

# BRADFORD NORTH FOODBANK

England & Wales · Charity number 1160060

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2015-01-21

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

## Contact

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**Address** Unit 36  
Albion Mills  
Albion Road  
Greengates  
Bradford  
West Yorkshire  
BD10 9TQ

**Phone** 01274 292256

**Email** [info@bradfordnorth.foodbank.org.uk](mailto:info@bradfordnorth.foodbank.org.uk)

**Website** <http://bradfordnorth.foodbank.org.uk/>

## Activities

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**Objects:** TO RELIEVE PERSONS IN THE NORTH OF BRADFORD AND THE SURROUNDING AREA THAT ARE IN FINANCIAL HARDSHIP IN SUCH WAYS AS THE TRUSTEES FROM TIME-TO-TIME THINK FIT, IN PARTICULAR, BUT NOT EXCLUSIVELY BY:(1) PROVIDING EMERGENCY FOOD, ESSENTIAL TOILETRIES, AND HOUSEHOLD ITEMS TO INDIVIDUALS AND FAMILIES IN NEED AND / OR FOR DISTRIBUTION BY CHARITIES OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY(2) SUCH OTHER MEANS, INCLUDING (BUT NOT LIMITED TO) THE PROVISION OF SUPPORT OR SIGNPOSTING TO RELEVANT INFORMATION AND OTHER ADVISORY SERVICES.NOTHING IN THIS CONSTITUTION SHALL AUTHORIZE AN APPLICATION OF THE PROPERTY OF THE CIO FOR PURPOSES WHICH ARE NOT CHARITABLE.

**Activities:** Relieve persons in the North of Bradford and the surrounding area that are in financial hardship in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:providing emergency food, essential toiletries, and household items to individuals and families in need and / or for distribution by charities or other organisations working to prevent or relieve poverty

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

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- Bradford City
- Leeds City

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£186,383	£207,521	-	-
2024-03-31	£175,606	£179,099	-	-
2023-03-31	£158,237	£129,917	-	-
2022-03-31	£122,175	£61,147	-	-
2021-03-31	£127,364	£50,782	-	-

## Trustees

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Name	Role	Appointed
Benjamin Clymo		2019-04-04
David Smith		2025-01-15
Hannah Louise Workman		2024-07-09
Kelly May Baynham		2024-09-10
Maria Callaghan		2022-11-15
Peter Martin Criddle		2019-01-15
Rachael Allison Jones		2026-01-24
Rachel Clare Gregory		2025-01-18
Teagan Robinson-Bell		2024-11-19

**BRADFORD NORTH FOODBANK**

England & Wales - Charity number 1160060

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# Accounts

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Bradford North

**Foodbank**

Together with Trussell

# Trustees' Annual Report and Financial Statements

For the period 01/04/2024 - 31/03/2025

Bradford North Foodbank is partnered with:



## Contents

Reference & Administration Details	2
Structure, Governance & Management	3
Objects & Associated Activities	4
Introduction from the Chair of Trustees	5
Core Charitable Activity	6
FOOD DISTRIBUTION	6
VOLUNTEER PARTICIPATION	9
FOOD DONATIONS	9
Projects	10
FINANCIAL INCLUSION	10
SUMMER FOOD	11
CHRISTMAS FOOD	11
Reserves	<b>Error! Bookmark not defined.</b>
Fundraising	14
Trustee Declaration	14

## Reference & Administration Details

Charity Name: Bradford North Foodbank

Registered Charity Number: 1160060

Address: Unit 12, Newlands House Two, Inspire Bradford Business Park, Bradford, BD10 0JE

### Charity Trustees for Period of Report:

Trustee Name	Office (if any)	Term(s) of Office	Status
Maria Callaghan		15/11/2022 - 14/11/2025	
Kelly Baynham		10/09/2024 - 09/09/2027	Appointed in year
Ben Clymo	Chair Safeguarding	04/04/2019 - 03/04/2022 04/04/2022 - 03/04/2025 04/04/2025 - 03/04/2028	Re-appointed in year
Pete Criddle	Treasurer	15/01/2019 - 14/01/2022 15/01/2022 - 14/01/2025 15/01/2025 - 14/01/2028	Re-appointed in year
Moira Crotty	Charity Secretary	13/02/2018 - 12/02/2021 13/02/2021 - 12/02/2024 13/02/2024 - 24/01/2026	Resigned after year end
Rachel Gregory		18/01/2025 - 17/01/2028	Appointed in year
Steve Pritchard		21/03/2023 - 23/01/2025	Resigned in year
Teagan Robinson-Bell		19/11/2024 - 18/11/2027	Appointed in year
Hannah Workman		09/07/2024 - 08/07/2027	Appointed in year
Rachael Jones		24/01/2026 - 23/01/2029	Appointed after year end

# Structure, Governance & Management

Type of governing document: Constitution

How the charity is constituted: Charitable Incorporated Organisation (CIO)

Trustee selection method: Appointed for a term of three years by a resolution passed at a properly convened Trustee Board meeting.

The trustees delegate the day-to-day management of the charity to a **Management Team** made up of salaried staff and volunteers who take on leadership or management roles within the charity. For this reporting period, the team was as follows:

## Management Team for 2024 - 2025

### Salaried Staff

Name	Job Title	Hours per Week	Start Date
Franco Biancardo	Foodbank Manager	30	Sept 2019
Julie Rainer	Signposting Coordinator	12	Feb 2021
Noah Hart	Warehouse Manager	20	March 2025
Carla Eastwood	Office Manager	24	Feb 2024

### Team Leaders

Name	Foodbank Centre / Area
Moira Crotty, Eric White, Sarah Van Tol	Warehouse
Martin Butterworth, Pete Criddle	Shipley Baptist Church Data (Martin)
Christine Crawford	St Luke's
Heather & Stuart Ayrton	Church on the Way
Christine Crawford	Christchurch Windhill
Pat Barker, Rose Bowman, Amanda Meadows, Pete Thompson	Trinity Rawdon
Joanna Sugden	Guiseley Baptist Church
Julie Stephens	Volunteer Coordination

# Objects & Associated Activities

## CHARITABLE OBJECTIVES

To relieve persons in the North of Bradford and the surrounding area that are in financial hardship in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:

1. providing emergency food, essential toiletries, and household items to individuals and families in need and / or for distribution by charities or other organisations working to prevent or relieve poverty
2. such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

## ACTIVITIES IN RELATION TO OUR CHARITABLE OBJECTIVES

During the reporting period, the charity interpreted '*the North of Bradford and the surrounding area*' to be:

- Bradford: postcodes BD2, BD9, BD10, BD17 and BD18. Also, Allerton in BD15.
- Leeds: postcodes LS19 and LS20. Also, the village of Calverley in LS28.

