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# **ST ALBANS & DISTRICT FOODBANK**

**(A Charitable Incorporated Organisation)**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 SEPTEMBER 2025**



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**ST ALBANS & DISTRICT FOODBANK**  
(A Charitable Incorporated Organisation)

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# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

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## TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

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<b>Trustees</b>	Mark Pontin (Chair) Rachel Hampstead (Vice Chair) Haydar Shawkat (Treasurer) Shalni Sood Kate Wright (appointed 15 <sup>th</sup> July 2025) Torsten de Riese (appointed 15 <sup>th</sup> July 2025) Mairead McKeever (resigned 31 <sup>st</sup> December 2025) Andrea van Sittart (resigned 17 <sup>th</sup> June 2025) Robert Smalley (term expired 27 <sup>th</sup> October 2025)
<b>Chief Executive Officer</b>	Rukia Augustine
<b>Aide to Trustees</b>	John Mulholland
<b>Charity Registered Number</b>	1158917
<b>Registered Address</b>	Unit 3 Redbourn Industrial Park Redbourn Hertfordshire AL3 7LG
<b>Independent Examiner</b>	Elizabeth Needham FFA FTA Needham Accountancy Ltd 4 Oldfield Road London Colney Hertfordshire AL2 1JA
<b>Principal Bankers</b>	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ  Charity Bank Fosse House 182 High Street Tonbridge Kent TN9 1BE

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# **ST ALBANS & DISTRICT FOODBANK**

**(A Charitable Incorporated Organisation)**

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## **TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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The Trustees present their annual report together with the financial statements for the year ended 30 September 2025. The Trustees confirm that the financial statements comply with current statutory requirements, the governing document of the Charity and Statement of Recommended Practice (SORP) - Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with FRS 102.

### **A. OBJECTIVES, AIMS AND ACTIVITIES**

#### **Charitable Objectives**

The objective of St Albans & District Foodbank (the "Charity") is the prevention and relief of poverty in St Albans District and the surrounding areas, in particular but not exclusively by providing emergency food supplies to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

#### **Aims**

The Charity's primary aim is to alleviate poverty through the provision of food parcels, including fresh food and also items of personal care and household items to those in crisis. This is achieved in partnership with local agencies who refer clients in crisis to the Charity. By also signposting clients to care agencies, advice services and other support agencies the Charity aims to seek resolutions to their immediate crises which are resulting in a need to use the Foodbank. Anyone in need can be referred to the Foodbank.

#### **Objectives for the period**

The main objective was to continue operating the Foodbank in the St Albans District, to maintain a number of distribution points throughout the District and to build links with a broad range of local referral agencies, such as Citizens Advice.

The Trustees have a detailed strategy for the current and future years. This is set out in more detail in Section E of this report.

#### **Public Benefit**

The primary public benefit of the Charity is the immediate relief of a financial crisis being experienced by an individual or family. This is mainly achieved by providing parcels of food which can be used to create nutritionally balanced meals for three days. In addition, other practical forms of assistance are offered such as food and energy vouchers.

St Albans & District Foodbank supports to relieve poverty, and also helps to address the underlying causes by listening to clients' needs and referring them to additional support services that help address these issues. This assists in mitigating the difficulties arising from debt issues, housing loss, mental health problems, family breakdown and other issues related to poverty.

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## TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

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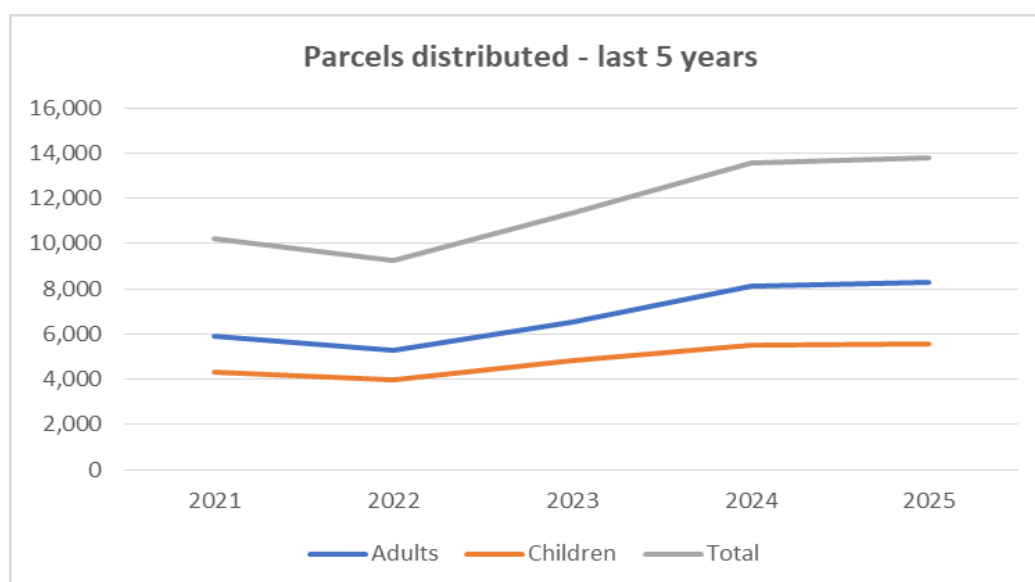
### B. ACHIEVEMENTS AND PERFORMANCE

#### Summary of the year's activities

The Charity's operations are managed from a permanent office and warehouse in Redbourn.

