

WEST NORTHUMBERLAND FOOD BANK

England & Wales · Charity number 1158289

Details

Other names WNFB

Status Registered

Legal form CIO

Registered 2014-08-19

Register [View on the Charity Commission register](#)

Contact

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Adapt Enterprise Hub
Burn Lane
Hexham
NE46 3HY

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Email getintouch@westnorthumberlandfoodbank.org.uk

Website www.westnorthumberlandfoodbank.org.uk

Activities

Objects: THE PREVENTATION OR RELIEF OF POVERTY IN WEST NORTHUMBERLAND IN PARTICULAR, BUT NOT EXCLUSIVELY, BY PROVIDING EMERGENCY FOOD SUPPLIES AND RELATED PROVISIONS TO INDIVIDUALS IN NEED AND TO CHARITIES OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

Activities: Our vision is a community where no one faces food insecurity. Through our Helpline staffed by volunteers who provide much needed information, support and Hardship Awards, our Food Bank volunteer team making year round doorstep deliveries of food parcels, and our One to One Outreach support in the community, we provide a lifeline of practical help to households experiencing poverty.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£318,032	£338,895	-	-
2024-09-30	£360,756	£379,656	-	-
2023-09-30	£357,258	£338,111	-	-
2022-09-30	£271,510	£227,087	-	-
2021-09-30	£129,383	£95,353	-	-

Trustees

Name	Role	Appointed
Thomas Oliver Russell	Chair	2024-07-06
Alison Margaret Clark		2024-07-04
Amber Lauren Proctor		2023-04-26
Antigoni Anastasiou		2024-08-18
Christopher Baty		2025-04-07
Dr Kate Haddow		2025-02-20
Timothy James Hakim		2022-03-21

WEST NORTHUMBERLAND FOOD BANK

England & Wales - Charity number 1158289

Accounts

WEST NORTHUMBERLAND FOODBANK CIO

REPORT AND FINANCIAL STATEMENTS
For the year ended 30 September 2025

Charity Number 1158289

WEST NORTHUMBERLAND FOODBANK CIO
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the year ended 30 September 2025

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Trustee Annual Report for the year ended 30 September 2025.

The Trustees present their report with the financial statements of the charity for the year ended 30 September 2025. 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).

THE TRUSTEES

The trustees who served the charity during the period were as follows:

T O Russell - Chair
L Ferguson – Treasurer until May 2025 (Resigned July 2025)
C Baty -Treasurer (appointed May 2025)
A Anastasiou
A M Clark
A L Proctor
Dr K Haddow (Appointed 20th February 2025)
J R A Hill (Resigned 18th February 2025)
R Sheehan
T J Hakim

Registered charity name	West Northumberland Food bank
Charity number	1158289
Registered office	Unit 2 Adapt Business Hub Burn Lane Hexham.
Independent Examiner	Doug Maltman FMAAT Connected Voice Business Services One Strawberry Lane Newcastle upon Tyne. NE1 4BX.

Objectives

Our Charitable Objectives are the prevention or relief of poverty in West Northumberland.

Public benefit

The Charity Commission states that there are two tests that must be passed to meet the definition of providing public benefit: firstly, there must be an identifiable benefit or benefits; secondly the benefit(s) must be to the public or a section of the public. The Trustees have given due consideration to the Charity Commission's general guidance on public benefit and are satisfied that the aims and objectives of the Food Bank as set out in its Constitution and its activities, as described in this Report, demonstrate that the Food Bank satisfies these tests.

Activities, achievements and performance

Over the year we supported 646 households in total, with 875 adults and 568 Children. This is significantly less than the 740 households we helped in year ending 2024 our busiest year ever with the Cost-of-Living Crisis, however it's important to note that we have supported 229 new Households throughout year ending 2025 that's 35% of all households not far off the percentage of new households in year ending 2024 at 37%.

Our team of 23 warehouse volunteers processed 5692 tinned/dried food parcels, 2952 bags of fresh food-including fruit, veg, bread and eggs and 5110 Hygiene Packs of toiletries and cleaning products requested alongside Food Parcels usually 2 or 3 items and our team of 20 volunteer drivers have covered over 25,000 miles in our 3 vans making 3828 doorstep deliveries taking vital supplies to households across 50 Towns and Villages.

Alongside providing Food Aid we offer Helpline and Outreach support which is additional to the traditional model of a food bank. Our team of 29 Helpline Volunteers provide much needed information to help people through these very difficult times last year they took 3876 calls and provided 452 hours of support to people struggling to stay afloat with the soaring cost of living, energy price hikes, low wages, and insufficient benefits. 424 people were directed by our Helpline Team to other support services, in total 517 signposts/referrals were made to 60 organisations, Debt & Money, Energy costs and Mental Health/Well Being are of the most concern, 12% of calls to our Helpline were from people in low paid work, 10% from Pensioners, 44% from people in treatment for their mental and 49% for their physical health.

Along with taking requests for Food Parcels our Helpline Team helped us distribute £22,978 in Hardship Funds in the form of shopping vouchers to 312 households for emergency situations and to every new caller as we know people will often leave it until they have nothing left before calling for help, 9 households were issued with 11 emergency energy vouchers for Pre-Payment meters during the year and we supported 18 households with hardship awards for essential household items such as carpets, kitchen equipment and for solid fuel.

Hardship funds have also been used to run a 'Back to School' voucher scheme, 126 children in our community walked into school ready to learn, with the right shoes, uniform, and supplies through our Back to School scheme that helped 58 families who were already stretched to breaking point, with 19 families with 3 or more children impacted by the 2 child policy and the other families with 1 or 2 children often single parents surviving on one income or couples in rural hardship.

To support our Helpline Volunteers in their vital work they attended Proactive Signposting training and Welfare Rights training events, last year and in preparation for our new Northern Gasworks funded Winter Warmth Scheme 23 Helpline Volunteers completed Energy Essentials Training in September so they can offer callers advice on how to save money on energy bills and stay warm this winter.

When someone is living in poverty, the barriers they face rarely exist in isolation. Poor mental health, insecure housing, long-term illness, debt, caring responsibilities, or sudden income loss often overlap, leaving people stuck in cycles of hardship. Our Outreach Pilot, funded in part by The National Lottery Community Fund (received 23-24), was created to meet these realities head-on. Rather than offering quick fixes, it provides dedicated one-to-one support, walking alongside people as they navigate complex and often overwhelming challenges. In the past 12 months, our Outreach Support Worker has worked with 36 households. The pilot was originally designed to support 40 households over 18 months, so reaching this point so quickly demonstrates both the depth of need in our community and the value of the service. Each referral has come through our Helpline, where the need for more sustained support became clear.

We could never be able to have such a positive impact and support so many households in hardship without the support of our communities. Yet again they have been incredibly generous and supportive with 402 people and 29 local groups and businesses making financial donations.

Throughout the year we have been working hard to increase public support and communicate our appreciation of those who support us and to make sure we reach people who need our help we have greatly improved our social media and public relations this has improved our ability to demonstrate our impact, widened our audience and strengthened our income generation.

Our vision is a community where no-one faces food insecurity, we provide a lifeline of food aid and practical support to local people through times of need. Our approach to supporting people experiencing poverty is grounded in our values of Equality, Responsiveness, Inclusivity, Compassion and Integrity, and we are fully committed to continuing to support our communities for as long as we are needed, and sincerely appreciate the support of our community and funders in helping us do that.

Financial Review

The Food Bank's total income for the year was £ 318,033(2024: £360,756) generated from grants and donations. This includes both monetary donations and estimated values for the donation of goods. The total resources expended were £338,895 (2024: £379,656) and represented costs incurred to enable the Food Bank to carry out its operations, provide hardship awards and make grants under the Food Bank's small grant scheme. The Food Bank made a deficit for the year of £20,862 (2024: deficit of £18,900).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted general cash reserves equivalent to 3 - 6 months of operating expenditure (excluding donated goods) to provide a level of working capital that protects the continuity of the work of the Food Bank. The level of reserves will take into consideration future strategy and the potential for unforeseen expenditure or unanticipated loss of income. This is reviewed annually in conjunction with the budget setting process.

In 2024 we brought forward £181,368 in reserves (£180,065 of which were cash) which represented 5 months of expenditure. Of these reserves £19,746 were restricted or designated to the Outreach project.

As of 30 September 2025, we have total reserves of 170,319 (£163,897 held as cash)

Of these reserves we have the following unrestricted and restricted reserves from Grant income receipts:

Funds of the charity

Unrestricted income funds	170,319
Restricted income funds	9,933
Total funds	180,252

Our reserves policy is to retain 3-6 months of operating expenditure (excluding non-cash items being depreciation and donated food). This is within the reserves policy. The Trustees regularly monitor and review the reserves position throughout the year and take steps to ensure that any additional funds are used to further the objectives of the Food Bank through one-off initiatives such as Cost of Living voucher schemes.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Food Bank has adequate resources to continue in operational existence for the foreseeable future. The reserves policy and level of reserves currently held by the Food Bank supports this position. For this reason, the Trustees continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Without succumbing to complacency, we are confident that within reason we have the capacity to respond appropriately to any increase in poverty in the local area; we continue to monitor the economic and social situation locally and nationally. We will amend our procedures and policies in the light of any relevant developments.

Charity constitution

West Northumberland Food Bank is a registered charity, number 1158289, and is constituted under a Charitable Incorporated Organisation (CIO) constitution.