### Summary of the main activities this year:

- Provision of emergency food and other essential toiletries / household items
- Opening of a 6<sup>th</sup> foodbank centre in Guiseley
- Summer Holiday Fresh Food Project
- Christmas Food Project
- Year 3 of our Financial Inclusion Project - a joint activity with Bradford Central and Wyke foodbanks

## Introduction from the Chair of Trustees

As we review another year, we have spent some time as Trustees, staff and volunteers reflecting on why we are here. Not in an existential way, but why does the Foodbank exist?

The new Trussell five-year strategy builds on their previous one, and lays out their plans for:

- Ending hunger today
- Ending hunger together
- Ending hunger forever

You may have also spotted us using their phrasing in our communications that “we’re building a future where no-one needs emergency food, but in the meantime...”. This reflects our strong belief that the solutions to food poverty in the UK are not to be found in giving out emergency food - but we need to meet people’s immediate need for food whilst we work together to ensure that nobody needs to use our services in the future.

We know that we’re not going to be able to stop giving out food tomorrow - or even next year perhaps(!) - but as Trustees our strategy and planning are informed by the urgency to meet people’s immediate needs, whilst ensuring that they don’t need our services for long. That’s why our wraparound services, including our financial inclusion work, are so important. With the initial three-year funding for our financial inclusion advisers coming to an end in the next year, we’re seeking out new funding to extend the provision as the results show that it is a key plank in our strategy of ensuring people don’t have to come back to us time and again - with more money in their pockets they can afford to shop for themselves, giving them back dignity and respect and enabling them to participate more fully in society.

We firmly believe that one of our roles as a charity is to speak up for those that don’t have a voice. One of the many reasons we’re delighted to partner with Trussell is the voice that it gives us to speak to those in power about how they might effect meaningful change to the structures of our society so that people have the resources they need to live. Earlier in the year a small group of Trustees, staff and volunteers attended Trussell’s “lobby day” in Westminster, where nearly every MP was spoken to by foodbank representatives from their constituency - a really powerful voice in the ‘heart of power’. Locally too we have a voice in shaping the Council’s approach to tackling poverty, as well as in local and regional networks of community organisations and charities - where we can work together, we can effect more change.

Operationally, our big challenge this year was ‘moving home’ to our new warehouse at Albion Mills. As long-time followers will know, this has been many years in the planning, and it is testament to the planning and hard work of the whole team - including new Warehouse Manager Noah - that the move went so well and the new warehouse is functioning brilliantly. Along with Carla and Julie we are really lucky to have such a great staff team.

Finally, as always, we have to thank our volunteers. It’s such a cliché to say that we couldn’t do it without them, but we’ll shout it from the rooftops whenever we can - it’s not just the hundreds and hundreds of hours of time they put in, it’s their care, compassion and enthusiasm too that ensure that we can do the best job possible for our clients. Thank you!

*Ben*

Ben Clymo, Chair of the Trustees.

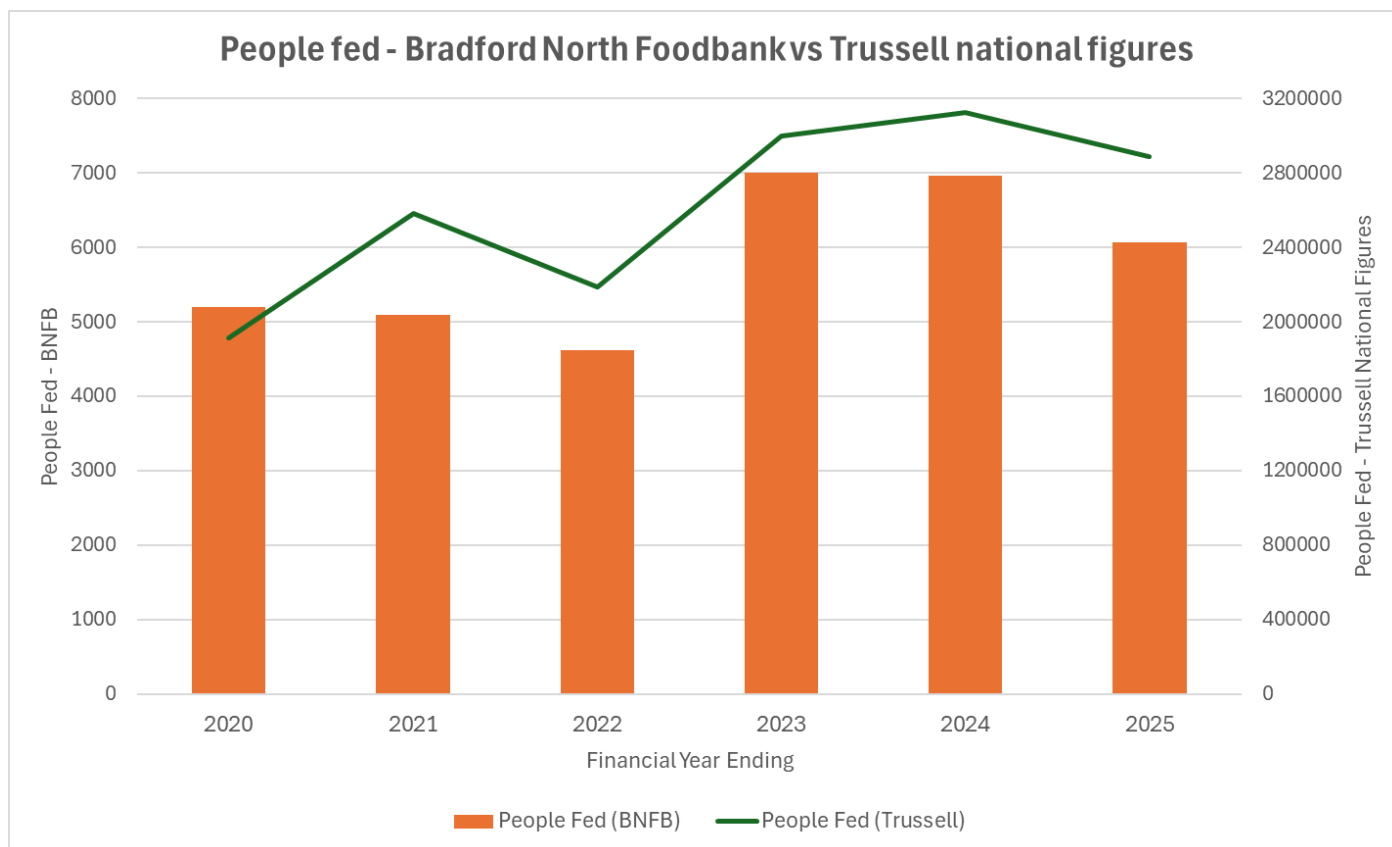
## Core Charitable Activity

This year we fed 6,068 people (2024: 6,959), of whom 37% were children (2024: 40%). This was a 13% decrease on the prior year, but still 17% higher than the pre-Covid year ending 31 March 2020.