During the year the Charity operated 9 distribution centres in St Albans (several locations), Harpenden, Redbourn, London Colney, Park Street and Wheathampstead from which food parcels were handed to clients. The Charity also provides a limited home delivery service using volunteers to help those who cannot attend a distribution centre. Foodbank sessions were also run at some local schools during the holiday periods to increase outreach.

Demand for services offered by the Charity was consistent with the prior year. During the year to 30th September 2025, the Charity distributed 13,819 emergency three-day parcels (2024: 13,596) including 5,545 parcels for children (2024: 5,483). Some 3,301 (2024: 3,346) individuals from 1,316 households (2024: 1,356) were supported. The number of first time referrals was 644 (2024: 753).



In the same period the Charity collected 92 metric tonnes (2024: 94 tonnes) of food through supermarket collections and donations from schools, businesses, individuals, churches and community groups. Food and other provisions were also purchased directly to supplement the donations when necessary. This has enabled the Charity to distribute 94 tonnes of food to people in crisis (2024: 92 tonnes).

The Charity provided supermarket and energy vouchers to the value of £5,014 from its own funds (2024: £17,291) to those who need them. The Charity also distributed energy vouchers to the value of £3,475 provided by Cadent (2024: £10,651).

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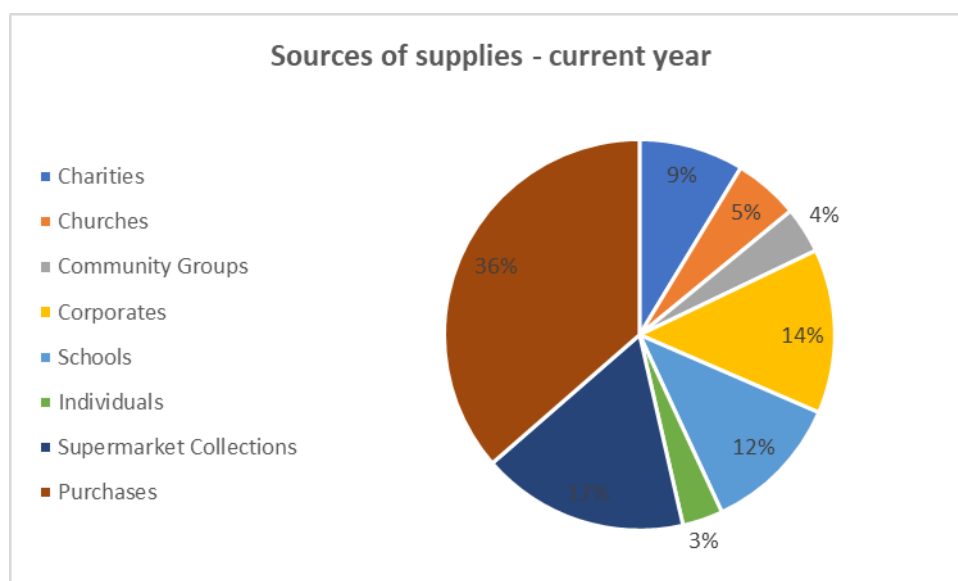
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The Charity employs part-time Wellbeing and Engagement Co-ordinators to help individuals accessing the Foodbank by providing them with on-going support and signposting with the goal of achieving long-term independence and self-sufficiency. The Charity also employs a part-time Warehouse Co-ordinator to manage the warehouse and logistics.

The Charity continues to work with the Citizen's Advice (CA) as part of the Financial Inclusion Initiative supported by Trussell. CA staff attend most of the sessions at the distribution centres providing debt, benefit, housing and employment advice to those who need it. This service has been effective and well received. Whilst funding from Trussell on this initiative has decreased, the Charity made up the shortfall from its reserves.

As part of the Trussell funded Organising and Local Mobilisation Program (OLM), the Charity continued raising awareness of hunger and poverty locally. A staff member was dedicated to this role and took the lead in engaging with local organisations, schools and community groups.

