

Ledbury Food Bank

Registered Charity 1159727

Annual accounts 1 November 2023
to 31 October 2024

Statement of Financial Activities

Prepared for Ledbury Food Bank: 1/11/2023 to 31/10/2024 (compared with 1/11/2022 to 31/10/2023)*

	Unrestricted	Restricted	Total	Prior Total*
Donations and Legacies	86,713.80		86,713.80	103,375.69
Grants received	16,582.56		16,582.56	21,150.00
Household support income		42,525.00	42,525.00	85,242.00
Other income	129.44	120.00	249.44	252.00
Investments	3,321.73		3,321.73	1,576.27
Total income and endowments	106,747.53	42,645.00	149,392.53	211,595.96
Other Expenditure	-96.63		-96.63	214.00
Charitable Activities	122,955.14	83,231.82	206,186.96	161,559.00
Total expenditure	122,858.51	83,231.82	206,090.33	161,773.00
Net income/(expenditure) before investment gains/(losses)	-16,110.98	-40,586.82	-56,697.80	49,822.96
Net gains/(losses) on investments				
Net income/(expenditure)	-16,110.98	-40,586.82	-56,697.80	49,822.96
Extraordinary items				
Transfers between funds				
Gains(losses) on revaluation of fixed assets for charity's own use				
Other gains(losses)				
Net movement in funds	-16,110.98	-40,586.82	-56,697.80	49,822.96
<i>Total funds brought forward</i>	<i>65,610.77</i>	<i>36,955.01</i>	<i>102,565.78</i>	<i>52,742.82</i>
Total funds carried forward	49,499.79	-3,631.81	45,867.98	102,565.78

Ledbury Food Bank
Income & Expense - Detail
Fund - Household support (R)
November 1, 2023 to October 31, 2024

Income

Income and Endowments	
Household support income	42,525
Other income	120
Total Income	42,645

Expenses

Expenditure	
Charitable Activities	83,232
Total Expenses	83,232

Operating Profit/(Loss)	-40,587
Total Other Income/(Expenses)	0
Net Profit/(Loss)	-40,587

Ledbury Food Bank
Income & Expense - Detail
Fund - General Fund (U)
November 1, 2023 to October 31, 2024

Income

Income and Endowments

Donations and Legacies	86,714
Grants received	16,583
Investments	3,322
Other income	129

Total Income	106,748
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Expenses

Expenditure

Charitable Activities	122,955
Other Expenditure	-97

Total Expenses	122,859
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Operating Profit/(Loss)	-16,111
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Total Other Income/(Expenses)	0
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Net Profit/(Loss)	-16,111
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Ledbury Food Bank
Charity Commission for England and Wales, No. 1159727
Balance Sheet - Comparative
As at October 31, 2024

	31 Oct 2024	31 Oct 2023
<i>Current Assets</i>		
Debtors	-33	
Cash At Bank And In Hand	45,901	102,566
Net Assets	45,868	102,566
<i>Funds & Reserves</i>		
Restricted Funds	-3,632	36,955
Unrestricted General Funds	49,500	65,611
<i>Other</i>		
Suspense Account	0	0
Funds Provided	45,868	102,566



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Ledbury Food Bank

On accounts for the year
ended

31st October 2024

Charity no
(if any)

1159727

Set out on pages

1-4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/2024.

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:

7th May 2025

Name:

Luke Keegan

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

Associate Member, Chartered Institute of Management Accountants

Address:

Greendawn Accounting Limited

1A The Homend, Ledbury, Herefordshire, HR8 1BN



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 November 2023 To 31 October 2024

Charity name: Ledbury Food Bank

Charity registration number: 1159727

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Relieve financial hardship to people primarily but not exclusively living or working in Ledbury mainly by providing them with food which they could not afford through lack of means
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of food and other household necessities
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the Charity Commission guidance