Across the Trussell network 2.9 million food parcels were distributed, mirroring Bradford North's experience of a moderate decrease, but remaining higher than 2019/20.

These figures are expanded upon in more detail below. Trussell's network-wide data can be found in more detail on their website:

<https://www.trussell.org.uk/news-and-research/latest-stats/>



## FOOD DISTRIBUTION

### The big picture:

A total of 2,648 vouchers (2024: 2,855) or referrals were fulfilled. Each individual household (client) had an average of 2.1 vouchers (2024: 1.9), with 1,314 unique households supported (2024: 1,514). We continue to work to a normal limit of 5 referrals in 6 months, with further support offered where our referral partners indicate it to be necessary.

6% of households received more than 5 parcels in the full year (2024: 4%), representing 21% of parcels issued (2024: 16%). 85% of households received 3 or less food parcels in the year (2024: 87%) and 59% of households received only 1 food parcel (2024: 63%). 58% of clients in the year were first-time visitors to our foodbank (2024: 63%).

These figures indicate a gradual shift towards more households being regular users of the foodbank, however the vast majority are still infrequent and/or first-time visitors.

## Where:

The vast majority of clients live in the north Bradford or west Leeds areas. Clients living outside this area come to us because they work in our area, or because there is no Trussell foodbank open in their area on that day. Some referral partners only use the Trussell food bank network, so might refer clients from areas with an independent food bank to a more distant Bradford North foodbank centre.

The seven core postcodes in our area noted on page 4 contained 81% of people fed (2024: 81%).

The political ward of food parcel recipients is shown below. All wards in the Bradford area, with the exception of Baildon, are in the top 40% most deprived wards of England. Eccleshill ward is in the top 10% most deprived, per the latest (2019) indices of deprivation.

Ward	Vouchers fulfilled 2024-25 (2023-24)
Shipley	484 (516)
Windhill and Wrose	474 (446)
Eccleshill	294 (369)
Heaton	217 (193)
Idle and Thackley	181 (204)
Bolton and Undercliffe	157 (153)
Otley & Yeadon	138 (171)
Guiselley & Rawdon	112 (153)
Baildon	76 (115)
Others	515 (504)

## Why:

When people receive a referral for a food parcel, they are asked the main reason(s) why they need one, to enable the foodbank and Trussell to address the most pressing reasons in appropriate ways. Up to three reasons can be indicated on a referral.

The increased cost of living is a factor in 55% of fulfilled referrals (2024: 40%), followed by debt (36%, 2024: 30%), health (27%, 2024: 26%) and benefits (24%, 2024: 23%). These are all areas where we offer support to clients through our Financial Inclusion programme.

Reason group for referral includes:	Vouchers fulfilled
Cost of Living	1,465
Debt	961
Health	707
Benefits	636
Employment (change, loss)	254
Housing	120
No recourse to public funds	76

### Referral partners:

We continue to be grateful for the efforts of our referral partners across the area. 215 different charities, agencies, schools, churches, healthcare services and more referred clients to us in the year (2024: 250).

Our staff team organised a Referral Partner Day in June 2024, bringing together professionals and volunteers from a range of agencies to talk about the service we offered, to share our vision and to talk about how we could better work together to support those in need in our local area. The event received positive feedback and plans are in place to run another day in June 2025.

The majority of referrals come from Help Through Hardship - a Trussell and Citizens Advice partnership, local advice services, medical centres and children's centres.

### Top 10 referral sources:

Referral Source	Vouchers fulfilled 2024-25 (2023-24)
Help through Hardship	692 (578)
Windhill Advice Centre	247 (277)
BNFB-issued referrals	215 (225)
ShIPLEY Medical Practice	78 (55)
Gateway Centre	72 (48)
Aireborough Childrens Centre	59 (68)
Equality Together	54 (47)
New Vision Bradford	53 (42)
InCommunities	45 (34)
Church on the Way	39 (53)

## VOLUNTEER PARTICIPATION

Our volunteer numbers remained strong through the year, increasing in number both generally, and specifically with the opening of our new foodbank centre in Guiseley, with over 130 volunteers actively supporting our work.

Without this support we would not be able to deliver the support outlined above to our clients. Across our foodbank centres, the warehouse and the office we estimate that over 18,000 volunteer hours were given in the year. Collectively they support the running of the centres, stock management, administration and delivery.

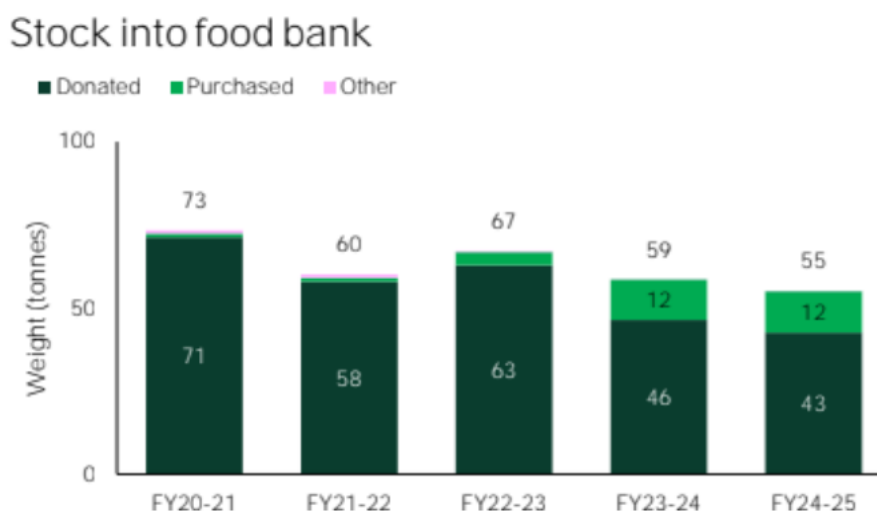
Volunteers are supported through internal and external training - certified First Aid and Food Hygiene courses were delivered by third parties and our own staff or partners from Trussell ran several sessions on supporting clients in need and the basics of the welfare system.