Volunteer Development funding provided by Trussell was used to support the recruitment of volunteers with the necessary skills to support the Charity's activities. These skills included communication, fundraising and community outreach. Training was provided to current volunteers and a more structured induction program was developed to improve new volunteer engagement. Volunteers were also recruited from the local refugee community.

During the year some refurbishments were made to the Redbourn warehouse premises to improve the working environment for staff and volunteers. The lease on these premises runs until May 2029 providing stability for the Charity's operations within an excellent facility.

### Referral Agencies

The St Albans & District Foodbank provides food to those who come with a voucher issued by one of the Referral Agencies. These Agencies comprise professionals from organisations providing welfare and community support in the local area such as doctors, health visitors, social workers,

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# **ST ALBANS & DISTRICT FOODBANK**

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## **TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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Citizens Advice staff, schools, registered social landlords, local charities, the police and probation officers.

At the end of September 2025 there were 98 agencies (2024:115) referring clients to the Charity.

The Charity has a dedicated volunteer whose role is to maintain up to date records with existing Referral Agencies, on-board new Agencies and expand the Charity's outreach throughout the community.

### **Staff and Volunteers**

During the year the Charity employed on average 6 part-time members of staff, and had the assistance of approximately 170 volunteers who contributed over 10,000 hours of their time.

The Board of Trustees are grateful to all staff and volunteers and the Charity is extremely fortunate that so many volunteers give their time. Without their help, commitment, and expertise it would be impossible to operate and meet the levels of client demand in the District.

Two new trustees with specific functional skills joined The Board following the resignation and end of term of three trustees. The Board is grateful for the time and dedication of outgoing trustees.

### **Trustees**

Trustees meet six times a year with ad hoc meetings held if required.

The Board of Trustees undertakes regular self-reviews to ensure governance compliance with the requirements of Charity Commission Code. In November 2024 an external review by the Better Boards Charity returned a good result on Board effectiveness.

## **C. FINANCIAL REVIEW**

### **Financial performance**

The Charity's total income for the year was £494,781 (2024: £535,008) of which £192,496 were donations in kind (2024: £174,743). Included in the income is £96,240 of grants (2024: £98,500). Total expenditure was £561,773 (2024: £559,690) including value of donated goods. The deficit for the year was £66,992 (2024: £24,682).

At the end of the year the Charity's funds were £460,686 (2024: £527,678) of which £438,410 (2024: £489,740) were unrestricted and £22,276 (2024: £37,937) restricted.

### **Principal funding sources**

The main source of monetary donations are individuals who donate predominantly through on-line platforms but also directly into the Charity's bank account. The Charity also receives generous donations from schools, local groups and businesses, churches and other charitable organisations.

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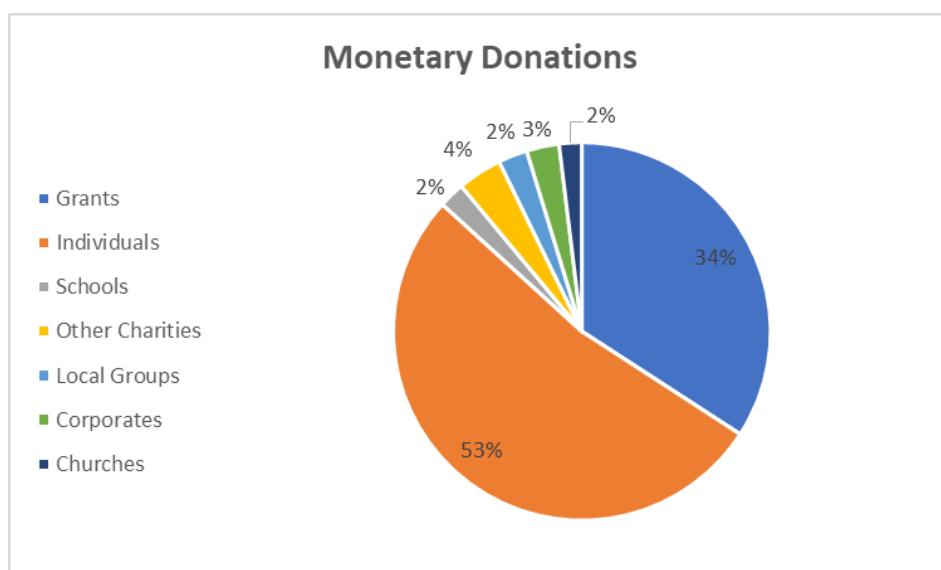
# ST ALBANS & DISTRICT FOODBANK