Organisational structure

The governance, management and administration of the Food Bank is the responsibility of the Trustees, their commitment to good governance and organisational development continued last year as Trustees attended a session on the Charity Governance Code assessing their knowledge and understanding of the 7 principles, a session refining our vision, mission and values, a session on risk scenario planning and spent time with observing our Helpline in action and accompanying our volunteer drivers delivering food parcels to improve their understanding of needs of our beneficiaries, also last year the Trustees recruited a volunteer Board Secretary to support meetings administration and contracted an HR Company to review our HR policies and produce new staff contracts. The Trustees contribute to managing the organisation through Subgroups (e.g. HR, Risk Management and Finance) the subgroups include staff and Trustees and report to the full board that meets quarterly. The day to day running of the Food Bank is delegated to the Chief Executive who leads a team of 7 staff who deliver our Helpline, Outreach and Food&Hardship workstreams supported by finance and communications staff.

Recruitment and appointment of new Trustees

New Trustees are elected and co-opted appointed on the recommendation of existing Trustees under the terms of the constitution. There must be at least 3 Trustees of the Food Bank and a maximum of 12 Trustees.

Where additional specific skills are considered desirable, a recruitment process can be invoked.

Induction and training of new Trustees

The Trustees have induction procedures to ensure that new Trustees understand their roles and obligations. Appropriate training is given on an ongoing basis to Trustees, including new Trustees.

Wider network

The Food Bank is a member of the Independent Food Aid Network UK (IFAN), and our Chief Executive regularly engages with them and leads the newly established Northumberland Food Aid network.

Related parties

The Food Bank aims to have good relationships and maintains contact with other organisations having similar objectives in fighting poverty, and its effects. We work closely with Northumberland County Council, connect with over 60 organisations such as CAB, NDAS, Employment Hubs, Family Hubs and Rosies Corner baby bank.

Plans for future periods

We believe that the best way to improve these services is by learning from the people who deliver and use our services. Last year we asked the people who use our service to tell us more — not just about the food they receive, but about the lives they're living. The result is a powerful snapshot of poverty in West Northumberland, seen not through statistics alone, but through the lived experiences of 40 households in our community. Their responses show that behind every food parcel is a bigger story of stress, of exclusion, of getting by however they can and of what it really means to go without. Also, every conversation between someone in hardship and our trained volunteers that happens on our Helpline is processed using a digital form with around 50 questions. This produces timely data that we constantly analyse to look for patterns or sudden spikes in demand from particular groups. This helps us tailor and target support and plan ahead, we do not plan any major changes but will continue our commitment to delivering a high standard of service to households experiencing poverty in the area we serve.

Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity SORP 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 incoming resources and application of resources, including the receipts and payments of the charity for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and 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.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They 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.

Approved by the Trustees on 16.02.2026 and signed on their behalf by:

T O Russell

Chair

WEST NORTHUMBERLAND FOODBANK CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30 September 2025

I report on the financial statements of West Northumberland Foodbank CIO for the year ended 30 September 2025, which are set out on pages 6 to 16.

Respective responsibilities of trustees and examiner

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 2022 ("the Charities Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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.

Basis of independent examiner's statement

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 those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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 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.

Doug Maltman FMAAT
Fellow Member of the Association of Accountancy Technicians
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX
Date: 16.02.2026

WEST NORTHUMBERLAND FOODBANK CIO

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 30 September 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Income from:</u>					
Donations and legacies	6	220,174	-	220,174	278,289
Charitable activities					
Grants and contracts	7	67,650	21,100	88,750	75,480
Investments	8	9,108	-	9,108	6,987
Total income		296,932	21,100	318,032	360,756
<u>Expenditure on:</u>					
Charitable activities					
Operation of the charity	9	307,982	30,913	338,895	379,656
Total expenditure		307,982	30,913	338,895	379,656
Net income/(expenditure)		(11,050)	(9,813)	(20,863)	(18,900)
<u>Reconciliation of funds</u>					
Total funds brought forward		181,368	19,746	201,114	220,014
Total funds carried forward		170,318	9,933	180,251	201,114

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 8 to 16 form an integral part of these accounts.

BALANCE SHEET

As at 30 September 2025

	Notes	£	Total 2025 £	£	Total 2024 £
Fixed assets					
Tangible assets	16		19,469		24,337
Total fixed assets			19,469		24,337
Current assets					
Debtors	17	4,028		5,021	
Cash at bank and in hand	18	163,897		180,065	
Total current assets			167,925	185,086	
Creditors: amounts falling due within one year	19	(7,143)		(8,309)	
Net current assets			160,782		176,777
Total assets less current liabilities			180,251		201,114
Funds of the charity					
Unrestricted income funds			170,318		181,368
Restricted income funds			9,933		19,746
Total funds			180,251		201,114

The notes on pages 8 to 16 form an integral part of these accounts.

These financial statements were approved by the Board on: 16.02.2026

and are signed on its behalf by: T O Russell
Chair

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts 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.

The accounts have been prepared in accordance with 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 October 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2022.

West Northumberland Foodbank CIO meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported total unrestricted funds at the year end of £170,318 and has already secured a significant amount of funding for the current year. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria of income recognition are met.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

3.7 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the costs of work and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis, the charity does not currently have any tangible fixed

Motor Vehicle	20% Reducing balance
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WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
6 Donations and legacies				
Donations and gifts	127,693	-	127,693	168,562
Gift Aid	19,053	-	19,053	28,414
Donated goods, facilities and services	73,428	-	73,428	81,313
	<u>220,174</u>	<u>-</u>	<u>220,174</u>	<u>278,289</u>
7 Charitable activities				
<u>Income from grants</u>				
Northumberland County Council	-	10,000	10,000	10,000
Karbon Homes	1,500	-	1,500	-
Freemasons of Northumberland	2,000	-	2,000	-
William Webster Charity	-	1,500	1,500	3,000
The Squires Foundation	-	-	-	10,000
Lottery Fund	-	-	-	51,200
Henry Bell Trust	600	-	600	500
LIDL Toy Fund	-	-	-	280
Sainsbury	1,500	-	1,500	500
Barbour Foundation	3,000	-	3,000	-
Community Foundation	20,500	-	20,500	-
Garfield Weston	25,000	-	25,000	-
Hadrian Trust	1,000	-	1,000	-
Haltwhistle Town Council	250	-	250	-
Hexham Town Council	100	-	100	-
J Knott Trust	5,000	-	5,000	-
Joicey Trust	2,500	-	2,500	-
NGN	-	9,600	9,600	-
Northumberland Estate - Duke of Northumberland Charity	1,000	-	1,000	-
Northumbrian Citizen - Network Lead	1,000	-	1,000	-
Prudhoe Council	1,000	-	1,000	-
The Lions Club	500	-	500	-
The Smith (Haltwhistle & District Charitable Trust)	1,200	-	1,200	-
	<u>67,650</u>	<u>21,100</u>	<u>88,750</u>	<u>75,480</u>
8 Income from investments				
Bank interest	4,978	-	4,978	6,987
CAF income	4,130	-	4,130	-
	<u>9,108</u>	<u>-</u>	<u>9,108</u>	<u>6,987</u>

Income was £318,032 (2024: £360,756) of which £296,932 was unrestricted or designated (2024: £296,556) and £21,100 was restricted (2024: £64,200)

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
9 Charitable activities				
<u>Direct costs</u>				
Staffing costs	92,051	2,103	94,154	88,386
Volunteer costs	2,347	-	2,347	1,657
Food and packaging	105,534	10,000	115,534	150,393
Food and fuel vouchers	17,711	-	17,711	60,366
Motor running expenses	11,609	-	11,609	11,468
Small grants and hardship awards	5,324	-	5,324	5,880
Depreciation	4,868	-	4,868	6,084
Outreach Staff costs	199	18,810	19,009	-
Outreach Equipment	711	-	711	-
Outreach Stationery and printing	4	-	4	-
Outreach travel	1,063	-	1,063	-
Outreach expenses	209	-	209	-
Outreach vouchers and hardship	7,860	-	7,860	-
<u>Support costs</u>				
Staffing costs	30,189	-	30,189	23,102
Other staff expenses	1,851	-	1,851	1,718
Office costs	5,013	-	5,013	11,355
Insurance	618	-	618	565
Professional fees	2,690	-	2,690	483
Rent and utilities	14,160	-	14,160	13,337
Bank charges	2,322	-	2,322	3,024
Other expenses	60	-	60	-
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,380	-	1,380	1,200
Governance and trustee costs	209	-	209	638
	<u>307,982</u>	<u>30,913</u>	<u>338,895</u>	<u>379,656</u>

Expenditure on charitable activities was £338,895 (2024: £379,656) of which £307,982 was unrestricted or designated (2024: £335,202) and £30,913 was restricted (2024: £44,454)

10 Fees for examination of the accounts

	2025 £	2024 £
Independent examiner's fees for reporting on the accounts	1,380	1,200
	<u>1,380</u>	<u>1,200</u>

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

11 Analysis of staff costs and the cost of key management personnel

	2025	2024
	£	£
Salaries and wages	134,106	108,699
Social security costs	2,863	986
Pension costs (defined contribution pension plan)	6,383	1,803
	<u>143,352</u>	<u>111,488</u>

No employee received remuneration above £60,000 (2024: £nil)

The key management personnel of the charity, comprise the trustees. The total employee benefits of the key management personnel of the charity were £0.

12 Staff numbers

The average monthly head count was 8 staff (2024: 6 staff).

13 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There have been no related party transactions in the reporting period.

14 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £6,383 (2024: £1,803). There was £0 outstanding as at 30 September 2025 (2024: £380)

15 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

	Motor vehicle	Total
	£	£
16 Tangible fixed assets		
Cost		
Balance brought forward	43,814	43,814
Additions	-	-
Disposals	-	-
Balance carried forward	43,814	43,814
Depreciation		
Basis	RB	
Rate	20%	
Balance brought forward	19,477	19,477
Depreciation charge for year	4,868	4,868
Disposals	-	-
Balance carried forward	24,345	24,345
Net book value		
Brought forward	24,337	24,337
Carried forward	19,469	19,469
17 Debtors and prepayments (receivable within 1 year)		
	2025	2024
	£	£
Prepayments	1,526	3,274
Other debtors	2,502	1,747
	4,028	5,021
18 Cash at bank and in hand		
	2025	2024
	£	£
Cash at bank	163,897	180,065
	163,897	180,065
19 Creditors and accruals (payable within 1 year)		
	2025	2024
	£	£
Trade creditors	200	-
Accruals		
Independent examination of accounts	1,260	1,200
Other accruals	244	973
Other creditors	1,684	6,136
Card accounts	3,755	-
	7,143	8,309

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

20 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

21 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	151,379	296,932	(297,936)	-	150,375
Designated funds					
Lottery Outreach Project	29,989	-	(10,046)	-	19,943
Totals	181,368	296,932	(307,982)	-	170,318

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated Fund:	
Lottery Outreach Project	Match funding for the Lottery Outreach Project.