In July 2024 the trustees organised an event at our old warehouse to thank our wonderful volunteers and to update them on the work of the foodbank, with the help of Waqas Ahmed from Equality Together, who provided some insight into the work they do with our clients. We continue to recruit new volunteers through word of mouth and our social media platforms.

## FOOD DONATIONS

Total food donated in the year was 43 tonnes (2024: 46 tonnes). Food purchases remained at 12 tonnes to keep up with demand. This continues to have a significant financial impact, which can be seen in our accounts below, although a number of grants both large and small helped us to meet this need.

Maintaining a stable food supply and financing purchases where needed remains a priority for the trustees.



Our main food sources continued to be donations via (or from) supermarkets at 48% (2023: 41%) and local churches at 23% (2024: 29%). Donations from schools, particularly following Harvest or Christmas collections came to 13% of our total.

The foodbank is incredibly grateful for all those who donated food through the year, especially to those supermarkets, churches and businesses who hosted permanent donation points. Morrisons Enterprise 5, Sainsbury's Greengates, Asda Shipley and Morrisons Guiseley are our most significant supermarket collection points. A great number of churches support our work through food donations, including St Peter and St Paul's Yeadon, St Peter's Shipley, Thackley Methodist Church, St Paul's Shipley, Guiseley Baptist Church, Shipley Baptist Church, St Francis Eccleshill, Trinity Church Rawdon and St Andrew's Methodist Church. Schools making donations included Titus Salt School, Rawdon Littlemore Primary, Thackley Primary, Benton Park School, Bronte Girls Academy and St Peter & St Paul's Church School.

We recorded food donations from 172 different sources through the year (2024: 169) - this wide-ranging support helps sustain the service we offer.

## Projects

### FINANCIAL INCLUSION

Our welfare benefit advice service entered its fourth year in partnership Equality Together, Bradford Central Foodbank and Wyke Foodbank, offering one service across the Bradford district.

Confirmed financial gains of £81k were realised for our clients through the year, slightly below the target of £100k. The partnership as a whole delivered £238k in financial gains, again slightly below the target of £250k.

Expected gains - applications made with a realistic expectation of a positive outcome - exceeded £1m for the year across the area, with a total of 722 people supported.

The continued hard work of the team from Equality Together, alongside our volunteers and staff makes these achievements possible; the Trustees are greatly appreciative of this ongoing partnership.

It is estimated that 10% of clients who have seen an advisor through the year no longer need to use the foodbank and 28 people have been prevented from homelessness through the year, adding to the wider social value of the project.

Financial Inclusion KPIs 2024-25, Bradford North Foodbank only:

	Annual Target	Q1	Q2	Q3	Q4	Full year
<b>New people</b>	120	96	64	27	67	<b>254</b>
<b>Financial Gains (Confirmed) (£'000)</b>	100	22	25	28	6	<b>81</b>
<b>Financial Gains (Expected) (£'000)</b>	92	42	36	46	53	<b>177</b>

## WAREHOUSE MOVE

The trustees have been exploring new premises for some time. After ten years at Inspire Business Park, in early 2025 the foodbank moved its warehouse and office location to the Albion Mills Business Park, still in the middle of our operating area.

A larger building means more space for efficiently sorting and storing stock, holding events and operating in a safe manner. Franco and Carla led the work to relocate with the support of volunteers, with the work ongoing at the end of March.

A Warehouse Manager was appointed at the end of March 2025 to drive forward the new operating space, which the trustees expect to see reap rewards in the coming years.

The trustees are thankful for the long-term support of the team at Inspire Business Park, our first home since the foodbank opened in late 2014.

## SUMMER FOOD

The summer of 2024 saw the foodbank run its first structured Summer Food project, with the aim of relieving the pressure on families with children not having school meal provision.

Fresh food items including bread, fruits, vegetables and lunchbox staples were purchased and given to families alongside the standard food parcels. 148 families were supported across the summer holiday period with 344 children benefitting.

As fresh food items are not part of stock donations, this project was entirely supported by the purchase of items, made possible by a grant from Sovereign Healthcare and use of the foodbank's unrestricted funds. The foodbank intends to build on the success of the project in 2025 through engagement with schools prior to the holidays to maximise its reach and benefit.

## CHRISTMAS FOOD

For Christmas 2024 we ran our Christmas food project directly through our foodbank centres, with all clients referred for a food parcel receiving a bag or two of Christmas foods and donated gifts.

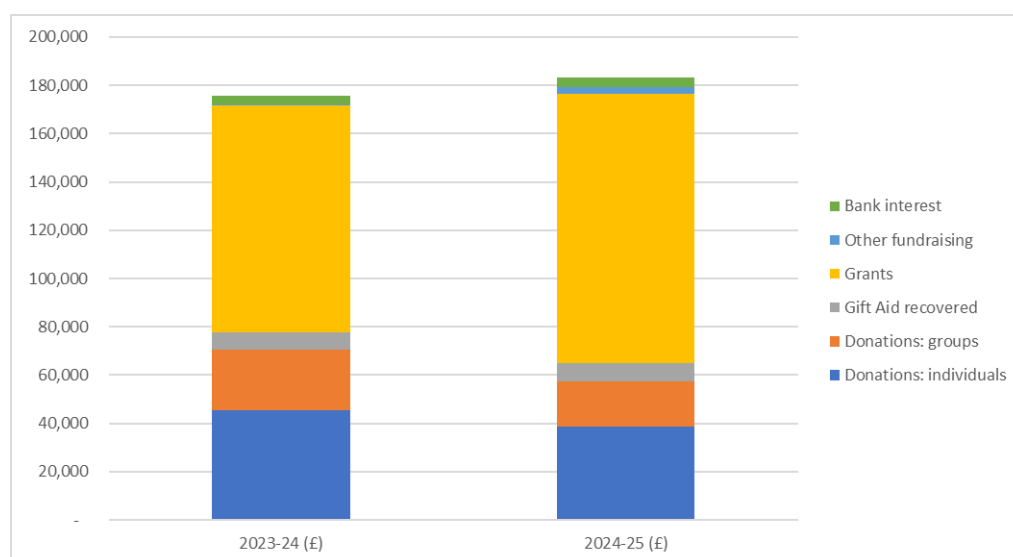
We received generous support from many local businesses and schools, both with direct food donations and financial support, and purchased the remaining items needed with small grants and our own funds.

A total of 767 people benefitted from this provision through December 2024, with 284 food parcels distributed. Over 43% of those supported were children - higher than our annual average.

