradley - Trustee

**Tipton Food Bank**

**Statement of Financial Activities  
for the Year Ended 31st March 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		6,894	-	6,894	3,311
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Food purchases		697	29	726	2,423
Grants to other food banks		2,000	-	2,000	-
Other		1,717	-	1,717	1,468
<b>Total</b>		<u>4,414</u>	<u>29</u>	<u>4,443</u>	<u>3,891</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>2,480</u>	<u>(29)</u>	<u>2,451</u>	<u>(580)</u>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		13,605	29	13,634	14,214
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>16,085</u></u>	<u><u>-</u></u>	<u><u>16,085</u></u>	<u><u>13,634</u></u>

The notes form part of these financial statements

**Tipton Food Bank****Balance Sheet  
31st March 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		16,085	-	16,085	13,634
<b>NET CURRENT ASSETS</b>		<u>16,085</u>	<u>-</u>	<u>16,085</u>	<u>13,634</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		16,085	-	16,085	13,634
<b>NET ASSETS</b>		<u>16,085</u>	<u>-</u>	<u>16,085</u>	<u>13,634</u>
<b>FUNDS</b>	4				
Unrestricted funds				16,085	13,605
Restricted funds				-	29
<b>TOTAL FUNDS</b>				<u>16,085</u>	<u>13,634</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 21st January 2022 and were signed on its behalf by:

J Blewitt - Trustee

The notes form part of these financial statements

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2021 nor for the year ended 31st March 2020.

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	3,311	-	3,311
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Food purchases	39	2,384	2,423
Other	1,468	-	1,468
<b>Total</b>	<u>1,507</u>	<u>2,384</u>	<u>3,891</u>
<b>NET INCOME/(EXPENDITURE)</b>	<u>1,804</u>	<u>(2,384)</u>	<u>(580)</u>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	11,801	2,413	14,214
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>13,605</u>	<u>29</u>	<u>13,634</u>

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021**

**4. MOVEMENT IN FUNDS**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	13,605	2,480	16,085
<b>Restricted funds</b>			
Grants	29	(29)	-
<b>TOTAL FUNDS</b>	<u>13,634</u>	<u>2,451</u>	<u>16,085</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	6,894	(4,414)	2,480
<b>Restricted funds</b>			
Grants	-	(29)	(29)
<b>TOTAL FUNDS</b>	<u>6,894</u>	<u>(4,443)</u>	<u>2,451</u>

**Comparatives for movement in funds**

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	11,801	1,804	13,605
<b>Restricted funds</b>			
Grants	2,413	(2,384)	29
<b>TOTAL FUNDS</b>	<u>14,214</u>	<u>(580)</u>	<u>13,634</u>

Notes to the Financial Statements - continued  
for the Year Ended 31st March 2021

4. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	3,311	(1,507)	1,804
<b>Restricted funds</b>			
Grants	-	(2,384)	(2,384)
<b>TOTAL FUNDS</b>	<u>3,311</u>	<u>(3,891)</u>	<u>(580)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	11,801	4,284	16,085
<b>Restricted funds</b>			
Grants	2,413	(2,413)	-
<b>TOTAL FUNDS</b>	<u>14,214</u>	<u>1,871</u>	<u>16,085</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	10,205	(5,921)	4,284
<b>Restricted funds</b>			
Grants	-	(2,413)	(2,413)
<b>TOTAL FUNDS</b>	<u>10,205</u>	<u>(8,334)</u>	<u>1,871</u>



**5. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2021.



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **Trustees' Annual Report for the period**

**From 01/04/20**

**Period start date To 31/03/21**

**Period end date**

**Charity name: TIPTON FOOD BANK**

**Charity registration number: 1158120**

### **Objectives and Activities**

	SORP reference	
<b>Summary of the purposes of the charity as set out in its governing document</b>	Para 1.17	<b>TO RELIEVE FINANCIAL HARDSHIP PRIMARILY AMONG PEOPLE LIVING OR WORKING IN SANDWELL, DUDLEY, WOLVERHAMPTON AND WALSALL IN THE WEST MIDLANDS MAINLY BY PROVIDING SUCH PERSONS WITH FOOD WHICH THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF MEANS</b>
<b>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</b>	Para 1.17 and 1.19	<b>WE OFFER FREE FOOD TO THOSE WHO ARE IN POVERTY OR NEED VIA A VOUCHER BASED SYSTEM WHERE VOUCHER-HOLDING AGENCIES ASSESS NEED AND ISSUE ACCORDINGLY. VOUCHERS, WHEN PRESENTED TO THE FOOD BANK, WILL ENTITLE THE CLIENT TO 3 DAYS OF FOOD. THIS CAN BE DONE 3 TIMES. WE ALSO SIGNPOST AND OFFER ADVOCACY IN RELATION TO DEBT COUNSELLING AND RELIEF.</b>
<b>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</b>	Para 1.18	<b>WE HOLD REGULAR TRUSTEE MEETINGS AND ATTEMPT ALWAYS TO MONITOR ACHIEVMENT AND KNOW THAT WE ARE ACTING WITHIN THE REMIT OF OUR CHARITABLE STATUS.</b>