Analysis of movement in restricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted funds					
Northumberland County Council	-	10,000	(10,000)	-	-
William Webster Charity	-	1,500	-	-	1,500
Lottery Fund - Outreach	19,746	-	(18,993)	-	753
NGN		9,600	(1,920)	-	7,680
Totals	19,746	21,100	(30,913)	-	9,933

Purpose of restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Northumberland County Council	Food distribution.
William Webster Charity	Contribution for organisation capital expenditure
Lottery Fund - Outreach	Provision of Yr 12 Community Outreach Project core costs (18 month project)
NGN	Core cost contribution (helpline staff salaries) for delivery of Energy advice helpline throughout Winter 25-26

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

22 Capital commitments

As at 30 September 2025, the charity had no capital commitments (2024 £nil)

23 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Tangible fixed assets	19,469	-	19,469	24,337
Cash at bank and in hand	153,964	9,933	163,897	180,065
Other net current assets/(liabilities)	(3,115)	-	(3,115)	(3,288)
	<u>170,318</u>	<u>9,933</u>	<u>180,251</u>	<u>201,114</u>

WEST NORTHUMBERLAND FOOD BANK

England & Wales - Charity number 1158289

Accounts

WEST NORTHUMBERLAND FOODBANK CIO

REPORT AND FINANCIAL STATEMENTS
For the year ended 30 September 2024

Charity Number 1158289

WEST NORTHUMBERLAND FOODBANK CIO
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the year ended 30 September 2024

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Statement of Financial Activities (including income and expenditure account)	6
Balance sheet	7
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Trustee Annual Report for the year ended 30 September 2024.

The Trustees present their report with the financial statements of the charity for the year ended 30 September 2024. 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).

Registered charity name	West Northumberland Food bank
Charity number	1158289
Registered office	Unit 2 Adapt Business Hub Burn Lane Hexham.
The trustees	The trustees who served the charity during the period were as follows: A Anastasiou (appointed 18 August 2024) A M Clark (appointed 4 July 2024) S L Charlton (resigned 24 April 2024) L Ferguson - Treasurer T J Hakim J R A Hill A L Proctor T O Russell - Chair (appointed 6 July 2024) R Sheehan (appointed 18 July 2024) R Theobalds (resigned on 26 October 2023) N Thornthwaite (resigned on 2 December 2024)
Independent Examiner	Doug Maltman FMAAT Connected Voice Business Services One Strawberry Lane Newcastle upon Tyne. NE1 4BX.

Objectives

Our Charitable Objectives are the prevention or relief of poverty in West Northumberland.

Public benefit

The Charity Commission states that there are two tests that must be passed to meet the definition of providing public benefit: firstly, there must be an identifiable benefit or benefits; secondly the benefit(s) must be to the public or a section of the public. The Trustees have given due consideration to the Charity Commission's general guidance on public benefit and are satisfied that the aims and objectives of the Food Bank as set out in its Constitution and its activities, as described in this Report, demonstrate that the Food Bank satisfies these tests.

Activities, achievements and performance

The last year has been our busiest year ever, we supported 1005 adults and almost 700 children experiencing poverty which is more than we have ever had to help in 11 years and 100 more children than the previous year.

Our team of 22 warehouse volunteers processed over 200 food parcels a week and made 5050 doorstep deliveries of around 7330 tinned and dried food parcels, as well as over 3700 packs of household essentials such as toilet roll, nappies, toiletries, washing powder and pet food. We also increased our provision of fresh food parcels from 60 to 80 a week and delivered over 3,100 fresh food parcels through the year. We were very grateful to receive National Lottery Cost-of-Living Funds to buy in additional vital supplies to help us meet this increase in demand.

Our team of 26 volunteer drivers have covered over 25,000 miles in our 3 vans taking vital supplies to 740 households across 50 Towns and Villages, and our Helpline team of 25 volunteers took around 120 calls a week from people struggling to stay afloat with the soaring cost of living, energy price hikes, low wages, and insufficient benefits. 274 households that's over 37% of callers had never used a Food Bank before or for a very long time.

Our Helpline team provide much needed information to help people through these very difficult times 65% of the agencies we signpost people to are for energy and debt advice, mental health services and local community-based projects. 14% of calls to our Helpline were from people in low paid work, 10% from Pensioners, 45% from people in treatment for their mental and 53% for their physical health.

Along with taking requests for Food Parcels our Helpline Team helped us distribute Hardship Funds providing around 70 shopping vouchers a month, emergency energy vouchers for Prepayment Meters and hardship awards for essential household items such as carpets, kitchen equipment and for solid fuel.

Some people find it very difficult to access services on their own so during the year we used our Hardship Funds to continue our Voucher Trial providing targeted Helpline support to 20 households that were frequent callers in chronic poverty, often older people with long term health problems. Recognising our impact was limited through the Helpline alone we launched a pilot Outreach Programme where to help to reduce isolation and improve the well-being and finances of some of the most vulnerable people accessing the Food Bank we meet with them in the community and accompany them to appointments or help them make difficult phone calls.

Hardship funds have also been used to run our own Cost of Living initiatives including a Winter Fuel Scheme that provided 120 homes with solid fuel and energy vouchers helping 337 adults and children with the extra costs of keeping their homes warm, being able to cook and have enough hot water in February and a 'Back to School' providing vital support to 120 families with 244 children to help with the costs of the new school year.

To support our local partners to combat poverty we commissioned 2 local charities to deliver food support to children from low income families - Hexham Youth Initiative to provide 150 meals for free to 80 children attending a Summer Holiday scheme and to Tynedale Youth Forum to provide transport and 3 meals a day for 36 young people attending a 3-day residential

To support our Helpline Volunteers in their vital work they attended Proactive Signposting training and Welfare Rights training events, we brought in a new telephone system to improve our communication with the public and enable us to handle higher call volumes and started providing an online/helpline Welfare support package for staff and volunteer wellbeing.

We could never be able to have such a positive impact and support so many households in hardship without the support of our communities. Yet again they have been incredibly generous and supportive with 380 people and 35 local groups and businesses making financial donations donating vital supplies and funds.

To help us increase public support and communicate our appreciation of those who support us and to make sure we reach people who need our help we recruited a Marketing and Communications Worker. This appointment has greatly improved our Social Media and strengthened our income generation.

To help us become a more robust and sustainable organisation the Trustees undertook a Governance Improvement plan and renewed our commitment to good governance and organisational development, our Trustee Recruitment plan now focusses on the skills and experience we need, all trustees now have clear role descriptions and undertake a full induction, training and development and contribute to managing the organisation through Subgroups (e.g. HR, Risk Management and Communications) that meet outside on the main board meetings.

We are fully committed to continuing to support people experiencing poverty for as long as we are needed, and sincerely appreciate the support of our community and funders in helping us do that.

Financial Review

The Food Bank's total income for the year was £360,756 (2023: £357,258) generated from grants and donations. This includes both monetary donations and estimated values for the donation of goods. The total resources expended were £379,656 (2023: £338,078) and represented costs incurred to enable the Food Bank to carry out its operations, provide hardship awards and make grants under the Food Bank's small grant scheme. The Food Bank made a deficit for the year of £18,900 (2023: surplus of £19,180).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted general cash reserves equivalent to 3 - 6 months of operating expenditure (excluding donated goods) to provide a level of working capital that protects the continuity of the work of the Food Bank. The level of reserves will take into consideration future strategy and the potential for unforeseen expenditure or unanticipated loss of income. This is reviewed annually in conjunction with the budget setting process.

As of 30 September 2024, the Food Bank had total unrestricted general reserves of £201,114 of which £180,065 were held in cash. This represents approximately 5 months of unrestricted operating expenditure (excluding non-cash items being depreciation and donated food). This is within the reserves policy. The Trustees regularly monitor and review the reserves position throughout the year and take steps to ensure that any additional funds are used to further the objectives of the Food Bank through one-off initiatives such as small grant awards and targeted support projects.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Food Bank has adequate resources to continue in operational existence for the foreseeable future. The reserves policy and level of reserves currently held by the Food Bank supports this position. For this reason, the Trustees continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Without succumbing to complacency, we are confident that within reason we have the capacity to respond appropriately to any increase in poverty in the local area; we continue to monitor the economic and social situation locally and nationally. We will amend our procedures and policies in the light of any relevant developments.

Charity constitution

West Northumberland Food Bank is a registered charity, number 1158289, and is constituted under a Charitable Incorporated Organisation (CIO) constitution.

Organisational structure

The governance, management and administration of the Food Bank is the responsibility of the Trustees who meet at least 11 times per annum. The day to day running of the Food Bank is delegated to the Chief Executive, who reports to the Trustees, supported by the staff team.

Any contentious issues that arise will be notified to the Trustee Chair, who will determine if it requires referring to the Trustee board, or can be managed directly with subsequent notification to the Trustee board.

Recruitment and appointment of new Trustees

New Trustees are elected and co-opted appointed on the recommendation of existing Trustees under the terms of the constitution. There must be at least 3 Trustees of the Food Bank and a maximum of 12 Trustees.

Where additional specific skills are considered desirable, a recruitment process can be invoked.