## Financial Statements and Reserves

Income in the year to 31 March 2025 increased from £176k to £186k, driven by increased grant receipts, offsetting a fall in donations from individuals and groups (from £71k to £56k).

Income	2023-24 (£)	2024-25 (£)
Donations: individuals	45,446	38,655
Donations: groups	25,054	18,917
Gift Aid recovered	7,083	7,440
Grants	94,255	111,439
Other fundraising	121	2,731
Bank interest	3,646	4,132
In-Kind Gifts	425	3,069
<b>Total</b>	<b>176,031</b>	<b>186,383</b>

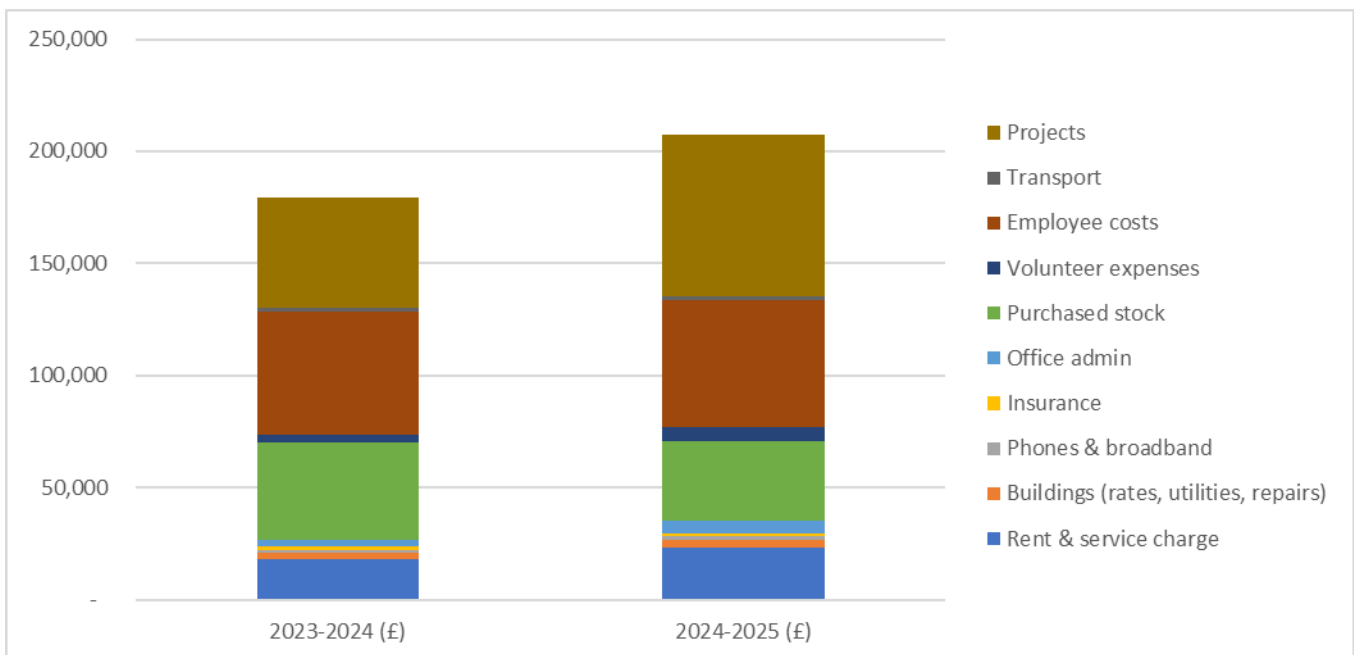


Expenses in the year to 31 March 2025 increased from £179k to £208k.

Purchased stock decreased slightly, from £43k to £36k, although less than 20% was grant funded in this year (2024: 70%). The need to purchase food items for distribution to clients is one of the biggest variable spends.

The overall deficit for the year was £21,138 (2024: £3,493).

Expenses	2023-2024 (£)	2024-2025 (£)
Rent & service charge	18,073	22,948
Buildings (rates, utilities, repairs)	2,640	3,743
Phones & broadband	1,614	1,538
Insurance	1,213	1,242
Office admin	3,273	5,700
Purchased stock	43,173	35,621
Volunteer expenses	3,713	6,148
Employee costs	54,844	56,960
Transport	1,521	1,607
Projects	49,036	72,015
<b>Total</b>	<b>179,099</b>	<b>207,521</b>



The foodbank held £185,373 (2024: £206,511) in funds at the end of the year, of which £92,971 (2024: £55,689) was restricted grant money. The majority of this relates to the Financial Inclusion projects for which grants were received in 2024-25 for spend in 2025-26.

Grants were received in the year from the Sovereign Healthcare, Trussell Trust, Sainsbury's, Arnold Clark Foundation, Keith Howard Foundation, Cotton Industry War Memorial Trust, McCarthy Stone and the Woodrow Family Trust.

The foodbank is incredibly grateful to those who support its work and the impact their giving has on those in the local community.

Cash balance held by the foodbank:	2023-24 (£)	2024-2025 (£)
<b>Total</b>	<b>206,511</b>	<b>185,373</b>
<i>of which unrestricted</i>	<i>150,822</i>	<i>89,332</i>
<i>of which restricted by donors</i>	<i>55,689</i>	<i>92,971</i>

The approved budget for 2025-26 expects a deficit of £92k, matching the restricted funds held in the accounts. Unrestricted funds are expected to remain at a similar level.

The foodbank has a three-year business plan and expects its core operations to be sustainable over this period with a modest level of grant support. The trustees and staff continue to work on further grant funding opportunities in order to offer the wider range of support to clients as we have done in recent years.

## Fundraising



With an expectation of higher future costs and lower availability of grant funding and support, the trustees are developing a new fundraising strategy in 2025, ensuring funding streams are available to match with the strategy and objectives of the foodbank.

The trustees are extremely grateful to those who financially support the foodbank, particularly those who have done so regularly over a number of years. This regular baseline of support allows to make these plans and commitments to ongoing projects.

## Trustee Declaration

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

Original signed on behalf of the charity's trustees:

Trustee Name	Signature	Position (Chair / secretary etc.)	Date
Ben Clymo		Chair	27/01/2026
Pete Criddle		Treasurer	27/01/2026

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	<b>Bradford North Foodbank</b>		
<b>On accounts for the year ended</b>	<b>31<sup>st</sup> March 2025</b>	<b>Charity no (if any)</b>	<b>1160060</b>
<b>Set out on page(s)</b>	3-4		

**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 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 matter has come to my attention (other than that disclosed below \*)

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.

