

Charity registration number: 1159727

**LEDBURY FOOD BANK
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2025**

Greendawn Accounting Ltd
Chartered Management Accountant
1a The Homend
Ledbury
Herefordshire
HR8 1BN

Ledbury Food Bank Contents

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**Ledbury Food Bank
Reference and Administrative Details
For The Year Ended 31 October 2025**

Trustees

John Leahy
Nicholas Morris
Mark Lister
Phillip Warrey
Helen l'Anson
Catherine Beech
Kelly Welsh
Richard Brooks
Sue Simpson
Keith Hilton Turvey (resigned 30/11/2025)

Charity Number

1159727

Principal Address

Unit 1
The Homend Trading Estate
Ledbury
Herefordshire
HR8 1AR

Independent Examiner

Luke Keegan ACMA
Greendawn Accounting Ltd
Chartered Management Accountant
1a The Homend
Ledbury
Herefordshire
HR8 1BN

Ledbury Food Bank Trustees' Report For The Year Ended 31 October 2025

The trustees present their report and the financial statements for the year ended 31 October 2025.

Objectives and Activities

Aims and Objectives

The Objects of the charity are to relieve financial hardship primarily among, but not limited to people living or working in Ledbury and the surrounding villages, mainly by providing such persons with food which they could not otherwise afford through lack of means.

Public Benefit

The charity runs a foodbank in Ledbury which is available for people in need of assistance to call in to receive food and other home essentials.

The foodbank is open on Wednesday, Thursday and Friday each week.

The foodbank also has skilled volunteers who are able to provide support and advice for those in need of help.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

By the end of October there had been 3664 visits to the food bank (including Colwall) compared with 3700 in the same period in 2024. The total number of people fed was 9784 (9435 in 2024).

We are supporting in the region of 170 households every month and more than 60 new households have come to us for help so far this year. 360 different households have had at least one food parcel in 2025.

We have spent approximately £80,000 on food and other essential items in the year ending 31st October. This is a reduction of about £14,000 on the 2024 figure. This has been achieved by a careful review of the client shopping lists and reducing the frequency that we provide some of the more expensive items. We have also had significant donations of food from customers of Tesco and Co-op as well as local church and school harvest festivals and Christmas donations.

The accounts show that we have a greater amount in reserves than at the end of the 2024 accounting period. This is primarily because we were able to obtain a significant sum in Household Support Fund grants which has eliminated the gap between income and expenditure experienced in the previous year. This income stream finishes at the end of March 2025. There is no clear indication of any replacement funding from central government.

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 continued to work 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. In the accounting year 2025/2026 we will distribute £50,000.

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.

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.

2025 has been another very challenging year but it is important that we do not regard this as the new normal. 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.

**Ledbury Food Bank
Trustees' Report (continued)
For The Year Ended 31 October 2025**

Financial Review

Financial Position

The total unrestricted reserves at the end of the year stand at £36,400

Reserves Policy

The Foodbank shall retain reserves equivalent to two months expenditure, defined as all running costs plus the average of two months food costs in the previous year.

If reserves should fall below the target level, the foodbank should close to new clients until such time the financial position is restored.

At the end of the year, the Food Bank had unrestricted reserves of £79,040, the equivalent of 7 months running and food costs.

Going Concern

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Statement of Trustees' Responsibilities

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

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

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mark Lister
Trustee
4 June 2026


M. Lister,
4.6.26


KELLY WELSH.
04.06.26

Ledbury Food Bank
Independent Examiner's Report to the Trustees of Ledbury Food Bank
For The Year Ended 31 October 2025

I report to the trustees on my examination of the accounts of Ledbury Food Bank (the Trust) for the year ended 31 October 2025.

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

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Chartered Institute of Management Accountants, 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 Trust 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 contents 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.

 14th July 2026
Luke Keegan ACMA

4 June 2026
1a The Homend
Ledbury
Herefordshire
HR8 1BN

Ledbury Food Bank
Statement of Financial Activities
For The Year Ended 31 October 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	96,122	168,950	265,072	145,820
Investments	4	1,532	-	1,532	3,322
Other	5	100	-	100	249
		<u>97,754</u>	<u>168,950</u>	<u>266,704</u>	<u>149,391</u>
EXPENDITURE ON:					
Charitable activities:	6				
Household Support		-	(62,806)	(62,806)	(83,232)
Foodbank Operations		(114,358)	-	(114,358)	(122,857)
		<u>(114,358)</u>	<u>(62,806)</u>	<u>(177,164)</u>	<u>(206,089)</u>
NET INCOME/(EXPENDITURE)		<u>(16,604)</u>	<u>106,144</u>	<u>89,540</u>	<u>(56,698)</u>
Transfers between funds	11	46,144	(46,144)	-	-
NET MOVEMENT IN FUNDS		<u>29,540</u>	<u>60,000</u>	<u>89,540</u>	<u>(56,698)</u>
RECONCILIATION OF FUNDS:					
Total funds brought forward		49,500	(3,632)	45,868	102,566
TOTAL FUNDS CARRIED FORWARD	11	<u>79,040</u>	<u>56,368</u>	<u>135,408</u>	<u>45,868</u>

The notes on pages 8 to 13 form part of these financial statements.