Induction and training of new Trustees

The Trustees have induction procedures to ensure that new Trustees understand their roles and obligations. Appropriate training is given on an ongoing basis to Trustees, including new Trustees.

Wider network

WNFB was founded as a result of local community leaders coming together to combat poverty, a steering group of Churches, Voluntary Sector organisations, local government and businesses got us off the ground and we have been very well connected with network ever since. We are a founding member of the Tynedale Church Community Partnership which was established to support our Churches in playing a bigger role in their Communities. We are active members of local VCS networks and work closely with our local authority including as trusted partners to deliver Household Support Funds last year. We are active at a regional level for instance the NE Child Poverty forum and at a national level through the Independent Food Aid Network.

A key part of our work is connecting people to other services for support, we have a well-established network of around 60 organisations that we refer and signpost our callers to for advice and support, many of these agencies refer people in need to our services. We work closely with local partners to combat poverty and have commissioned 4 local charities to deliver activities to combat poverty including 2 last year to provide food support to children from low income families

Related parties

There were no related party transactions during the year.

Plans for future periods

WNFB is committed to delivering a high standard of service to households experiencing poverty in the area we serve. We believe that the best way to improve these services is by learning from the people who deliver and use our services.

Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity SORP 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 incoming resources and application of resources, including the receipts and payments of the charity for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They 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.

Approved by the Trustees on 27/01/2025 and signed on their behalf by:

T O Russell



Chair

WEST NORTHUMBERLAND FOODBANK CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30 September 2024

I report on the financial statements of West Northumberland Foodbank CIO for the year ended 30 September 2024, which are set out on pages 6 to 16.

Respective responsibilities of trustees and examiner

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 2022 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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.

Basis of independent examiner's statement

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 those matters set out in the statement below.


Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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 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.

Doug Maltman FMAAT
Fellow Member of the Association of Accountancy Technicians
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX
Date: 27/01/2025


Douglas Maltman (Jan 27, 2025 17:08 GMT)

WEST NORTHUMBERLAND FOODBANK CIO

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 30 September 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>Income from:</u>					
Donations and legacies	6	278,289	-	278,289	305,781
Charitable activities					
Grants and contracts	7	11,280	64,200	75,480	46,250
Investments	8	6,987	-	6,987	5,227
Total income		296,556	64,200	360,756	357,258
<u>Expenditure on:</u>					
Charitable activities					
Operation of the charity	9	335,202	44,454	379,656	338,078
Total expenditure		335,202	44,454	379,656	338,078
Net income/(expenditure) before investment gains/(losses)		(38,646)	19,746	(18,900)	19,180
<u>Reconciliation of funds</u>					
Total funds brought forward		220,014	-	220,014	200,834
Total funds carried forward		181,368	19,746	201,114	220,014

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 8 to 16 form an integral part of these accounts.

BALANCE SHEET

As at 30 September 2024

	Notes	£	Total 2024 £	£	Total 2023 £
Fixed assets					
Tangible assets	16		24,337		30,421
Total fixed assets			24,337		30,421
Current assets					
Debtors	17	5,021		4,836	
Cash at bank and in hand	18	180,065		194,768	
Total current assets			185,086	199,604	
Creditors: amounts falling due within one year	19	(8,309)		(10,011)	
Net current assets			176,777		189,593
Total assets less current liabilities			201,114		220,014
Funds of the charity					
Unrestricted income funds			181,368		220,014
Restricted income funds			19,746		-
Total funds			201,114		220,014

The notes on pages 8 to 16 form an integral part of these accounts.

These financial statements were approved by the Board on:

27/01/2025

and are signed on its behalf by:

T O Russell
Chair



WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts 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.

The accounts have been prepared in accordance with 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 October 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2022.

West Northumberland Foodbank CIO meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported total unrestricted funds at the year end of £181,368 and has already secured a significant amount of funding for the current year. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria of income recognition are met.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

3.7 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the costs of work and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis, the charity does not currently have any tangible fixed

Motor Vehicle	20% Reducing balance
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WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
6 Donations and legacies				
Donations and gifts	168,562	-	168,562	193,619
Gift Aid	28,414	-	28,414	26,517
Donated goods, facilities and services	81,313	-	81,313	85,645
	<u>278,289</u>	<u>-</u>	<u>278,289</u>	<u>305,781</u>
7 Charitable activities				
<u>Income from grants</u>				
Northumberland County Council	-	10,000	10,000	30,000
Rotary Club of Tyneside	-	-	-	1,000
Karbon Homes	-	-	-	1,000
Freemasons of Northumberland	-	-	-	5,000
Leslie and Lilian Manning Trust	-	-	-	1,500
The De Vitre Fund	-	-	-	750
Masonic Charitable Fund	-	-	-	5,000
Newcastle Building Society	-	-	-	1,500
Drapers Charitable Grant	-	-	-	500
William Webster Charity	-	3,000	3,000	-
The Squires Foundation	10,000	-	10,000	-
Lottery Fund	-	51,200	51,200	-
Henry Bell Trust	500	-	500	-
LIDL Toy Fund	280	-	280	-
Sainsbury	500	-	500	-
	<u>11,280</u>	<u>64,200</u>	<u>75,480</u>	<u>46,250</u>
8 Income from investments				
Bank interest	6,987	-	6,987	5,227
Dividend income	-	-	-	-
	<u>6,987</u>	<u>-</u>	<u>6,987</u>	<u>5,227</u>

Income was £360,756 (2023: £357,258) of which £296,556 was unrestricted or designated (2023: £326,258) and £64,200 was restricted (2023: £31,000)

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
9 Charitable activities				
<u>Direct costs</u>				
Staffing costs	82,264	6,122	88,386	76,651
Volunteer costs	1,657	-	1,657	1,592
Food and packaging	125,654	24,739	150,393	140,541
Food and fuel vouchers	52,698	7,668	60,366	46,681
Motor running expenses	11,084	384	11,468	7,881
Small grants and hardship awards	5,880	-	5,880	13,411
Depreciation	6,084	-	6,084	6,008
	-	-	-	-
<u>Support costs</u>				
Staffing costs	23,102	-	23,102	15,762
Other staff expenses	1,718	-	1,718	-
Office costs	9,822	1,533	11,355	8,573
Insurance	565	-	565	-
Professional fees	483	-	483	416
Rent and utilities	9,329	4,008	13,337	14,550
Bank charges	3,024	-	3,024	3,489
Other expenses	-	-	-	9
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,200	-	1,200	1,500
Governance and trustee costs	638	-	638	1,014
	<u>335,202</u>	<u>44,454</u>	<u>379,656</u>	<u>338,078</u>

Expenditure on charitable activities was £379,656 (2023: £338,078) of which £335,202 was unrestricted or designated (2023: £307,078) and £44,454 was restricted (2023: £31,000)

10 Fees for examination of the accounts

	2024 £	2023 £
Independent examiner's fees for reporting on the accounts	1,200	1,500
	<u>1,200</u>	<u>1,500</u>

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

11 Analysis of staff costs and the cost of key management personnel

	2024	2023
	£	£
Salaries and wages	108,699	90,770
Social security costs	986	-
Pension costs (defined contribution pension plan)	1,803	1,643
	<u>111,488</u>	<u>92,413</u>

No employee received remuneration above £60,000 (2023: £nil)

The key management personnel of the charity, comprise the trustees. The total employee benefits of the key management personnel of the charity were £0.

12 Staff numbers

The average monthly head count was 8 staff (2023: 6 staff).

13 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

The following detail the related party transactions in the reporting period.

14 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £1,803 (2023: £1,643). There was £380 outstanding as at 30 September 2024 (2023: £319)

15 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

	Motor vehicle	Total
	£	£
16 Tangible fixed assets		
Cost		
Balance brought forward	43,814	43,814
Additions	-	-
Disposals	-	-
Balance carried forward	43,814	43,814
Depreciation		
Basis	RB	
Rate	20%	
Balance brought forward	13,393	13,393
Depreciation charge for year	6,084	6,084
Disposals	-	-
Balance carried forward	19,477	19,477
Net book value		
Brought forward	30,421	30,421
Carried forward	24,337	24,337
17 Debtors and prepayments (receivable within 1 year)		
	2024	2023
	£	£
Prepayments	3,274	2,306
Other debtors	1,747	2,530
	5,021	4,836
18 Cash at bank and in hand		
	2024	2023
	£	£
Cash at bank	180,065	194,768
	180,065	194,768
19 Creditors and accruals (payable within 1 year)		
	2024	2023
	£	£
Trade creditors	-	66
Accruals		
Independent examination of accounts	1,200	1,500
Other accruals	973	1,114
Other creditors	6,136	7,331
	8,309	10,011

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

20 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

21 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	220,014	296,556	(335,202)	(29,989)	151,379
Designated funds					
Lottery Outreach Project	-	-	-	29,989	29,989
Totals	220,014	296,556	(335,202)	-	181,368

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated Fund:	
Lottery Outreach Project	Match funding for the Lottery Outreach Project.