### **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
<b>Policy on grant making</b>	Para 1.38	
<b>Policy on social investment including program related investment</b>	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
<p><b>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</b></p>	<p><b>Para 1.20</b></p>	<p><b>The work of the Tipton Food Bank was dramatically affected by COVID19 from April 2020 until August 2020. The Food Bank closed for almost three months. Food stocks were transferred to a main hub which had been created by local authority. This food hub was capable of delivering to those who were in need and also those who were isolating because of COVID19 restrictions.</b></p> <p><b>The number of people served through Tipton Food Bank directly fell by almost 50%. COVID19 Risk Assessments were created by the trustees. We re-opened in early August 2020 but restrictions still meant clients were not allowed in the shop itself. Clients' not being able to come into the shop meant that we were unable to continue conversations with them, so we were unable both to empathise with and deal with their on-going situations.</b></p> <p><b>Demand from August 2020 has grown a great deal up to our year ended 31/3/21. If the August 20 to March 21 figures were extrapolated into full year figures they would exceed the 2019-20 year. Demand continues to increase.</b></p> <p><b>We have had meetings virtually to discuss the whole provision of food within the borough with the main objective being to optimise operations to meet demand. The meeting included those who were directly involved in community care, those who were involved with food banks and those who were starting food pantries. There are now two nearby food pantries with whom we liaise regarding clients who may be ready to re-join the retail experience.</b></p> <p><b>The whole period has been very stressful and, owing to COVID19 restrictions, physical vouchers were suspended because agencies were not having face-to-face meetings with clients. Physical</b></p>

		<p>vouchers were replaced with “electronic” vouchers sent to client mobiles. It was a time when food “fraud” had every opportunity to expand. Our monitoring systems and decisive interventions at times, hopefully, reduced this to a minimum.</p> <p>Looking forward, the trustees can only see things moving to higher demand in all areas.</p>
--	--	--

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

<b>Review of the charity's financial position at the end of the period</b>	Para 1.21	<b>The Charity has sufficient reserves to meet its current obligations.</b>
<b>Statement explaining the policy for holding reserves stating why they are held</b>	Para 1.22	<b>We do not have a specific policy on reserves</b>
<b>Amount of reserves held</b>	Para 1.22	<b>No specific policy</b>
<b>Reasons for holding zero reserves</b>	Para 1.22	<b>Not applicable</b>
<b>Details of fund materially in deficit</b>	Para 1.24	<b>Not applicable</b>
<b>Explanation of any uncertainties about the charity continuing as a going concern</b>	Para 1.23	<b>There is no uncertainty about the charity going forward. Church would support with financial help if required</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

<b>The charity's principal sources of funds (including any fundraising)</b>	Para 1.47	
<b>Investment policy and objectives including any social investment policy adopted</b>	Para 1.46	
<b>A description of the principal risks facing the charity</b>	Para 1.46	
<b>Other</b>		

## Structure, Governance and Management

<b>Description of charity's trusts:</b>		
<b>Type of governing document</b> (trust deed, royal charter)	Para 1.25	<b>Foundation Model Constitution</b>
<b>How is the charity constituted?</b> (e.g unincorporated association, CIO)	Para 1.25	<b>CIO</b>
<b>Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees</b>	Para 1.25	<b>Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to skills, knowledge and experience needed for the effective administration of the CIO</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	TIPTON FOOD BANK
Other name the charity uses	"THE WELL"
Registered charity number	1158120
Charity's principal address	15, Bermuda Close. Woodsetton. DUDLEY DY1 4LZ

# Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Michael Peter Reynolds	Trustee and Chair		
2	Mr Peter Harold Bradley	Trustees and Treasurer		
3	Mr John Spencer Blewitt	Trustees & Secretary		
4	Mrs Heather Pearce	Trustee	1/8/20	
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Corporate trustees – names of the directors at the date the report was approved

Director name		
NONE		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
NONE		

### **Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	NOT APPLICABLE
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	NOT APPLICABLE
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	NOT APPLICABLE

### **Additional information (optional)**

#### **Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

#### **Name of chief executive or names of senior staff members (Optional information)**

--

### **Exemptions from disclosure**

#### **Reason for non-disclosure of key personnel details**

NOT APPLICABLE

### **Other optional information**


NOT APPLICABLE



## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JOHN SPENCER BLEWITT	
Position (eg Secretary, Chair, etc)	SECRETARY	
Date	1 <sup>st</sup> December 2021	