Ledbury Food Bank
Comparative Statement of Financial Activities
For The Year Ended 31 October 2025

				2024
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	103,295	42,525	145,820
Investments	4	3,322	-	3,322
Other	5	129	120	249
		<u>106,746</u>	<u>42,645</u>	<u>149,391</u>
EXPENDITURE ON:				
Charitable activities:	6			
Household Support		-	(83,232)	(83,232)
Foodbank Operations		(122,857)	-	(122,857)
		<u>(122,857)</u>	<u>(83,232)</u>	<u>(206,089)</u>
NET EXPENDITURE		<u>(16,111)</u>	<u>(40,587)</u>	<u>(56,698)</u>
NET MOVEMENT IN FUNDS		<u>(16,111)</u>	<u>(40,587)</u>	<u>(56,698)</u>
RECONCILIATION OF FUNDS:				
Total funds brought forward		65,611	36,955	102,566
TOTAL FUNDS CARRIED FORWARD	11	<u>49,500</u>	<u>(3,632)</u>	<u>45,868</u>

The notes on pages 8 to 13 form part of these financial statements.

Ledbury Food Bank
Statement of Financial Position
As At 31 October 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
CURRENT ASSETS					
Debtors	9	7,148	-	7,148	3,599
Cash at bank and in hand		75,396	56,368	131,764	45,901
		82,544	56,368	138,912	49,500
Creditors: Amounts Falling Due Within One Year	10	(3,504)	-	(3,504)	(3,632)
NET CURRENT ASSETS (LIABILITIES)		79,040	56,368	135,408	45,868
TOTAL ASSETS LESS CURRENT LIABILITIES		79,040	56,368	135,408	45,868
NET ASSETS		79,040	56,368	135,408	45,868
FUNDS OF THE CHARITY					
Restricted Funds				56,368	(3,632)
Unrestricted Funds				79,040	49,500
TOTAL FUNDS	11			135,408	45,868

On behalf of the board

Kelly Welsh

Trustee
4 June 2026

The notes on pages 8 to 13 form part of these financial statements.

Ledbury Food Bank
Notes to the Financial Statements
For The Year Ended 31 October 2025

1. General Information

Ledbury Food Bank is an unincorporated charity registered with the Charity Commission, registered charity number 1159727. The principal address is Unit 1, The Homend Trading Estate, Ledbury, Herefordshire, HR8 1AR.

2. Accounting Policies

2.1. 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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Incoming Resources

Recognition of Income

Income is included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, other than donated goods unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

The charity has received government grants in the reporting period

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.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Ledbury Food Bank
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

2.4. Donated Goods and Services

Donated Goods for distribution to beneficiaries

The charity have chosen not to follow the SORP 6.23 or 34.67 of FRS102. Donated goods received for distribution to beneficiaries are not included at fair value as income or expenditure in the SoFA or as stocks for distribution.. The charity does not exchange these goods for cash and redistributes them directly to beneficiaries. The benefits of doing so are outweighed by the costs of measurement.

Donated services and facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Volunteer help

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

2.5. Resources Expended

Liability recognition

Liabilities are recognised where 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.

Governance and support costs

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

Deferred income

No material item of deferred income has been included in the accounts.

Creditors

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

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

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025		
	Unrestricted	Restricted	Total
	funds	funds	funds
	£	£	£
Donations and gifts	64,423	-	64,423
Gift aid	11,149	-	11,149
Grants	20,067	168,950	189,017
Other	483	-	483
	<u>96,122</u>	<u>168,950</u>	<u>265,072</u>

Ledbury Food Bank
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

	Unrestricted	Restricted	2024
	funds	funds	Total
	£	£	funds
Donations and gifts	62,825	-	62,825
Gift aid	12,798	-	12,798
Grants	16,583	42,525	59,108
Other	11,089	-	11,089
	<u>103,295</u>	<u>42,525</u>	<u>145,820</u>

The following grants received from public bodies are included within the total income from donations and legacies above:

	Unrestricted	Restricted	2025
	funds	funds	Total
	£	£	funds
Herefordshire County Council	9,467	168,950	178,417
Ledbury Town Council	2,500	-	2,500
	<u>11,967</u>	<u>168,950</u>	<u>180,917</u>

	Unrestricted	Restricted	2024
	funds	funds	Total
	£	£	funds
Herefordshire County Council	7,583	42,525	50,108
Ledbury Town Council	5,000	-	5,000
	<u>12,583</u>	<u>42,525</u>	<u>55,108</u>

The restricted funds received from Herefordshire County Council were for the Household Support Fund. the other grants were part of the UK Shared Prosperity Fund.