Analysis of movement in restricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted funds					
Northumberland County Council	-	10,000	(10,000)	-	-
William Webster Charity	-	3,000	(3,000)	-	-
Lottery Fund - Outreach	-	19,746	-	-	19,746
Lottery Fund - Col	-	31,454	(31,454)	-	-
Totals	-	64,200	(44,454)	-	19,746

Purpose of restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Northumberland County Council	Food distribution.
-------------------------------	--------------------

22 Capital commitments

As at 30 September 2024, the charity had no capital commitments (2023 £nil)

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2024

23 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Tangible fixed assets	24,337	-	24,337	30,421
Investments	-	-	-	-
Cash at bank and in hand	160,319	19,746	180,065	194,768
Other net current assets/(liabilities)	(3,288)	-	(3,288)	(5,175)
	<u>181,368</u>	<u>19,746</u>	<u>201,114</u>	<u>220,014</u>









WNF accounts 23-24 Signed

Final Audit Report

2025-01-27

Created:	2025-01-27
By:	Douglas Maltman (douglas.maltman@connectedvoice.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAWf4bRzIFajXplusaHOsBJ7LtDqwT_XSv

"WNF accounts 23-24 Signed" History

-  Document created by Douglas Maltman (douglas.maltman@connectedvoice.org.uk)
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WEST NORTHUMBERLAND FOOD BANK

England & Wales - Charity number 1158289

Accounts

WEST NORTHUMBERLAND FOOD BANK CIO
a Charitable Incorporated Organisation

**TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS**

**FOR THE YEAR END
30 September 2023**

WEST NORTHUMBERLAND FOOD BANK CIO

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FOR THE YEAR ENDED 30 September 2023

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TRUSTEES' REPORT

FOR THE YEAR ENDED 30 September 2023

The Trustees present their report with the financial statements of the charity for the year ended 30 September 2023. 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).

THE TRUSTEES

The trustees who served the charity during the period were as follows:

J R A Hill
T J Hakim
L Ferguson
A L Proctor
N Thornthwaite
R Theobalds (resigned on 26 October 2023)
S L Charlton (appointed on 21 June 2023)

The Trustees named above and on page 7 are Trustees for the purposes of charity law.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objective of West Northumberland Food Bank ("the Food Bank") is the prevention or relief of poverty in West Northumberland in particular but not exclusively, by providing emergency food supplies and related provisions to individuals in need, and to charities or other organisations working to prevent or relieve poverty.

The Food Bank's activities are generally to provide emergency food supplies to people throughout West Northumberland, providing much needed information and signposting to help people through these very difficult times and helping people to access other support services.

Hardship grants can be made to individuals and households, and small grant awards to organisations having similar objectives to reduce poverty and the effects of poverty in accordance with associated policies.

Small grant applications are initially assessed by the Grant Awards Committee with sign off required at a meeting of the Trustees.

Hardship grants are made in those situations where the service user might be at a tipping point likely to develop into a debt spiral. Frequently, these are for those using coal or oil for heating. Such awards are signed off by both the project manager and one of the helpline team leaders in accordance with policy.

Surveys are undertaken of service users to assist in developing strategies to improve the services offered.

Volunteers are essential to the Food Bank achieving its objective. There are two pools of volunteers. One set operate the helpline for service users to request food and to receive signposting to other services. The other set are engaged in the warehouse logistics and delivery (including collection) of donated food and household essentials. The Food Bank could not achieve its objectives without their fantastic contribution.

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 September 2023

Public benefit

The Charity Commission states that there are two tests that must be passed to meet the definition of providing public benefit: firstly, there must be an identifiable benefit or benefits; secondly the benefit(s) must be to the public or a section of the public. The Trustees have given due consideration to the Charity Commission's general guidance on public benefit and are satisfied that the aims and objectives of the Food Bank as set out in its Constitution and its activities, as described in this Report, demonstrate that the Food Bank satisfies these tests.

ACHIEVEMENTS AND PERFORMANCE

We started the year knowing we were dealing with unprecedented levels of demand and joined thousands of Food Banks around the UK calling on the government to take urgent action to end the need for charitable food aid by ensuring everyone has enough income, from work and social security, to buy the essentials.

As winter approached, we readied ourselves for the expected spike in demand by recruiting new staff and extra volunteers building our team to a small army of over 70 volunteers. We set up additional Cost of Living awards, increased the value of our Hardship Grants and started a new Shopping Voucher Scheme for our most vulnerable residents, and knowing that people often leave it until they have nothing left before calling to ask for help, we also increased the value of the shopping voucher we offer to every new caller to supplement their first food parcel.

Year 10 ended up being our busiest year ever, we supported almost 1000 adults and over 580 children in 720 homes which is more than we have ever had to help in 10 years. Our Helpline team took almost 6000 calls from people impacted by the Cost-of-Living crisis which is around a thousand more calls for help than the previous year, 47% of those calls were from people who have never had to turn to a food bank before (or for a very long time) this resulted in 338 new households with 458 adults and 270 children accessing our service.

We were concerned to see a rise in people in employment asking us for help and carried out a Low Pay Survey which gave us an informative snapshot of callers to our Helpline over a couple of weeks and we found just one person received the Real Living Wage the only UK wage rate based on actual living costs.

We ran 2 Cost of Living Schemes last year, an Energy Voucher scheme helping 100 people to heat their home, cook and have hot water and a Back-to-School award where we provided up to £200 in shopping vouchers to 90 Single Parent families with 180 school age children helping with the costs of Uniform, school shoes and PE kits.

We also made 15 Hardship Awards to help families experiencing furniture poverty and households using solid fuel.

We ended the year knowing we had done everything we could to help local people through the Cost of Living Crisis but fully aware that things are getting worse for people, our Charitable Objectives are the prevention or relief of poverty in West Northumberland, and we are fully committed to continuing to support people experiencing poverty for as long as we are needed.

It would be impossible to help so many people without grant giving organisations and the vital support and donations we receive from hundreds of kind and generous local people across our communities, and we appreciate every single one of them.

Cash donations from community groups and businesses throughout our community and from local people including Gift Aid provided us with vital funds last year of almost £221,000! Every one of them helping to provide a lifeline to local people in hardship.

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 September 2023

FINANCIAL REVIEW

The Food Bank's total income for the year was £357,258 (2022: £271,510) generated from grants and donations. This includes both monetary donations and estimated values for the donation of goods. The total resources expended were £338,078 (2022: £227,087) and represented costs incurred to enable the Food Bank to carry out its operations, provide hardship awards and make grants under the Food Bank's small grant scheme. The Food Bank made a surplus for the year of £19,180 (2022: £44,423).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted cash reserves equivalent to 3 - 9 months of operating expenditure (excluding donated goods) to provide a level of working capital that protects the continuity of the work of the Food Bank. The level of reserves will take into consideration future strategy and the potential for unforeseen expenditure or unanticipated loss of income. This is reviewed annually in conjunction with the budget setting process.

As of 30 September 2023, the Food Bank had total unrestricted reserves of £220,014 of which £194,768 were held in cash. This represents approximately 9 months of operating expenditure (excluding non-cash items being depreciation and donated food). This is within the reserves policy. The Trustees regularly monitor and review the reserves position throughout the year and take steps to ensure that any additional funds are used to further the objectives of the Food Bank through one-off initiatives such as small grant awards and targeted support projects.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Food Bank has adequate resources to continue in operational existence for the foreseeable future. The reserves policy and level of reserves currently held by the Food Bank supports this position. For this reason, the Trustees continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Without succumbing to complacency, we are confident that within reason we have the capacity to respond appropriately to any increase in poverty in the local area; we continue to monitor the economic and social situation locally and nationally. We will amend our procedures and policies in the light of any relevant developments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity constitution

West Northumberland Food Bank is a registered charity, number 1158289, and is constituted under a Charitable Incorporated Organisation (CIO) constitution.

Organisational structure

The governance, management and administration of the Food Bank is the responsibility of the Trustees who meet at least 11 times per annum. The day to day running of the Food Bank is delegated to the project manager, who reports to the Trustees, supported by the staff team.

Any contentious issues that arise will be notified to the Trustee Chair, who will determine if it requires referring to the Trustee board, or can be managed directly with subsequent notification to the Trustee board.

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 September 2023

Recruitment and appointment of new Trustees

New Trustees are elected and co-opted appointed on the recommendation of existing Trustees under the terms of the constitution. There must be at least 3 Trustees of the Food Bank and a maximum of 12 Trustees. Where additional specific skills are considered desirable, a recruitment process can be invoked.

Induction and training of new Trustees

The Trustees have induction procedures to ensure that new Trustees understand their roles and obligations. Appropriate training is given on an ongoing basis to Trustees, including new Trustees.

Wider network

The Food Bank is a member of the Independent Food Aid Network UK (IFAN) and our project manager regularly engages with them. Our project manager is also in frequent contact with the other independent food banks within Northumberland.

Related parties

The Food Bank aims to have good relationships and maintains contact with other organisations having similar objectives in fighting poverty, and its effects. These are generally informal or topical, though they have on occasion resulted in the Food Bank providing grant assistance.

Plans for future periods

The Food Bank is committed to delivering a high standard of service to households experiencing poverty in the area we serve. We believe that the best way to improve these services is by learning from the people who deliver and use our services.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1158289

Principal address

Unit 2, Adapt Enterprise Hub
Burn Lane
Hexham
Northumberland
NE46 3HY

Trustees

J R A Hill
T J Hakim
L Ferguson
A L Proctor
N Thornthwaite
S L Charlton

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 September 2023

Independent Examiner

Paul Barron FMAAT ICPA (Fellow)
Curlew Accounting Ltd
Independent Certified Practising Accountants
Eastburn
South Park
Hexham
Northumberland
NE46 1BS

Approved by the order of the board of Trustees on 17th April 2024 and signed on its behalf by:


type text here

J R A Hill
Trustee

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 30 September 2023

Independent examiner's report to the trustees of West Northumberland Food Bank CIO

I report to the charity trustees on my examination of the accounts of West Northumberland Food Bank CIO for the year ended 30 September 2023.

Responsibilities and basis of report

As the charity trustees of the CIO, 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 CIO's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)/(b) of the Act.

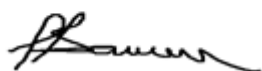
Independent examiner's statement

Since the charity's gross income exceeded £250,000 the Independent Examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed professional bodies.

I have completed my examination and can confirm that no 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 CIO 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 applicable 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 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.