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	The food bank is run entirely by volunteers and we cannot carry on without that support. We have seen a number of volunteers retire from their work with the food bank in the last year

		but we still have a team of in excess of 70 and are working hard to recruit new people to join the team.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Another 12 months have passed and there is no sign of the demand for our services reducing, in fact the opposite is true. The usual statistics: By the end of October there had been 3700 visits to the food bank (including Colwall) compared with 3245 in the same period in 2023. The total number of people fed was 9435 (8143 in 2023). We are supporting in the region of 175 households every month and more than 90 new households have come to us for help so far this year. 345 different households have had at least one food parcel in 2024. We have spent over £94,000 on food and other essential items in the year ending 31st October. This is an increase of approximately £20,000 on the 2023 figure. The increase is attributable to the greater number of visits to the food bank and the rise in the cost of food over the last year. Our accounts show a reduction in our reserves of approximately £20,000 over the last financial year and while our reserves remain relatively healthy this is a trend that we cannot allow to continue. The Lead Team have already taken steps to address the issue by

		removing some more expensive items from the shopping list and reducing slightly the size of the food parcels. This is an ongoing process and subject to constant review. In making these difficult decisions we are always mindful of ensuring that fresh fruit and vegetables form a significant part of the items offered to visitors. We are entirely dependent on donations and grants to carry out our work and our regular income has not diminished. Funding from grants from other charities and businesses has become more difficult to obtain as there are more organisations supporting the poorest in society chasing finite funds. We continue to work at obtaining grants large and small. Our work remains possible only with the generous donations we receive from individuals and local businesses. We are immensely grateful for their continued support. We have worked closely with Herefordshire Council in delivering the Household Support Fund to the most vulnerable in our community. This has taken the form of supermarket vouchers which are distributed to Herefordshire residents. The fund is reviewed every 6 months and we have increased the amount we distribute in each round of funding. In the 6 months ending on 30th September we distributed £36,000. In addition to our core service of providing food and other essentials we have maintained our Citizens Advice contract with South Worcestershire Citizens Advice. The work carried out by our two advisors is invaluable in addressing issues relating to benefits and debt. This work has been funded through the Household Support Fund and is not putting any strain on our own resources.
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		The food bank is run entirely by volunteers and we cannot carry on without that support. We have seen a number of volunteers retire from their work with the food bank in the last year but we still have a team of in excess of 70 and are working hard to recruit new people to join the team. Other organisations continue to make use of our second unit, including Turning Point, MIND, Ledbury Refugee Support and AGE UK. The funding that we had hoped to obtain to refurbish the unit from Herefordshire Council was subject to review but we are led to believe that it will be reinstated in early 2025 and we will be bidding for the monies we need to improve the building when the tender process is reopened. There is no doubt that 2024 has been the most challenging year since the end of covid restrictions and 2025 is likely to continue in the same vein. Notwithstanding the obvious issues we shall continue to support those who come to us for help and to improve the way we do that in the coming year.
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Additional information (optional)

You may choose to include further statements where relevant about:

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

Other		
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity's financial position is summarised on the accounts
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity's reserve policy requires it to hold reserves equivalent to two months expenditure, defined as all running costs plus the average of two months food costs in the previous year.
Amount of reserves held	Para 1.22	General fund reserves were £44221 as at 31 October 2023
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principle sources of funds are donations from individual, community groups and companies; and grants from public and charitable bodies
Investment policy and objectives including any social investment policy adopted	Para 1.46	Surplus funds are held in an interest bearing account
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Registered Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selcteed in accordance with he trust deed

Additional information (optional)

You may choose to include further statements where relevant about:

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

Reference and Administrative details

Charity name	Ledbury Food Bank
Other name the charity uses	
Registered charity number	115727
Charity's principal address	Unit 1 Homend Trading Estate Ledbury

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Keith Hilton Turvey	Chair		St Michael and All Angels Church
2	Kelly Welsh	Secretary		
3	Sue Simpson			St Michael and All Angels Church
4	Kenneth Mark James Lister			
5	Catherine Beech	Treasurer		
6	Richard John Brooks			
7	Helen Ruth l'anson			Ledbury Town council
8	Nicholas Simon Morris			Ledbury Town council
9	Phillip John Warrey			Ledbury Methodist Church
10	John Anthony Leahy			Most Holy Trinity Catholic Church
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

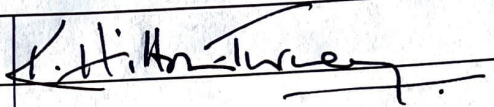
Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (eg Secretary, Chair, etc)		
Date		

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	K. HILTON-TURVEY	
Full name(s)	KEITH HILTON-TURVEY	
Position (eg Secretary, Chair, etc)	CHAIRMAN	
Date	12-MAY-2025	