4. Investment Income

	2025	2024
	Unrestricted	Unrestricted
	funds	funds
	£	£
Bank interest receivable	<u>1,532</u>	<u>3,322</u>

5. Other Income

	2025	2024
	Unrestricted	Unrestricted
	funds	funds
	£	£
Other income	<u>100</u>	<u>100</u>

	2024	2024
	Unrestricted	Total funds
	funds	funds
	£	£
Other income	<u>129</u>	<u>249</u>

Ledbury Food Bank
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

6. Analysis of Expenditure

	2025		
	Activities undertaken directly	Support costs (see note 7)	Total
	£	£	£
Household Support	62,806	-	62,806
Foodbank Operations	81,591	32,767	114,358
	<u>144,397</u>	<u>32,767</u>	<u>177,164</u>

	2024		
	Activities undertaken directly	Support costs (see note 7)	Total
	£	£	£
Household Support	83,232	-	83,232
Foodbank Operations	96,938	25,919	122,857
	<u>180,170</u>	<u>25,919</u>	<u>206,089</u>

7. Support Costs

	2025
	Foodbank Operations
	£
Premises expenses	27,855
General administration	4,746
Interest payable	166
	<u>32,767</u>

	2024
	Foodbank Operations
	£
Premises expenses	21,381
General administration	4,478
Interest payable	60
	<u>25,919</u>

8. Average Number of Employees

The charity is run entirely by volunteers, there are no employees NIL (2024: NIL)

Ledbury Food Bank
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

9. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	7,148	3,599

10. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	1	-
Other creditors	3,503	3,632
	<u>3,504</u>	<u>3,632</u>

11. Movement in Funds

	As at 1 November 2024	Income	Expenditure	Transfers	As at 31 October 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	49,500	97,754	(114,358)	46,144	79,040
Restricted funds					
Household Support	(3,632)	168,950	(62,806)	(46,144)	56,368
Total funds	<u>45,868</u>	<u>266,704</u>	<u>(177,164)</u>	<u>-</u>	<u>135,408</u>

	As at 1 November 2023	Income	Expenditure	As at 31 October 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	65,611	106,746	(122,857)	49,500
Restricted funds				
Household Support	36,955	42,645	(83,232)	(3,632)
Total funds	<u>102,566</u>	<u>149,391</u>	<u>(206,089)</u>	<u>45,868</u>

The Household Support Fund derives from government grants provided to local councils to assist families in financial need. During the year the funds were disbursed by purchasing Aldi vouchers for distribution based on household size, by purchasing household items for clients and by covering the costs of CAB advisors.

The transfers from the Household Support Fund to the general fund covered the costs of general food purchases.

12. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

Ledbury Food Bank
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

13. Related Party Disclosures

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

Ledbury Food Bank
Detailed Statement of Financial Activities
For The Year Ended 31 October 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	20,643	22,399
Donations from individuals	36,309	29,875
Donations from organisations	7,471	10,551
Gift aid	11,149	12,798
Grants	189,017	16,583
Government Grants	-	42,525
Income from donations Paypal	483	11,089
	265,072	145,820
Investments		
Bank interest receivable	1,532	3,322
	1,532	3,322
Other		
Other income	100	249
	100	249
	266,704	149,391
EXPENDITURE ON:		
Charitable Activities:		
Household Support		
Citizens Advice	(5,250)	(11,683)
Household Support	(57,556)	(71,549)
	(62,806)	(83,232)
Foodbank Operations		
Purchases Sainsburys	(53,761)	(62,584)
Purchases Eggs	(8,040)	(6,840)
Purchases Fruit & Veg	(16,088)	(23,235)
Purchases Other Food	(1,287)	(1,438)
Purchases Other Supermarkets	(616)	(857)
Waste disposal	(1,763)	(1,434)
Volunteer Expenses	(36)	-
Reclaimed Volunteer Expenses	-	(550)
Rent	(19,947)	(19,540)
Light and heat	(4,341)	(1,725)
Water rates	(64)	(116)
Refurbishment	(3,503)	-
Computer software, consumables and maintenance	(220)	(1,696)
Computer and IT consumables	(1,737)	-
Repairs, renewals and maintenance	(1,179)	(1,035)
Insurance	(292)	(292)
Telecommunications and data costs	(615)	(435)

...CONTINUED

Ledbury Food Bank
Detailed Statement of Financial Activities (continued)
For The Year Ended 31 October 2025

Data Protection	(47)	(35)
Administration costs	-	(1,082)
Sundry expenses	(656)	97
Bank charges	(166)	(60)
	<u>(114,358)</u>	<u>(122,857)</u>
	<u>(177,164)</u>	<u>(206,089)</u>
NET INCOME/(EXPENDITURE)	<u>89,540</u>	<u>(56,698)</u>