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

**Signed:**  **Date:** 29/1/26

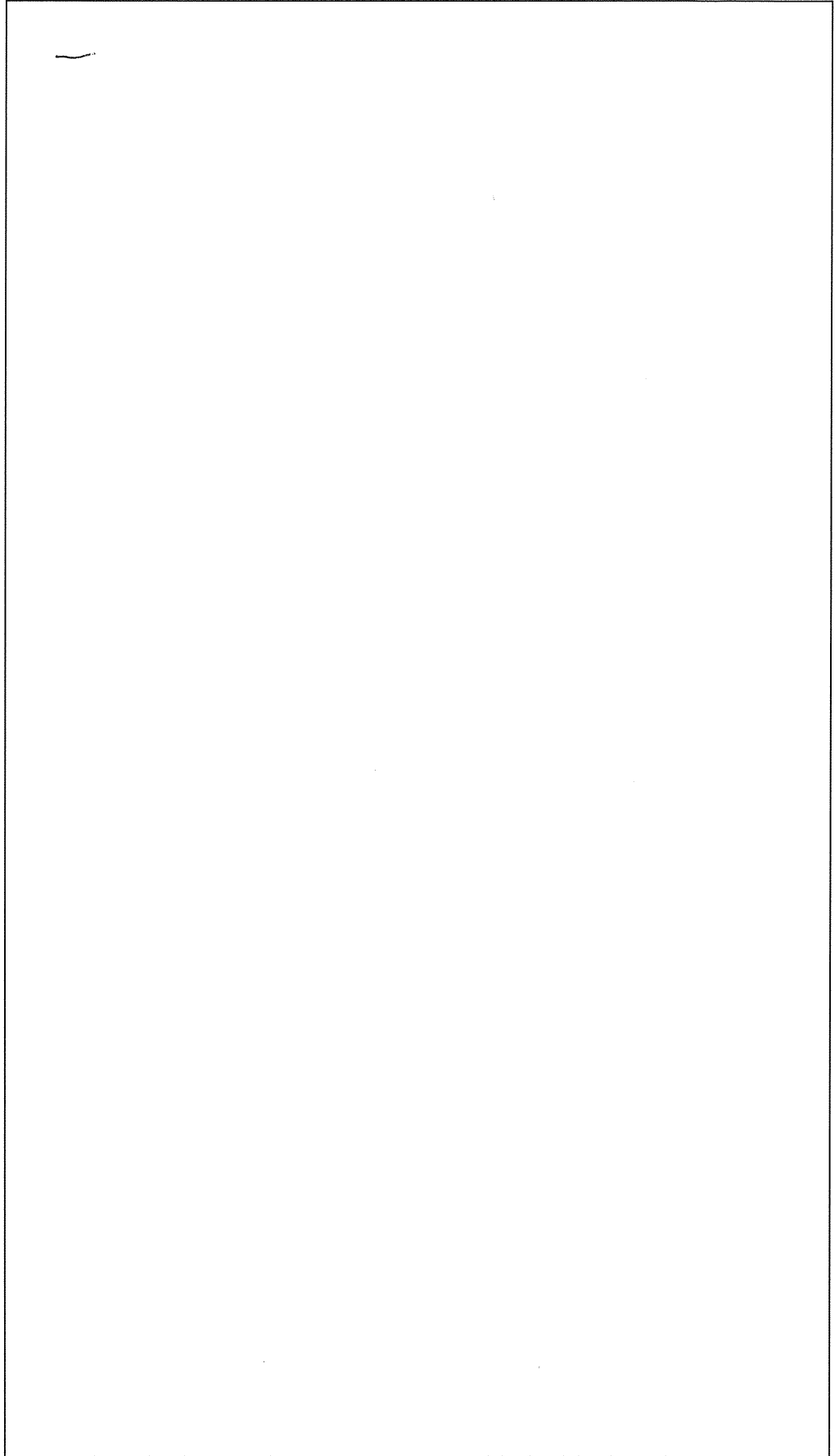
**Name:** NICOLA CAMERON

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

**Address:** 42 SHAW LANE GARDENS,  
GUISELEY, LEEDS  
LS20 9JH

Only complete if the examiner needs to highlight material problems.

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

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	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>Income from charitable activities</b>					
Donations: individuals		£ 38,455	£ 200	£ 38,655	£ 45,446
Donations: groups		£ 18,267	£ 650	£ 18,917	£ 25,054
Gift Aid recovered		£ 7,440	£ -	£ 7,440	£ 7,083
Grants		£ -	£ 111,439	£ 111,439	£ 94,255
Other fundraising		£ 2,731	£ -	£ 2,731	£ 121
Bank interest		£ 4,132	£ -	£ 4,132	£ 3,646
In Kind Gifts		£ 3,069	£ -	£ 3,069	£ 425
<b>TOTAL RECEIPTS</b>		<b>£ 71,025</b>	<b>£ 112,289</b>	<b>£ 186,383</b>	<b>£ 176,031</b>

Expenditure on charitable activities					
Details	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Rent & Service Charges		£ 20,068	£ 2,880	£ 22,948	£ 18,073
Buildings (rates, utilities, repairs)		£ 3,743	£ -	£ 3,743	£ 2,640
Phones & broadband		£ 1,538	£ -	£ 1,538	£ 1,614
Insurance		£ 1,242	£ -	£ 1,242	£ 1,213
Office Admin		£ 5,700	£ -	£ 5,700	£ 3,273
Items purchased for distribution to clients		£ 29,621	£ 6,000	£ 35,621	£ 43,598
Volunteer expenses		£ 5,708	£ 440	£ 6,148	£ 3,713
Employee costs		£ 53,847	£ 3,114	£ 56,960	£ 54,844
Transportation		£ 1,607	£ -	£ 1,607	£ 1,521
Projects		£ 9,441	£ 62,573	£ 72,015	£ 49,036
<b>TOTAL PAYMENTS</b>		<b>£ 132,514</b>	<b>£ 75,007</b>	<b>£ 207,521</b>	<b>£ 179,524</b>

BALANCE SUMMARY					
In Year Surplus/(Deficit)		-£ 61,490	£ 37,282	-£ 21,138	-£ 3,493
Balance Brought Forward:		£ 150,822	£ 55,689	£ 206,511	£ 210,004
<b>Balance Carried Forward on 31st March 2025</b>		<b>£ 89,332</b>	<b>£ 92,971</b>	<b>£ 185,373</b>	<b>£ 206,511</b>