Paul Barron FMAAT ICPA (Fellow)
Curlew Accounting Ltd
Eastburn
South Park
Hexham
NE46 1BS

WEST NORTHUMBERLAND FOOD BANK CIO

STATEMENT OF FINANCIAL ACTIVITIES


FOR THE YEAR ENDED 30 September 2023

Recommended categories by activity	Notes	Unrestricted funds £	Restricted income funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming resources					
Income and endowments from:					
Donations and legacies	2	321,031	31,000	352,031	271,310
Investments	3	5,227	-	5,227	200
Total		326,258	31,000	357,258	271,510
Resources expended					
Expenditure on:					
Charitable activities	4	307,078	31,000	338,078	227,087
Total		307,078	31,000	338,078	227,087
Net income/(expenditure) before investment gains/(losses)		19,180	-	19,180	44,423
Net income/(expenditure)		19,180	-	19,180	44,423
Net movement in funds		19,180		19,180	44,423
Reconciliation of funds:					
Total funds brought forward		200,834	-	200,834	156,411
Total funds carried forward		220,014	-	220,014	200,834

WEST NORTHUMBERLAND FOOD BANK CIO**BALANCE SHEET**

FOR THE YEAR ENDED 30 September 2023

Recommended categories by activity	Notes	Unrestricted funds £	Restricted income funds £	Total Funds 2023 £	Total Funds 2022 £
Fixed assets					
Tangible assets	6	30,421	-	30,421	17,254
Total fixed assets		30,421	-	30,421	17,254
Current assets					
Debtors	7	4,836	-	4,836	6,380
Cash at bank and in hand	8	194,768	-	194,768	183,971
Total current assets		199,604	-	199,604	190,351
Creditors: amounts falling due within one year	9	10,011	-	10,011	6,771
Net current assets/(liabilities)		189,593	-	189,593	183,580
Total assets less current liabilities		220,014	-	220,014	200,834
Total net assets or liabilities		220,014	-	220,014	200,834
Funds of the Charity					
Unrestricted funds	10	220,014	-	220,014	200,834
Restricted income funds	10	-	-	-	-
Endowment funds	10	-	-	-	-
Total funds		220,014	-	220,014	200,834

The financial statements were approved by the Board on 17th April 2024 and signed on its behalf by:

 type text here

J R A Hill, Trustee

1 Accounting Policies

1.1 Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.2 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with “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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.3 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.4 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing. If a donation or grant contains terms and conditions outside of the charity’s control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.5 Government grants

The charity has received government grants in the reporting period. There are no unfulfilled conditions or other contingencies attaching to government or other grants that have been recognised in income. There has not been any other forms of government assistance from which the charity has directly benefited.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 September 2023

1.6 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

1.7 Donated goods

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

Donated goods for distribution to beneficiaries: The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.

1.8 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and service 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.

1.9 Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Motor vehicles – 20% on reducing balance.

The charity capitalises individual assets which cost more than £1,000.

1.10 Pensions

The Charity makes contributions to defined contribution pension schemes through auto enrolment. These contributions are charged to the income and expenditure account in the year in which they become payable.

1.11 Taxation

The organisation is a registered charity and has no liability to income tax or corporation tax on its charitable activities during the year.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 September 2023

2 Income from Donations and Legacies

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds 2023	Total funds 2022
Analysis	£	£	£	£	£
Donated goods	85,645	-	-	85,645	83,063
Donation and gifts	193,619	-	-	193,619	126,946
General grants	15,250	31,000	-	46,250	43,400
Gift Aid	26,517	-	-	26,517	17,901
	321,031	31,000	-	352,031	271,310

Grants received, included in the above, are as follows:

- Northumberland County Council: £30,000
- Rotary Club of Tynedale: £1,000
- Karbon Homes: £1,000
- Freemasons of Northumberland: £5,000
- Leslie & Lillian Manning Trust: £1,500
- The De Vitre Fund: £750
- Masonic Charitable Fund: £5,000
- Newcastle Building Society: £1,500
- Drapers Charitable Trust: £500

Funding from Northumberland Council to support vulnerable residents who are struggling with the ongoing cost of living crisis. The funds have been made available by the Department for Work and Pensions (DWP) as part of the Household Support Fund.

3 Income from Investments

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds 2023	Total funds 2022
Analysis	£	£	£	£	£
Interest income	5,227	-	-	5,227	200
	5,227	-	-	5,227	200

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 September 2023

4 Expenditure on Charitable Activities

Analysis	Unrestricted funds	Restricted Income funds	Total funds 2023	Total funds 2022
£	£	£	£	£
Employee costs	92,413	-	92,413	60,561
Volunteer costs	1,592	-	1,592	534
Communications & marketing	-	-	-	270
Food & packaging	125,541	15,000	140,541	116,461
Office costs	8,573	-	8,573	4,592
Rent & utilities	14,550	-	14,550	13,132
Small grants and hardship awards	13,411	-	13,411	11,455
Food and fuel vouchers	31,681	15,000	46,681	5,933
Motor running expenses	6,881	1,000	7,881	4,752
Insurance	-	-	-	415
Sundries	9	-	9	239
Depreciation - Motor Vehicles	6,008	-	6,008	4,314
Support Costs	6,419	-	6,419	4,429
	307,078	31,000	338,078	227,087

5 Support Costs

Analysis	Total funds 2023	Total funds 2022
£	£	£
Bank charges	3,489	1,384
Accountants fees	1,916	2,292
Governance & Trustee costs	1,014	753
	6,419	4,429

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 September 2023

6 Tangible Fixed Assets**6.1 Cost or valuation**

	Motor Vehicles
	£
At 01 October 2022	24,639
Additions	19,175
At 30 September 2023	43,814

6.2 Depreciation

	Motor Vehicles
	£
At 01 October 2022	7,385
Additions	6,008
At 30 September 2023	13,393

6.3 Net book value

	Motor Vehicles
	£
At 01 October 2022	17,254
At 30 September 2023	30,421

7 Debtors: Amounts falling due within one year

	Total funds 2023	Total funds 2022
	£	£
Other debtors	2,530	2,245
Prepayments & accrued income	2,306	4,135
	4,836	6,380

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 September 2023

8 Cash at bank and in hand

	Total funds 2023	Total funds 2022
	£	£
Cash at bank and on hand	194,768	183,971
	194,768	183,971
	194,768	183,971

9 Creditors: Amounts falling due within one year

	Total funds 2023	Total funds 2022
	£	£
Trade creditors	66	-
Accruals and deferred income	2,614	2,688
Other creditors	7,331	4,083
	10,011	6,771
	10,011	6,771

10 Charity funds**10.1 Details of material funds held and movements during the CURRENT reporting period**

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	200,834	326,258	(307,078)	-	-	220,014
Restricted funds						
Restricted Fund	-	31,000	(31,000)	-	-	-
Total	200,834	357,258	(338,078)	-	-	220,014
	200,834	357,258	(338,078)	-	-	220,014

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 September 2023

10.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	156,411	251,510	(207,087)	-	-	200,834
Restricted funds						
Restricted Fund	-	20,000	(20,000)	-	-	-
Total	156,411	271,510	(227,087)	-	-	200,834

11 Staff costs

The average number of persons employed by the Charity during the year was 6 (2022: 4).

No employee received emoluments of more than £60,000 during the year (2022: 0).

12 Trustees' Remuneration and Benefits

There were no Trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

WEST NORTHUMBERLAND FOOD BANK

England & Wales - Charity number 1158289

Accounts

REGISTERED CHARITY NUMBER: 1158289

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022
FOR
WEST NORTHUMBERLAND FOOD BANK CIO**

Ribchesters
Chartered Accountants
Finchale House
Belmont Business Park
Durham
DH1 1TW

WEST NORTHUMBERLAND FOOD BANK CIO

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

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WEST NORTHUMBERLAND FOOD BANK CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2022

The trustees present their report with the financial statements of the charity for the year ended 30 September 2022. 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objective of West Northumberland Food Bank ("the Food Bank") is the prevention or relief of poverty in West Northumberland in particular but not exclusively, by providing emergency food supplies and related provisions to individuals in need, and to charities or other organisations working to prevent or relieve poverty.

The Food Bank's activities are generally to provide emergency food supplies to people throughout West Northumberland, providing much needed information and signposting to help people through these very difficult times and helping people to access other support services.

Hardship grants can be made to individuals and households, and small grant awards to organisations having similar objectives to reduce poverty and the effects of poverty in accordance with the associated policies.

Small grants applications are initially assessed by the Grant Awards Committee with sign off required at a meeting of the Trustees.

Hardship grants are made in those situations where the service user might be at a tipping point likely to develop into a debt spiral. Frequently, these are for those using coal or oil for heating. Such awards are signed off by both the project manager and one of the helpline team leaders in accordance with the policy.

Surveys are undertaken of service users to assist in developing strategies to improve the services offered.

Volunteers are essential to the Food Bank achieving its objective. There are two pools of volunteers. One set operate the helpline for service users to request food and to receive signposting to other services. The other set are engaged in the warehouse logistics and delivery (including collection) of donated food and household essentials.

The Food Bank could not achieve its objective without their fantastic contribution.

Public benefit

The Charity Commission states that there are two tests that must be passed to meet the definition of providing public benefit: firstly, there must be an identifiable benefit or benefits; secondly the benefit(s) must be to the public or a section of the public.

The Trustees have given due consideration to the Charity Commission's general guidance on public benefit and are satisfied that the aims and objectives of the Food Bank as set out in its Constitution and its activities, as described in this report, demonstrate that the Food Bank satisfies these two tests.

WEST NORTHUMBERLAND FOOD BANK CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2022

ACHIEVEMENT AND PERFORMANCE

Over the year, the Food Bank supported 570 households, comprising 1,246 people with 5,067 deliveries of food and household essentials. On occasion, food vouchers redeemable at accessible supermarkets were provided. Most frequently, these vouchers are issued to those service users in urgent need or where the delivery logistics cannot accomplish a food parcel delivery due to the extensive rural area served.

