

Charity registration number: 1158120

# Tipton Food Bank

Annual Report and Financial Statements

for the Year Ended 31 March 2025

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## **Trustees' Report**

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

### **Objectives and activities**

#### ***Public benefit***

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

### **Trustees and officers**

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr J Blewitt
	Mrs H J Pearce
	Mr M P Reynolds
	Mr P H Bradley

### **Structure, governance and management**

#### ***Nature of governing document***

The charity is registered as a Charitable Incorporated Organisation

## **Trustees' Report (continued)**

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 proper accounting records that 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 19 May 2025 and signed on its behalf by:

Mr P H Bradley  
Trustee

## **Independent Examiner's Report to the trustees of Tipton Food Bank**

I report to the trustees on my examination of the accounts of Tipton Food Bank for the year ended 31 March 2025.

### **Responsibilities and basis of report**

As the charity trustees of Tipton Food Bank 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 Tipton Food Bank's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed 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 Tipton Food Bank as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

N A Westwood  
Neil Westwood & Co.

101 Dixons Green Road  
Dudley  
West Midlands  
DY2 7DJ

19 May 2025

## Statement of Financial Activities for the Year Ended 31 March 2025

Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Income and Endowments from:</b>				
Donations and legacies	13,673	-	13,673	17,534
Total income	<u>13,673</u>	<u>-</u>	<u>13,673</u>	<u>17,534</u>
<b>Expenditure on:</b>				
Raising funds	(1,530)	-	(1,530)	(1,568)
Charitable activities	(11,157)	-	(11,157)	(6,943)
Other expenditure	<u>(1,323)</u>	<u>-</u>	<u>(1,323)</u>	<u>(3,045)</u>
Total expenditure	<u>(14,010)</u>	<u>-</u>	<u>(14,010)</u>	<u>(11,556)</u>
Net (expenditure)/income	<u>(337)</u>	<u>-</u>	<u>(337)</u>	<u>5,978</u>
Net movement in funds	(337)	-	(337)	5,978
<b>Reconciliation of funds</b>				
Total funds brought forward	<u>17,587</u>	<u>-</u>	<u>17,587</u>	<u>11,609</u>
Total funds carried forward 6	<u><u>17,250</u></u>	<u><u>-</u></u>	<u><u>17,250</u></u>	<u><u>17,587</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 6.

The notes on pages 6 to 8 form an integral part of these financial statements.

**(Registration number: 1158120)**  
**Balance Sheet as at 31 March 2025**

	Note	2025 £	2024 £
<b>Current assets</b>			
Cash at bank and in hand		<u>17,250</u>	<u>17,587</u>
<b>Funds of the charity:</b>			
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>17,250</u>	<u>17,587</u>
<b>Total funds</b>	6	<u>17,250</u>	<u>17,587</u>

The financial statements on pages 4 to 8 were approved by the trustees, and authorised for issue on 19 May 2025 and signed on their behalf by:

Mr J Blewitt  
Trustee



## **Notes to the Financial Statements for the Year Ended 31 March 2025**

### **1 Accounting policies**

#### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

Tipton Food Bank meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Grants receivable***

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.



## Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### *Grant provisions*

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

## **2 Income from donations and legacies**

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations from individuals	2,223	2,223	2,234
Grants, including capital grants;			
Grants from other charities	11,450	11,450	15,300
	<u>13,673</u>	<u>13,673</u>	<u>17,534</u>

## **3 Expenditure on charitable activities**

	Note	Unrestricted funds General £	Total 2025 £	Total 2024 £
Food costs		8,657	8,657	6,943
Grant funding of activities		2,500	2,500	-
		<u>11,157</u>	<u>11,157</u>	<u>6,943</u>

## Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

### 4 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

### 5 Taxation

The charity is a registered charity and is therefore exempt from taxation.

### 6 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>				
General	<u>17,587</u>	<u>13,673</u>	<u>(14,010)</u>	<u>17,250</u>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
General	<u>11,609</u>	<u>17,534</u>	<u>(11,556)</u>	<u>17,587</u>



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From Period start date 01/04/25 TO 31/03/25 Period end date

Charity name: TIPTON FOOD BANK

Charity registration number: 1158120

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	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
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.	Para 1.17 and 1.19	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.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	WE HOLD REGULAR TRUSTEE MEETINGS AND ATTEMPT ALWAYS TO MONITOR ACHIEVMENT AND KNOW THAT WE ARE ACTING WITHIN THE REMIT OF OUR CHARITABLE STATUS.

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	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>	Para 1.20	<p><b>Tipton Food Bank has continued to offer clients three sessions per week: Monday, Tuesday and Friday from 11.00am until 1.00pm</b></p> <p><b>Our volunteer base has remained constant. However, the trustees are aware that a number of volunteers are over retirement age, which may leave the food bank exposed.</b></p> <p><b>The trustees have continued to meet quarterly to discuss finance, operations, stocks, policies, volunteers and governance issues.</b></p> <p><b>During the year ended 31/3/25 we have, again, served over 3000 clients including children with 20 tonnes of food. Our statistics show that 46.1% of food went to people who were unemployed, 18.2% went to people who had benefit issues with DWP and 10.5% went to people who were in debt.</b></p> <p><b>With regard to family structure of those presenting, we have recorded single people claiming 13.5% of food, which is a considerable increase over last year.</b></p> <p><b>During the year 81% of food issues went to clients which were in the DY4 Postcode; this Postcode is part of Sandwell MBC, a borough that is ranked in the top twenty of most deprived of 3174 authorities.</b></p> <p><b>A good number of our clients are mid-twenties and, possibly, have never had any permanent work. Some of these clients cite mental health as their main reason for being unemployed. These are worrying statistics and we frequently</b></p>

		<p>feel powerless to do anything but deal with the immediate problem.</p> <p>We deal, in the main, with clients who have presented vouchers from agencies which have already assessed the needs of each client. One such agency was DWP, through their Job Centres. We had to halt all dealings with DWP during the year because they were unwilling to share with us vital information about clients on the basis of GDPR regulations. These clients, of course, simply emerged from another agency e.g. Citizens' Advice Bureau.</p> <p>It's difficult at times to see people who cannot find a way forward – people who may never work. However, our role is to serve these people without judgement, to uphold their dignity and simply have compassion for them.</p>
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#### **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. The Trustees agree that the charity is a going concern looking twelve months forward. There is no cash concern.</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		
5				
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16				
17				
18				
19				
20				

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

Director name		
<b>NONE</b>		

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

Trustee name	Dates acted if not for whole year	
<b>NONE</b>		

## 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)	TREASURER	
Date	18 <sup>th</sup> August 2025	