BALANCE CARRIED FORWARD REPRESENTED BY:					
Reserves Account: Co-op				£ 34,282	£ 27,492
Co-operative Business Account (general funds)				£ 69,522	£ 90,368
Epworth Deposit Fund				£ 64,930	£ 72,471
Money held by Bradford Community Payroll & Accounts				£ 16,500	£ 16,140
Petty Cash				£ 139	£ 41
Payments pending				£ -	£ -
				<b>£ 185,373</b>	<b>£ 206,511</b>

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year				31/03/2025	31/03/2024
Mercedes Sprinter Van Purchase Value: £38,482.80 <i>(List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)</i>					
Due to the low mileage and low weights transported we assume our van will not depreciate as rapidly as other similar vehicles. Therefore, to determine its value for accounting purposes, we use reducing value depreciation, set at 10% of the original value per annum, as we do not know the lifetime of the van.				£ 11,545	£ 15,393

The financial statements on pages 3 to 4 were approved by the Trustees, and authorised for issue on 06 / 05 / 25 and signed on their behalf by:



Name PETER CRIDDLE

Position TREASURER

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	<b>Bradford North Foodbank</b>		
<b>On accounts for the year ended</b>	<b>31<sup>st</sup> March 2025</b>	<b>Charity no (if any)</b>	<b>1160060</b>
<b>Set out on page(s)</b>	3-4		

**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 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 matter has come to my attention (other than that disclosed below \*)

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.

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

**Signed:** [Signature] **Date:** 29/1/26

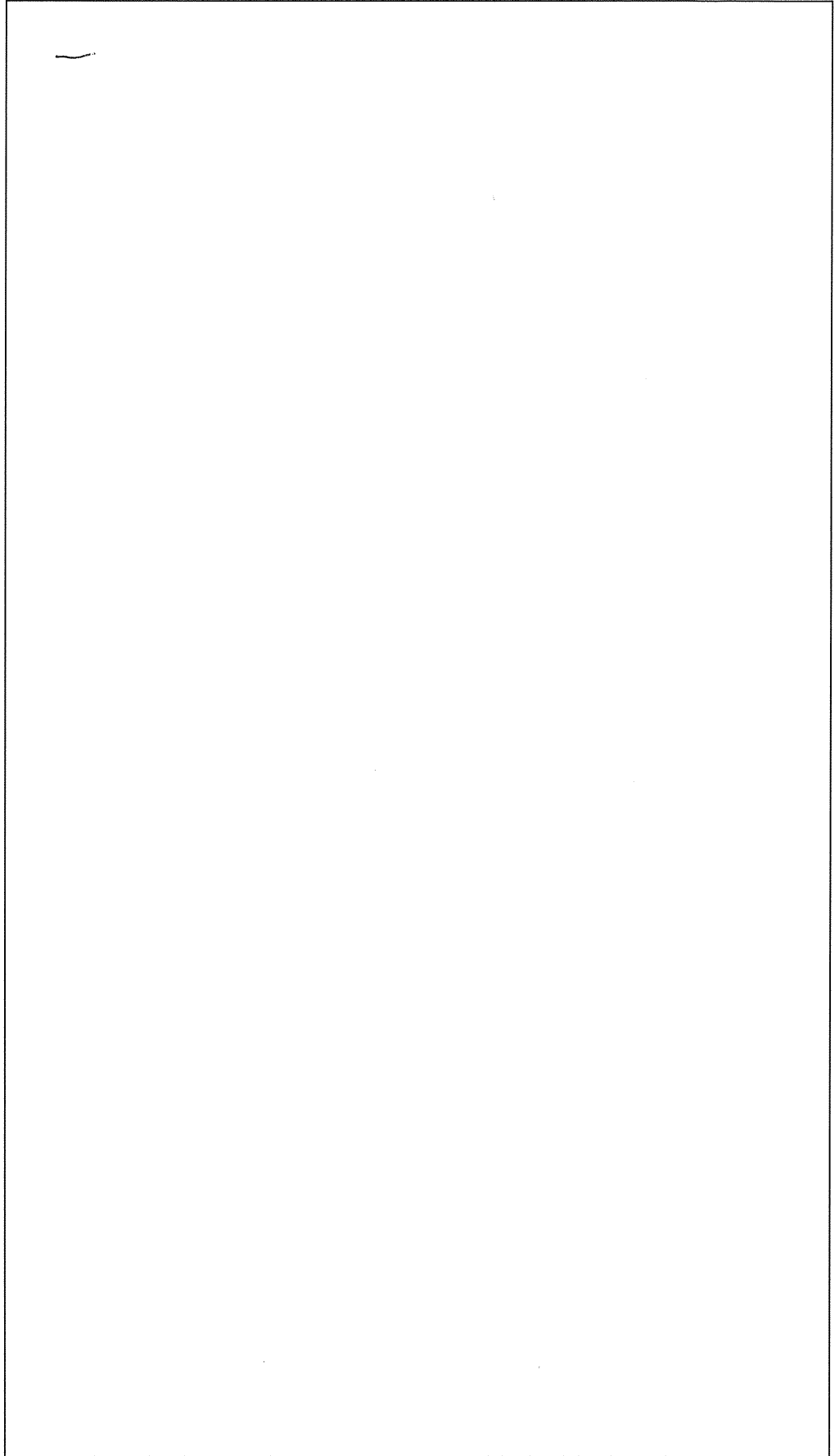
**Name:** NICOLA CAMERON

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

**Address:** 42 SHAW LANE GARDENS,  
GUISELEY, LEEDS  
LS20 9JH

Only complete if the examiner needs to highlight material problems.

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

A large, empty rectangular box with a thin black border, intended for the user to provide details of items to be disclosed. The box is currently blank, except for a small, faint horizontal line near the top left corner.