No individual or household has failed to receive the offered support they needed.

Service users are treated with compassion and respect. A recent survey has confirmed that these attributes are recognised and appreciated by them.

The main target is to meet the essential needs of the service users, whose numbers have increased year on year since the Food Bank was formed. This has been successful in that 100% of the requested help for food has been achieved. A large percentage of service users have also been offered signposting to other sources of help.

There is strong community support for the Food Bank both in food donations and financial donations which allow the Food Bank to purchase additional food supplies.

Grants and donations from philanthropic individuals and organisations have also been a great help - frequently these are unsolicited. Further details of these are noted on Page 10 of the accounts. We are incredibly appreciative of this generous support. The financial position and forecast are reviewed monthly, and these guide the need for additional fundraising.

Surplus funds are held in an interest bearing account with Triodos Bank. It has become clear that, due to the generosity of the local community and other funders, income is likely to continue to provide a surplus once food costs and operating costs have been met. A strategy is under development to use the Charity Aid Foundation (CAF) savings platform to generate interest income, particularly as interest rate increases are enhancing this area of income with a view to implementation early next project year. This strategy will encompass seeking good interest rates and terms, whilst always maintaining adequate accessible funds. In addition, to further our social impact, since November 2022 £15,000 of the Food Bank's funds held in NE First Credit Union. Whilst financial returns are very low, the credit union frequently makes loans to low income families at reasonable rates, helping those in poverty avoid illegal lenders (loan sharks).

Without doubt, the achievements noted above could not have been achieved without donations from grant giving trusts and support from Northumberland County Council through delivery of the Department of Work and Pensions (DWP) Household Support Fund. And notably the brilliant support from hundreds of local people who donate food, money, and their time volunteering helping the Food Bank to support more people than ever before.

WEST NORTHUMBERLAND FOOD BANK CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2022

FINANCIAL REVIEW

The Food Bank's total income for the year was £271,508 (2020/21: £197,407) generated from grants and donations. This includes both monetary donations and estimated values for the donation of goods. The total resources expended were £227,085 (2020/21: £161,795) and represented costs incurred to enable the Food Bank to carry out its operations, provide hardship awards and make grants under the Food Bank's small grant scheme. The Food Bank made a surplus for the year of £44,423 compared with a surplus of £35,612 in the previous year, due to a significant and welcome increase in financial support from the local community.

Reserves Policy

The Trustees consider it appropriate to hold unrestricted cash reserves equivalent to 3 - 9 months of operating expenditure (excluding donated goods) to provide a level of working capital that protects the continuity of the work of the Food Bank.

The level of reserves will take into consideration future strategy and the potential for unforeseen expenditure or unanticipated loss of income. This is reviewed annually in conjunction with the budget setting process.

As of 30 September 2022 the Food Bank had total unrestricted reserves of £200,834 of which £183,971 were held in cash. This represents approximately 15 months of operating expenditure which is higher than the top end of the range specified in the reserves policy. The Trustees have taken account of this during the budget setting process for the project year to 30 September 2023 and have considered how the additional funds can be used to further the objective of the Food Bank without committing to levels of expenditure which cannot be maintained in the long-term.

Over the coming months a significant increase in demand is expected and inflationary factors are projected to impact both income and expenditure levels. To ease the burden on our service users the Trustees have committed to a cost of living initiative to support households in need of assistance with domestic fuel costs over the coming project year. In addition we have planned for the purchase of a third van to assist with the rising number of food deliveries. Further to this we have recruited an additional part-time help line team leader to enhance the level of support and signposting we can provide to service users. Consequently, the Trustees anticipate reserves being within range by the conclusion of the project year ended 30 September 2023.

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the Food Bank has adequate resources to continue in operational existence for the foreseeable future. The reserves policy and level of reserves currently held by the Food Bank supports this position. For this reason, the trustees continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Without succumbing to complacency, we are confident that within reason we have the capacity to respond appropriately to any increase in poverty in the local area; we continue to monitor the economic and social situation locally and nationally. We will amend our procedures and policies in the light of any relevant developments.

WEST NORTHUMBERLAND FOOD BANK CIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity constitution

West Northumberland Food Bank is a registered charity, number 1158289, and is constituted under a Charitable Incorporated Organisation (CIO) constitution.

Organisational structure

The governance, management and administration of the Food Bank is the responsibility of the Trustees who meet at least 11 times per annum. The day to day running of the Food Bank is delegated to the project manager, who reports to the Trustees, supported by the staff team.

Any contentious issues that arise will be notified to the Trustee chair who will determine if it requires referring to the Trustee board, or can be managed directly with subsequent notification to the Trustee board.

Recruitment and appointment of new trustees

New trustees are elected and co-opted appointed on the recommendation of existing trustees under the terms of the constitution. There must be at least 3 trustees of the Food Bank and a maximum of 12 trustees.

Where additional specific skills are considered desirable, a recruitment process can be invoked.

Induction and training of new trustees

The Trustees have induction procedures to ensure that new trustees understand their roles and obligations. Appropriate training is given on an ongoing basis to Trustees, including new trustees.

Wider network

The Food Bank is a member of the Independent Food Aid Network UK (IFAN) and our project manager regularly engages with them. Our project manager is also in frequent contact with the other independent food banks within Northumberland.

Related parties

The Food Bank aims to have good relationships and maintains contact with other organisations having similar objectives in fighting poverty, and its effects. These are generally informal or topical, though they have on occasion resulted in the Food Bank providing grant assistance.

Plans for future periods

The Food Bank is committed to delivering a high standard of service to households experiencing poverty in the area we serve. We believe that the best way to improve these services is by learning from the people who deliver and use our services. During the previous project year we undertook an extensive user survey which is helping to inform our future plans. We also held strategy and training days to pull together the ideas of trustees, staff and volunteers in driving forward improvements to the way we deliver our services.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1158289

Principal address

Unit 2
Adapt Enterprise Hub
Burn Lane
Hexham
NE46 3HN

Trustees

J R A Hill
T J Hakim
L Ferguson
R Theobalds
A L Proctor
N Thornthwaite

WEST NORTHUMBERLAND FOOD BANK CIO

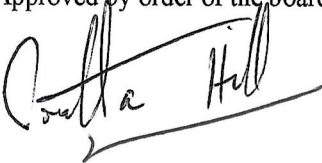
**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

David Holloway
FCA DChA
Ribchesters
Chartered Accountants
Finchale House
Belmont Business Park
Durham
DH1 1TW

Approved by order of the board of trustees on 5 April 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'J R A Hill', written over a horizontal line.

J R A Hill - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
WEST NORTHUMBERLAND FOOD BANK CIO**

Independent examiner's report to the trustees of West Northumberland Food Bank CIO

I report to the charity trustees on my examination of the accounts of West Northumberland Food Bank CIO for the year ended 30 September 2022.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of the ICAEW which is one of the listed bodies.

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 CIO 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 applicable 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.



David Holloway
FCA DChA
Ribchesters
Chartered Accountants
Finchale House
Belmont Business Park
Durham
DH1 1TW

5 April 2023

WEST NORTHUMBERLAND FOOD BANK CIO

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	251,310	20,000	271,310	197,351
Investment income	3	<u>200</u>	<u>-</u>	<u>200</u>	<u>56</u>
Total		<u>251,510</u>	<u>20,000</u>	<u>271,510</u>	<u>197,407</u>
 EXPENDITURE ON					
Charitable activities					
Foodbank		207,087	20,000	227,087	161,795
NET INCOME		44,423	-	44,423	35,612
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>156,411</u>	<u>-</u>	<u>156,411</u>	<u>120,799</u>
 TOTAL FUNDS CARRIED FORWARD		 <u>200,834</u>	 <u>-</u>	 <u>200,834</u>	 <u>156,411</u>

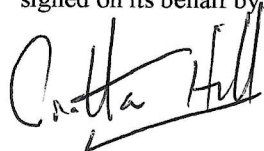
The notes form part of these financial statements

WEST NORTHUMBERLAND FOOD BANK CIO

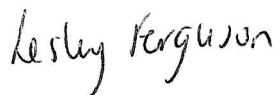
**BALANCE SHEET
30 SEPTEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	7	17,254	-	17,254	21,568
CURRENT ASSETS					
Debtors	8	6,380	-	6,380	4,669
Cash at bank and in hand		<u>183,971</u>	<u>-</u>	<u>183,971</u>	<u>130,190</u>
		190,351	-	190,351	134,859
CREDITORS					
Amounts falling due within one year	9	<u>(6,771)</u>	<u>-</u>	<u>(6,771)</u>	<u>(16)</u>
NET CURRENT ASSETS		<u>183,580</u>	<u>-</u>	<u>183,580</u>	<u>134,843</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>200,834</u>	<u>-</u>	<u>200,834</u>	<u>156,411</u>
NET ASSETS		<u>200,834</u>	<u>-</u>	<u>200,834</u>	<u>156,411</u>
FUNDS	10				
Unrestricted funds				<u>200,834</u>	<u>156,411</u>
TOTAL FUNDS				<u>200,834</u>	<u>156,411</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 April 2023 and were signed on its behalf by:



J R A Hill - Trustee



L Ferguson - Trustee

The notes form part of these financial statements

WEST NORTHUMBERLAND FOOD BANK CIO

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2022

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.

Income is only deferred when:

- The donor specified that the grant or donation must be only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has any unconditional entitlement.

Donated goods, services and facilities are included at the value to the charity where this can be quantified.

Investment income is recognised on a receivable basis.

Grants

Grants of a revenue nature are credited to income in the period to which they relate.

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.

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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles - 20% on reducing balance

The charity capitalise individual assets which cost more than £1,000.

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.