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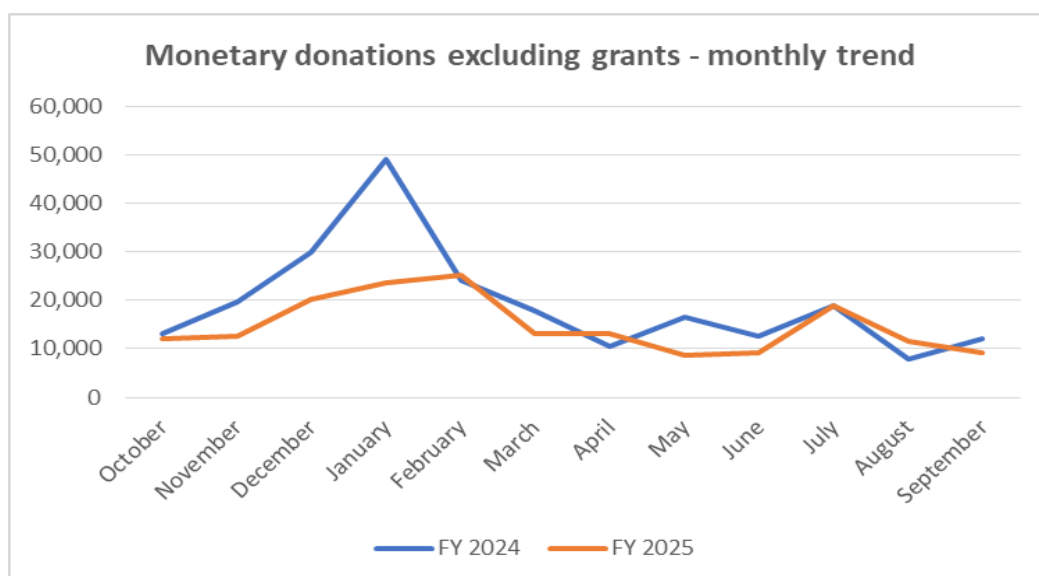
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## TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

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Grants are received predominantly from Trussell, but also from St Alban's District Council, supermarkets and other charitable organisations.



The Charity has seen a significant (23%) drop in the level of monetary donations during year. This can be attributed to the impact of the difficult economic environment on donors and is an experience shared by most other charities. There was also a large one-off donation in 2024.

Grant funding from Trussell will also decrease in the forthcoming year as the various funded initiatives come to an end.

The Board of Trustees remains focused on securing the necessary funding to maintain the Charity's activities. This will be achieved by working with other local charitable organisations on joint grant applications and stronger engagement with local businesses and individual donors.



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## **TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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### **Reserves policy**

The Charity's policy is to hold 9 to 12 months of total expenditure as Reserves in order to allow the Charity to adapt to any changes in pattern of the income received and expenditure incurred. The Trustees have therefore agreed that the normal level of the Reserve Fund will be set at £300,000 to include expenditure on food and supplies.

The Trustees review the policy annually and agree a level of reserves taking into consideration the risks faced by the Charity, its ongoing costs and the sustainability of its different income streams.

### **Investment policy and objectives**

The Charity has a risk averse strategy for the investment of its funds. All funds are held in cash and fixed term deposits with banks and building societies noting the levels of protection afforded by the Financial Services Compensation Scheme (FSCS).

## **D. STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

St Albans & District Foodbank is a Charitable Incorporated Organisation. The only voting members are its Trustees. The Trustees adopted a constitution on 9th September 2014 in accordance with the "foundation model" published by the Charity Commission. The St Albans & District Foodbank achieved registered charitable status on 20th October 2014, registered charity number 1158917.

### **Trustee selection and management**

The Charity is governed by a board of volunteer trustees selected because they strongly endorse the charitable objectives of the organisation. When selecting trustees, the Charity aims to ensure there is a broad range of relevant skills and knowledge, while also aiming to reflect a more diverse spread of backgrounds across the St Albans District to help with informed decision making.

New trustees are appointed after interviews with current trustees, and where possible a visit to our facilities to ensure they understand its vision and values. After appointment there is a comprehensive induction programme to familiarise new trustees with the work of the Trustees and the operation of the foodbank.

The Trustees meet every two months to review performance and monitor the achievement of objectives. An annual Board Calendar ensures that all matters are addressed over the course of the year. Each meeting has a set agenda including presentation of the financials by the Treasurer.

### **Related organisations**

The St Albans & District Foodbank is affiliated to Trussell, a charity based in Salisbury that assists communities to open new foodbanks and supports existing foodbanks within its nationwide network. As part of the East of England regional group, we are able to share experience and network with other Trussell foodbanks in our region.

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# ST ALBANS & DISTRICT FOODBANK

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## TRUSTEES' REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

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### E. FUTURE DEVELOPMENTS

Trustees subscribe to and support Trussell's vision of the need to end foodbanks in the UK. With this in mind, alongside the Charity's charitable objectives, the Trustees reviewed the Foodbank's strategy and identified the following Specific Strategic Goals.