WEST NORTHUMBERLAND FOOD BANK CIO

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

1. ACCOUNTING POLICIES - continued

Fund accounting

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

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Gifts	2	-
Public donations	126,944	112,960
Donated goods	83,063	63,355
Gift aid	17,901	10,536
Grants	<u>43,400</u>	<u>10,500</u>
	<u>271,310</u>	<u>197,351</u>

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Northumberland County Council	20,000	2,000
Country Durham Community Foundation	5,900	4,000
Tynedale Lions Club	2,500	-
Freemasons of Northumberland	2,000	-
The Neighbourly Foundation	500	-
The De Vitre Fund	500	-
Community Foundation	8,000	1,500
Leslie & Lillian Manning Trust	2,000	-
Masonic Charitable Fund	2,000	-
Go North East	-	2,000
Karbon Homes	<u>-</u>	<u>1,000</u>
	<u>43,400</u>	<u>10,500</u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Bank interest	<u>200</u>	<u>56</u>

WEST NORTHUMBERLAND FOOD BANK CIO

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2022	2021
Food bank	<u>4</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	197,351	-	197,351
Investment income	<u>56</u>	<u>-</u>	<u>56</u>
Total	<u>197,407</u>	<u>-</u>	<u>197,407</u>
 EXPENDITURE ON			
Charitable activities			
Foodbank	161,795	-	161,795
NET INCOME	35,612	-	35,612
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>120,799</u>	<u>-</u>	<u>120,799</u>
 TOTAL FUNDS CARRIED FORWARD	 <u>156,411</u>	 <u>-</u>	 <u>156,411</u>

WEST NORTHUMBERLAND FOOD BANK CIO

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

7. TANGIBLE FIXED ASSETS

	Motor vehicles £
COST	
At 1 October 2021 and 30 September 2022	<u>24,639</u>
DEPRECIATION	
At 1 October 2021	3,071
Charge for year	<u>4,314</u>
At 30 September 2022	<u>7,385</u>
NET BOOK VALUE	
At 30 September 2022	<u>17,254</u>
At 30 September 2021	<u>21,568</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	-	4,669
Other debtors	2,245	-
Prepayments	<u>4,135</u>	<u>-</u>
	<u>6,380</u>	<u>4,669</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	-	16
Other creditors	<u>6,771</u>	<u>-</u>
	<u>6,771</u>	<u>16</u>

10. MOVEMENT IN FUNDS

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	156,411	44,423	200,834
	<u>156,411</u>	<u>44,423</u>	<u>200,834</u>
TOTAL FUNDS	<u>156,411</u>	<u>44,423</u>	<u>200,834</u>

WEST NORTHUMBERLAND FOOD BANK CIO

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

10. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	251,510	(207,087)	44,423
Restricted funds			
Hardship Fund	20,000	(20,000)	-
TOTAL FUNDS	<u>271,510</u>	<u>(227,087)</u>	<u>44,423</u>

Comparatives for movement in funds

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
Unrestricted funds			
General fund	120,799	35,612	156,411
TOTAL FUNDS	<u>120,799</u>	<u>35,612</u>	<u>156,411</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	197,407	(161,795)	35,612
TOTAL FUNDS	<u>197,407</u>	<u>(161,795)</u>	<u>35,612</u>

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

	At 1.10.20 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	120,799	80,035	200,834
TOTAL FUNDS	<u>120,799</u>	<u>80,035</u>	<u>200,834</u>

WEST NORTHUMBERLAND FOOD BANK CIO

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

10. MOVEMENT IN FUNDS - continued

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 £
Unrestricted funds			
General fund	448,917	(368,882)	80,035
Restricted funds			
Hardship Fund	20,000	(20,000)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>468,917</u>	<u>(388,882)</u>	<u>80,035</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2022.

WEST NORTHUMBERLAND FOOD BANK CIO
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2022

	2022	2021
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	2	-
Public donations	126,944	112,960
Donated goods	83,063	63,355
Gift aid	17,901	10,536
Grants	<u>43,400</u>	<u>10,500</u>
	271,310	197,351
Investment income		
Bank interest	<u>200</u>	<u>56</u>
Total incoming resources	271,510	197,407
EXPENDITURE		
Charitable activities		
Wages	59,546	48,174
Pensions	995	1,756
Food & packaging	115,273	76,770
Insurance	415	396
Rent & utilities	12,627	16,448
Office costs	5,933	3,149
Van running costs	4,752	2,847
Advertising	490	3,480
Sundries	487	50
Depreciation charge - vans	4,314	3,071
Small grants, hardship award and vouchers	<u>18,579</u>	<u>5,429</u>
	223,411	161,570
Support costs		
Finance		
Accountancy	2,292	-
Bank charges	<u>1,384</u>	<u>225</u>
	<u>3,676</u>	<u>225</u>
Total resources expended	<u>227,087</u>	<u>161,795</u>
Net income	<u><u>44,423</u></u>	<u><u>35,612</u></u>

This page does not form part of the statutory financial statements

WEST NORTHUMBERLAND FOOD BANK

England & Wales - Charity number 1158289

Accounts



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West Northumberland Food Bank

Chair's Report for the year 2020 -2021

The objects of the CIO are the prevention or relief of poverty in West Northumberland in particular but not exclusively, by providing emergency food supplies and related provisions to individuals in need, and to charities or other organisations working to prevent or relieve poverty.

West Northumberland Food Bank has continued to receive exceptional support from its local community. This support has been in the form of donations of food and money and from folk volunteering to work on the help lines, warehouse duties or home deliveries. We thank you all for what you do in furtherance of our objects.

We continue with the service model, developed to provide continuity of service following the Covid-19 outbreak, where the user's first point of contact is the phone helpline, available for 4 hours per day Monday - Friday. Here, they can state their food requirements though, just as important, they are led into a discussion about the causes of their situation and offered advice and signposting to other helpful agencies. In the most extreme situations, they may receive a Hardship Grant.

When West Northumberland Food Bank came into being in 2013/14, it was thought it would be a temporary measure, only needed for a couple of years or more. Sadly, we have seen an increase in demand for our services year on year with perhaps the increase since October 2021 being the steepest yet. The forecasted economic climate going forward in 2022 does not bode well for individuals and households, especially for those who are struggling to manage. We continue to apply our resources where it can make a big difference.

We continue to update our organisation and ways of working. The vans we purchased through 2021 have proved their worth as demand has grown. More can be safely carried on delivery runs than in volunteers own vehicles. Ideally, larger premises would be a benefit, especially to our food storage and handling area. In the absence of suitable premises, we are discussing some physical changes with our landlord with a view to increasing useful floor area which would create a better flow of food coming in to food going out. We have also recently appointed a Warehouse Deputy Manager and will shortly be appointing a Finance & Administration Assistant. Both these roles are part-time and should help reduce pressures and build in greater depth and resilience. Resilience will be further considered in the current year as we provide an essential service to our users and must continue operating no matter what.

I must take this opportunity to thank Sam Gilchrist, our Project Manager and our brilliant staff, John Stoker and Owain Bennet, and our volunteers who work so well with our users, providing food, information and compassion in equal measure. Thanks must also go to our team of diligent Trustees, working behind the scenes and keeping us aligned with our statutory responsibilities as a Charitable Incorporated Organisation. Finally, a special mention for David Ratcliff, a founder Trustee, who stepped down in November to concentrate on other commitments and have just a bit more quality time for himself and family. David was instrumental in the creation of WNFB some 9 years ago and helped steer it along the way to what we have now.

Jonathan Hill – March 2022



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

West Northumberland Food Bank (WNFB)

**On accounts for the year
ended**

30 September 2021

**Charity no
(if any)**

1158289

Set out on pages

3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/09/2021**.

**Responsibilities and
basis of report**

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.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

16/02/2021

Name:

Mr D M Middleton, CBE; FCA

**Relevant professional
qualification(s) or body
(if any):**

Fellow of the Institute of Chartered Accountants in England and Wales

Address:

Stanegate, St Helen's Lane

Corbridge

Northumberland, NE45 5JD

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A

Receipts and Payments Accounts
West Northumberland Food Bank
Charity Number: 1158289
For the period 1 October 2020 to 30 September 2021

	Current Year (2020-21)	Previous Year (2019-20)
	£	£
Receipts:		
Public Donations & Events	112,960	125,330
Grants	10,500	13,975
Other		2,500
Gift Aid	5,867	14,206
Interest Income	56	
Total receipts	129,383	156,011
Payments:		
Staffing	49,930	42,711
Rent & Utilities	16,448	10,803
Insurance	396	386
Volunteer and Staff expenses	504	650
Training		-
Food & Bags	13,415	3,303
Office Kit & Supplies	2,628	1,126
Publicity	1,498	261
Advocacy	1,982	1,642
Van Running Costs	2,847	
AGM Costs		256
Bank Charges	225	192
Refurbishment		608
Small grants and hardship fund	5,429	
Miscellaneous	50	484
Total payments	95,353	62,422
Net Receipts/Payments	34,031	93,589
Cash Funds last year end	120,803	27,214
Cash Funds this year end	130,195	120,803
Cash Funds:		
Bank	130,020	120,642
Petty Cash	171	161
Total Cash Funds	130,191	120,803
Other Monetary Assets:		
Insurance pre-payment		386
Income not banked at year end		-
Gift aid not yet received	4,669	868
Assets Retained for the Charity's Own Use		
Motor vehicles: Cost	24,639	-
Depreciation	-	3,071
Net Book Value	21,568	-
Liabilities:		
Invoices outstanding at year end	17	327



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

West Northumberland Food Bank (WNFB)

**On accounts for the year
ended**

30 September 2021

**Charity no
(if any)**

1158289

Set out on pages

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basis of report**

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**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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

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** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

16/02/2021

Name:

Mr D M Middleton, CBE; FCA

**Relevant professional
qualification(s) or body
(if any):**

Fellow of the Institute of Chartered Accountants in England and Wales

Address:

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Northumberland, NE45 5JD

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Give here brief details of any items that the examiner wishes to disclose.

N/A

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