#### **Goal 1: Improve current offering through our distribution hubs**

To provide the best possible experience for clients to receive food aid, support and signposting, by taking action to:

- Extend opening hours to offer support prior to foodbank sessions.
- Relocate hubs as necessary to sites offering better facilities and/or accessibility.
- Upskill volunteers through training and volunteer mentors.
- Widen food offering to include no cook parcels, more fresh items and, possibly, chilled items and cooked food.
- Offer shopping vouchers for items we cannot supply or stock.
- Provide better communication of the support available at Distribution Centres
- Support those who have difficulty accessing our Distribution Centres by providing, for example, shopping trolleys or taxi assistance.

#### **Goal 2: Expand and partner through outreach and networking**

To update and regularly review referral sources to ensure maximise outreach and engagement in the community.

To form partnership projects with complimentary charities and organisations with the aim of supporting clients with different and varying needs.

#### **Goal 3: Be more efficient and effective in the Charity's communications.**

To improve communications with the community, stakeholders, volunteers and clients and be more accessible and transparent about the support the Charity offers and through this work to reduce the stigma of foodbanks.

This could include employing more client support workers as well as specialist social media and communications support. This will include updating the Charity's website to provide a better interface for users.

#### **Goal 4: Social Supermarket**

To investigate the viability of providing a social supermarket.

Whilst the foodbank suits certain clients, the focus is on immediate help to those in crisis.

Social supermarkets can offer longer term support to enable clients regain independence and autonomy. A social supermarket would widen awareness of the Charity's work and present new opportunities to engage with and support the community.

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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Strategic Goals 1 to 3 were agreed for immediate implementation whilst Strategic Goal 4 is for review and investigation in 2026/7.

Signed on behalf of the Trustees:



Mark Edward Pontin

Date:

8<sup>th</sup> June 2026

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**ST ALBANS & DISTRICT FOODBANK**  
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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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**Report to the Trustees**

I report to the Charity Trustees on the accounts of the Charity for the year ended 30 September 2025.

**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 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity I
- to state whether particular matters have come to my attention.

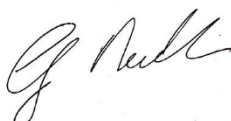
**Basis of Independent Examiner's Statement**

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 matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed

Dated: 8 June 2026

Elizabeth Needham  
Needham Accountancy  
4 Oldfield Road  
London Colney  
Hertfordshire  
AL2 1JA

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**ST ALBANS & DISTRICT FOODBANK**  
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**STATEMENT OF FINANCIAL AFFAIRS  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>INCOME FROM</b>					
Donations and Legacies	2	377,973	96,240	474,213	518,537
Investment Income	3	20,568	-	20,568	16,472
<b>TOTAL INCOME</b>		<b>398,541</b>	<b>96,240</b>	<b>494,781</b>	<b>535,008</b>
<b>EXPENDITURE ON</b>					
Charitable Activities	4	449,872	111,901	561,773	559,690
<b>TOTAL EXPENDITURE</b>		<b>449,872</b>	<b>111,901</b>	<b>561,773</b>	<b>559,690</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(51,330)</b>	<b>(15,661)</b>	<b>(66,992)</b>	<b>(24,682)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total Funds brought forward		489,740	37,937	527,677	552,359
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>438,410</b>	<b>22,276</b>	<b>460,686</b>	<b>527,677</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on page 14 to 24 form part of these financial statements.

# ST ALBANS & DISTRICT FOODBANK

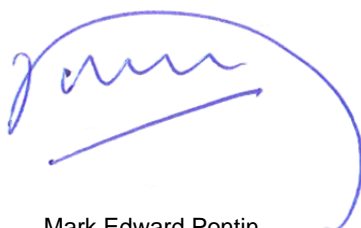
(A Charitable Incorporated Organisation)

## BALANCE SHEET FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Note	2025	2024
		£	£
<b>FIXED ASSETS</b>			
Tangible assets	9	6,382	10,101
<b>CURRENT ASSETS</b>			
Stock	10	40,230	29,853
Prepayments	11	3,912	5,880
Investments	12	310,528	431,296
Cash at bank and in hand	12	130,158	71,554
Other current assets	13	3,195	3,709
		<u>488,024</u>	<u>542,292</u>
<b>CREDITORS: amount due within one year</b>	14	<u>(23,720)</u>	<u>(19,716)</u>
<b>NET CURRENT ASSETS</b>		<b>464,304</b>	<b>522,577</b>
<b>PROVISION FOR LIABILITIES</b>	15	<b>(10,000)</b>	<b>(5,000)</b>
<b>TOTAL NET ASSETS</b>		<u><b>460,686</b></u>	<u><b>527,678</b></u>
<b>CHARITY FUNDS</b>			
Unrestricted		438,411	489,740
Restricted		22,276	37,937
<b>TOTAL FUNDS</b>	17	<u><b>460,686</b></u>	<u><b>527,678</b></u>

The notes on page 14 to 24 form part of these financial statements.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



Mark Edward Pontin



Haydar Shawkat

Date: 8th June 2026

8th June 2026

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**ST ALBANS & DISTRICT FOODBANK**  
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**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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	Note	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Net cash provided by operating activities	16	<u>(75,665)</u>	<u>(37,916)</u>
<b>Cash flows flows from investing activities</b>			
Interest from investments		20,568	16,473
Purchase of tangible fixed assets		<u>(7,066)</u>	<u>(1,167)</u>
<b>Net cash used in investing activities</b>		<u>13,502</u>	<u>15,306</u>
<b>Change in cash and cash equivalent in the year</b>		<b>(62,163)</b>	<b>(22,610)</b>
Cash and and cash equivalent brought forward		502,850	525,460
<b>Cash and and cash equivalent carried forward</b>	12	<u><u>440,687</u></u>	<u><u>502,850</u></u>

The notes on page 14 to 24 form part of these financial statements.

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# **ST ALBANS & DISTRICT FOODBANK**

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## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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### **1. ACCOUNTING POLICIES**

#### **1.1 Basis of preparation of financial statements**

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

St Albans & District Foodbank meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### **1.2 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably. Allocation between unrestricted and restricted funds is subject to specific conditions by the donor or grant maker as to how they may be used, and in accordance with fundraising applications. Unrestricted income is recognised for general use where there is no specific purpose.

Cash donations are recognised on receipt. Other donations and gifts in kind are recognised as follows:

(i) Donations of food and goods for onward distribution to beneficiaries are included in the Statement of Financial Activities as incoming resources when received and resources expended when distributed. They are valued at fair value at an amount per kilogramme as determined by the Trussell.

(ii) Donations of facilities and services for use by the Charity are included when receivable and are valued at the amount the charity would have had to pay for them.

Grants are recognised when the Charity has entitlement to the funds and any conditions linked to the grants have been met. Where the performance conditions attached to the grant are yet to be met, the income is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

#### **1.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of obligation can be measured reliably. Expenditure is classified by nature and activity. The costs of each activity are made up of direct costs and shared costs including support costs involved in undertaking each activity. Shared costs which contribute to more than one activity and support costs



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# ST ALBANS & DISTRICT FOODBANK

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is allocated to restricted funds by direct attribution to the specific conditions set by the donor or grant provider, including agreed proportions of specific costs, such as salaries.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objective, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

### 1.4 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 institution where the funds are deposited.

### 1.5 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amount payable by the Charity to the scheme for the year.

### 1.6 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of the fixed asset, less estimated residual value, over their expected useful lives on the following basis:

Property, plant and equipment	-	25% straight line basis
Motor vehicles	-	25% straight line basis
Leasehold Improvements	-	25% straight line basis

### 1.7 Stock

Stock comprises of food, toiletries and other provision held for distribution. Donated and purchased goods are included at fair value based on a value per kilogram of £2.77 advised by the Trussell (2024: £2.77).

### 1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

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# **ST ALBANS & DISTRICT FOODBANK**

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## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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### **1.9 Investments**

Investments are bank, building society deposits and other liquid investments with a notice period or maturity of greater than three months from the date of acquisition or opening.

### **1.10 Cash at bank and in hand**

Cash at bank and in hand includes cash deposits with instant access or short maturity of three months or less from the date of acquisition or opening.

### **1.11 Liabilities and Provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is possible that a transfer of economic benefit will be required in settlement, and the amount of settlement can be estimated reliably.

Liabilities are recognised at the amount the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payment for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the statement of financial activities as a finance cost.

### **1.12 Fund Accounting**

Unrestricted funds are general funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or grant providers. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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# ST ALBANS & DISTRICT FOODBANK

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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### 2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Monetary Donations	177,580	240	177,820	232,290
Food and Facilities Donations	192,496	-	192,496	174,743
Grants	7,245	96,000	103,245	110,472
Other Income	653	-	653	1,031
<b>TOTAL DONATIONS AND LEGACIES</b>	<b>377,973</b>	<b>96,240</b>	<b>474,213</b>	<b>518,537</b>
<i>Total 2024</i>	<i>419,797</i>	<i>98,740</i>	<i>518,537</i>	

### 3. INVESTMENT INCOME

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>INTEREST ON BANK DEPOSITS</b>	<b>20,568</b>	<b>-</b>	<b>20,568</b>	<b>16,472</b>
<i>Total 2024</i>	<i>16,472</i>	<i>-</i>	<i>16,472</i>	

# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 4. ANALYSIS OF CHARITABLE ACTIVITIES

	Note	Activities Undertaken Directly	Grant Funded Activities	Total	Total
		2025	2025	2025	2024
		£	£	£	£
Distribution of Food Supplies		230,666	240	230,906	238,451
Financial Inclusion Project		1,583	43,750	45,333	43,500
Food and Energy Vouchers		5,014	-	5,014	17,291
Mental Health Support		-	-	-	3,000
<b>Provision of Services</b>		<b>237,263</b>	<b>43,990</b>	<b>281,252</b>	<b>302,242</b>
Staff Costs	5	118,776	55,732	174,508	156,970
Premises Costs		57,838	9,052	66,890	65,171
Utilities		4,381	-	4,381	3,935
Transportation		4,728	-	4,728	4,527
Telecommunication and IT		3,498	881	4,379	5,570
Administrative Expenses	6	11,132	2,247	13,379	10,319
Professional Fees	7	1,471	-	1,471	2,059
Depreciation		10,784	-	10,784	8,896
<b>Support Costs</b>		<b>212,609</b>	<b>67,911</b>	<b>280,520</b>	<b>257,448</b>
<b>Total Costs</b>		<b>449,872</b>	<b>111,901</b>	<b>561,773</b>	<b>559,690</b>
<i>Total 2024</i>		<i>478,257</i>	<i>81,433</i>	<i>559,690</i>	

### 5. STAFF COSTS

	2025	2024
	£	£
<b>Wages and Salaries</b>	<b>147,951</b>	<b>137,792</b>
<b>Social Security costs</b>	<b>18,619</b>	<b>11,915</b>
<b>Employer contribution to defined contribution pension schemes</b>	<b>3,943</b>	<b>3,056</b>
<b>Payroll Costs</b>	<b>170,513</b>	<b>152,763</b>
<b>Staff Expenses</b>	<b>3,377</b>	<b>4,208</b>
<b>Total Staff Costs</b>	<b>173,890</b>	<b>156,970</b>

The average number of employees during the year was 6 (2024 - 5). There are approximately 170 unpaid volunteers that support the Foodbank in a variety of roles.

No employee received remuneration of more than £60,000 during the year.

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# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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### 6. ADMINISTRATIVE EXPENSES

	2025	2024
	£	£
Governance	2,489	1,385
General Insurance	2,525	2,761
Staff and volunteer events	2,033	1,977
Training and Development	1,867	377
Bank Charges	160	120
Other administrative expenses	4,923	3,700
	<u>13,997</u>	<u>10,319</u>

### 7. PROFESSIONAL FEES

	2025	2024
	£	£
Accounting Fees	1,071	1,659
Independent Examiner Fees	400	400
	<u>1,471</u>	<u>2,059</u>

### 8. PAYMENT TO TRUSTEES

The Trustees are all volunteers who are not remunerated (2024 - nil).

From time to time Trustees will pay expenses on behalf of the Charity for which they are reimbursed.

These expenses relate mainly for the purchase of food and provisions. During the year the Charity opened credit accounts with suppliers and also moved to using its own debit cards so only one Trustee incurred expenses of £45 for which they were reimbursed (2024 - 3 Trustees and £16,123 of expenses reimbursed).

# ST ALBANS & DISTRICT FOODBANK

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 9. TANGIBLE FIXED ASSETS

	Leashold Improvement £	Motor Vehicles £	Property Plant and Equipment £	Total £
<b>Cost or valuation</b>				
At 1 October 2024	-	21,300	14,770	36,070
Additions	7,066	-	-	7,066
At 30 September 2025	<u>7,066</u>	<u>21,300</u>	<u>14,770</u>	<u>43,135</u>
<b>Depreciation</b>				
At 1 October 2024	-	15,975	9,994	25,969
Charge for the year	1,766	5,325	3,693	10,784
At 30 September 2025	<u>1,766</u>	<u>21,300</u>	<u>13,687</u>	<u>36,753</u>
<b>Net Book Value</b>				
At 30 September 2025	<u>5,299</u>	<u>-</u>	<u>1,083</u>	<u>6,382</u>
At 30 September 2024	<u>-</u>	<u>5,325</u>	<u>4,776</u>	<u>10,101</u>

### 10. STOCK

	2025	2024
	£	£
Food for distribution	<u>40,230</u>	<u>29,853</u>

Stock held at year end has been valued at £2.77 per kilogram (2024: £2.77 per kg) according to Trussell Trust guidelines.  
This represents the cash value of goods donated to the Foodbank.

### 11. PREPAYMENTS

	2025	2024
	£	£
Prepaid Rent	<u>3,912</u>	<u>5,880</u>

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# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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### 12. CURRENT ASSET INVESTMENT AND CASH AND CASH EQUIVALENT

	2025	2024
	£	£
Bank and Building Society Deposits - maturity or notice greater than 3 months	310,528	431,296
Bank and Building Society Deposits - instant access or 3 months or less notice	130,158	71,554
	<u>440,687</u>	<u>502,850</u>

The Charity's policy is to spread funds between institutions so as to maximise the cover provided by the Financial Services Compensation Scheme (FSCS) to the extent practical.

### 13. OTHER CURRENT ASSETS

	2025	2024
	£	£
Supermarket and on-line vouchers	<u>3,195</u>	<u>3,709</u>

### 14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Deferred Income	-	6,500
Accruals	23,720	13,216
	<u>23,720</u>	<u>19,716</u>

Deferred income relates to grants received for the Financial Inclusion Project from the Trussell. Grants are received in June to fund services provided by the Citizen's Advice Bureau for 12 months.

### 15. PROVISION FOR LIABILITIES

	2025	2024
	£	£
Provision for warehouse dilapidation	<u>10,000</u>	<u>5,000</u>

The warehouse lease expires in 2029 and a provision is being built which in time will cover expected dilapidation costs.

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# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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### 16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASHFLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net Income for the year as per Statement of Financial Activities	(66,992)	(24,682)
Adjustments for:		
Depreciation	10,784	8,896
Interest Income	(20,568)	(16,472)
(increase)/decrease in stock	(10,377)	3,361
(increase)/decrease in debtors, prepayments and other current assets	2,483	(9,563)
increase/(decrease) in creditors	4,004	(4,457)
increase/(decrease) in provision	5,000	5,000
Net cash from operating activities	<u>(75,665)</u>	<u>(37,916)</u>



# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 17. STATEMENT OF FUNDS

#### STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 October 2024 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 30 September 2025 £
<b>Unrestricted Funds</b>					
General Funds - all funds	489,740	398,541	(449,872)	-	438,410
<b>Restricted Funds</b>					
Financial Inclusion Project	20,000	23,750	(43,750)	-	-
Organising and Local Mobilisation	17,938	52,300	(48,997)	-	21,241
Volunteer Development Fund	-	18,000	(17,999)	-	-
Children	-	240	(240)	-	-
Locality Budget	-	1,950	(915)	-	1,035
	37,937	96,240	(111,901)	-	22,276
<b>Total of funds</b>	<b>527,678</b>	<b>494,781</b>	<b>(561,773)</b>	<b>-</b>	<b>460,686</b>

#### STATEMENT OF FUNDS - PROR YEAR

	Balance at 1 October 2023 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 30 September 2024 £
<b>Unrestricted Funds</b>					
General Funds - all funds	531,729	436,268	(478,257)	-	489,740
<b>Restricted Funds</b>					
Financial Inclusion Project	20,000	43,500	(43,500)	-	20,000
Organising and Local Mobilisation	-	50,000	(32,063)	-	17,938
Hertfordshire CC Food and Supplies	-	5,000	(5,000)	-	-
Children	630	240	(870)	-	-
	20,630	98,740	(81,433)	-	37,937
<b>Total of funds</b>	<b>552,359</b>	<b>535,008</b>	<b>(559,690)</b>	<b>-</b>	<b>527,678</b>

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# ST ALBANS & DISTRICT FOODBANK

(A Charitable Incorporated Organisation)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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### 17. STATEMENT OF FUNDS (continued)

The Financial Inclusion Project is a Trussell initiative to provide advice through the Citizen's Advice Bureau (CAB) on debt, benefit, housing and employment to those attending the foodbank.

The Organising and Local Mobilisation Initiative is a program funded by the Trussell to invest in a campaign for change locally and nationally.

The Volunteer Development Fund is another Trussell initiative to fund the development and engagement of volunteers.

Other restricted funds listed are donations and grants received from different sources with stipulations that they are used for specific purposes such as the purchase of food, support with energy bills, contribution to premises costs, helping children and other actions to alleviate hunger and poverty.

### 18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

#### ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Tangible Fixed Assets	6,382	-	6,382
Current Assets	488,024	-	488,024
Creditors due within one year	(23,720)	-	(23,720)
Provision for liabilities	(10,000)	-	(10,000)
Total	460,686	-	460,686

#### ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Tangible Fixed Assets	10,101	-	10,101
Current Assets	535,793	6,500	542,292
Creditors due within one year	(19,716)	-	(19,716)
Provision for liabilities	(5,000)	-	(5,000)
Total	521,178	6,500	527,678

### 19. RELATED PARTY TRANSACTIONS

Donations of £255 (2024 - £300) were made to the Charity by the Trustees during the year. There were no other related party transactions.