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>Income from charitable activities</b>					
Donations: individuals		£ 38,455	£ 200	£ 38,655	£ 45,446
Donations: groups		£ 18,267	£ 650	£ 18,917	£ 25,054
Gift Aid recovered		£ 7,440	£ -	£ 7,440	£ 7,083
Grants		£ -	£ 111,439	£ 111,439	£ 94,255
Other fundraising		£ 2,731	£ -	£ 2,731	£ 121
Bank interest		£ 4,132	£ -	£ 4,132	£ 3,646
In Kind Gifts		£ 3,069	£ -	£ 3,069	£ 425
<b>TOTAL RECEIPTS</b>		<b>£ 71,025</b>	<b>£ 112,289</b>	<b>£ 186,383</b>	<b>£ 176,031</b>

Expenditure on charitable activities					
Details	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Rent & Service Charges		£ 20,068	£ 2,880	£ 22,948	£ 18,073
Buildings (rates, utilities, repairs)		£ 3,743	£ -	£ 3,743	£ 2,640
Phones & broadband		£ 1,538	£ -	£ 1,538	£ 1,614
Insurance		£ 1,242	£ -	£ 1,242	£ 1,213
Office Admin		£ 5,700	£ -	£ 5,700	£ 3,273
Items purchased for distribution to clients		£ 29,621	£ 6,000	£ 35,621	£ 43,598
Volunteer expenses		£ 5,708	£ 440	£ 6,148	£ 3,713
Employee costs		£ 53,847	£ 3,114	£ 56,960	£ 54,844
Transportation		£ 1,607	£ -	£ 1,607	£ 1,521
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<b>TOTAL PAYMENTS</b>		<b>£ 132,514</b>	<b>£ 75,007</b>	<b>£ 207,521</b>	<b>£ 179,524</b>

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The financial statements on pages 3 to 4 were approved by the Trustees, and authorised for issue on 06 / 05 / 25 and signed on their behalf by:



Name PETER CRIDDLE

Position TREASURER

**BRADFORD NORTH FOODBANK**

England & Wales - Charity number 1160060

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# Accounts

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Bradford North  
**Foodbank**

Together with Trussell

# Trustees' Annual Report

For the period 01/04/2023 - 31/03/2024

Bradford North Foodbank is partnered with:



## Contents

Reference & Administration Details	2
Structure, Governance & Management	3
Objects & Associated Activities	4
Introduction from the Chair of Trustees	5
Achievements & Performance	6
FOOD DISTRIBUTION	6
FOOD DONATIONS	10
FINANCIAL INCLUSION	10
VOLUNTEER PARTICIPATION	11
Trustee Declaration	14

## Reference & Administration Details

Charity Name: Bradford North Foodbank      Registered Charity Number: 1160060

Address: Unit 12, Newlands House Two, Inspire Bradford Business Park, Bradford, BD10 0JE

### Charity Trustees for Period of Report:

Trustee Name	Office (if any)	Term(s) of Office	Status
Maria Callaghan		15/11/2022 - 14/11/2025	
Ben Clymo	Chair Safeguarding	04/04/2019 - 03/04/2022 04/04/2022 - 03/04/2025	
Pete Criddle	Treasurer	15/01/2019 - 14/01/2022 15/01/2022 - 14/01/2025	
Moira Crotty	Charity Secretary	13/02/2018 - 12/02/2021 13/02/2021 - 12/02/2024 13/02/2024 - 12/02/2027	Re-appointed in-year
Steve Pritchard		21/03/2023 - 20/03/2026	
Hannah Workman		09/07/2024 - 08/07/2027	
Kelly Baynham		10/09/2024 - 09/09/2027	
Teagan Robinson-Bell		19/11/2024 - 18/11/2027	

# Structure, Governance & Management

Type of governing document: Constitution

How the charity is constituted: Charitable Incorporated Organisation (CIO)

Trustee selection method: Appointed for a term of three years by a resolution passed at a properly convened Trustee Board meeting.

The trustees delegate the day-to-day management of the charity to a **Management Team** made up of salaried staff and volunteers who take on leadership or management roles within the charity. For this reporting period, the team was as follows:

## Management Team for 2023 - 2024

### Salaried Staff

Name	Job Title	Hours per Week	Start Date
Franco Biancardo	Foodbank Manager	30	16/09/2019
Julie Rainer	Signposting Coordinator	12	01/02/2021
Helen Thomas	Operations Manager	20	16/09/2022
Carla Eastwood	Office Manager	24	26/02/2024

### Team Leaders

Name	Foodbank Centre / Area
Moira Crotty, Eric White, Sarah Van Tol	Warehouse
Martin Butterworth, Pete Criddle	ShIPLEY Baptist Church Data (Martin)
Pam Palmer	St Luke's
Heather Ayrton	Church on the Way
Julie Stephens	Christchurch Windhill
Pat Barker, Rose Bowman, Amanda Meadows, Pete Thompson	Trinity Rawdon
Julie Stephens	Volunteer Coordination

# Objects & Associated Activities

## CHARITABLE OBJECTIVES

To relieve persons in the North of Bradford and the surrounding area that are in financial hardship in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:

1. providing emergency food, essential toiletries, and household items to individuals and families in need and / or for distribution by charities or other organisations working to prevent or relieve poverty
2. such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

## ACTIVITIES IN RELATION TO OUR CHARITABLE OBJECTIVES

During the reporting period, the charity interpreted '*the North of Bradford and the surrounding area*' to be:

- Bradford: postcodes BD2, BD9, BD10, BD17 and BD18. Also, Allerton in BD15.
- Leeds: postcodes LS19 and LS20. Also, the village of Calverley in LS28.

### Summary of the main activities this year:

- Provision of emergency food and other essential toiletries / household items
- Christmas Food Project
- Year 2 of our Financial Inclusion Project - a joint activity with Bradford Central and Wyke foodbanks

## Introduction from the Chair of Trustees

As you'll see below, the number of people fed remained high, reaching only a fraction below last year's record. We continued to see a high number of first-time visitors, with the vast majority of clients receiving between one and three parcels.

Food donations dropped significantly this year, so to meet demand we had to purchase a significant amount of stock. We were grateful to a number of funders who enabled us to make these purchases, but if demand and donations remain at similar levels this isn't a sustainable position so we continue to monitor the situation carefully.

We are delighted to continue to partner with Equality Together, who have realised over half a million pounds of financial gains for our clients. We are also really pleased to be adding a partnership with Citizens Advice Bradford to our support, offering housing, debt and asylum advice. These partnerships help to ensure that clients only need our emergency support for a short period of time, helping them to get back on their feet.

Volunteers remain at the core of what we do and we have worked hard this year to improve the volunteer experience, helping us to recruit and retain volunteers. We're incredibly grateful to every volunteer who gives their time and skills to ensure that we can continue to provide support to those who need us.

On the staffing side, we were thrilled to welcome Carla to our staff team as Office Administrator towards the end of the year. She has settled into the team really quickly and will be ensuring that our administrative processes keep up with our operations.

We continue to explore additional warehouse provision, although the new build units at Inspire have suffered several extended delays and we are therefore looking at other possibilities too.

Thanks go out as always to our staff, volunteers and trustees, as well as our valued supporters who make it possible for us to continue to provide a lifeline for families and individuals in crisis.

*Ben*

Ben Clymo, Chair of the Trustees.

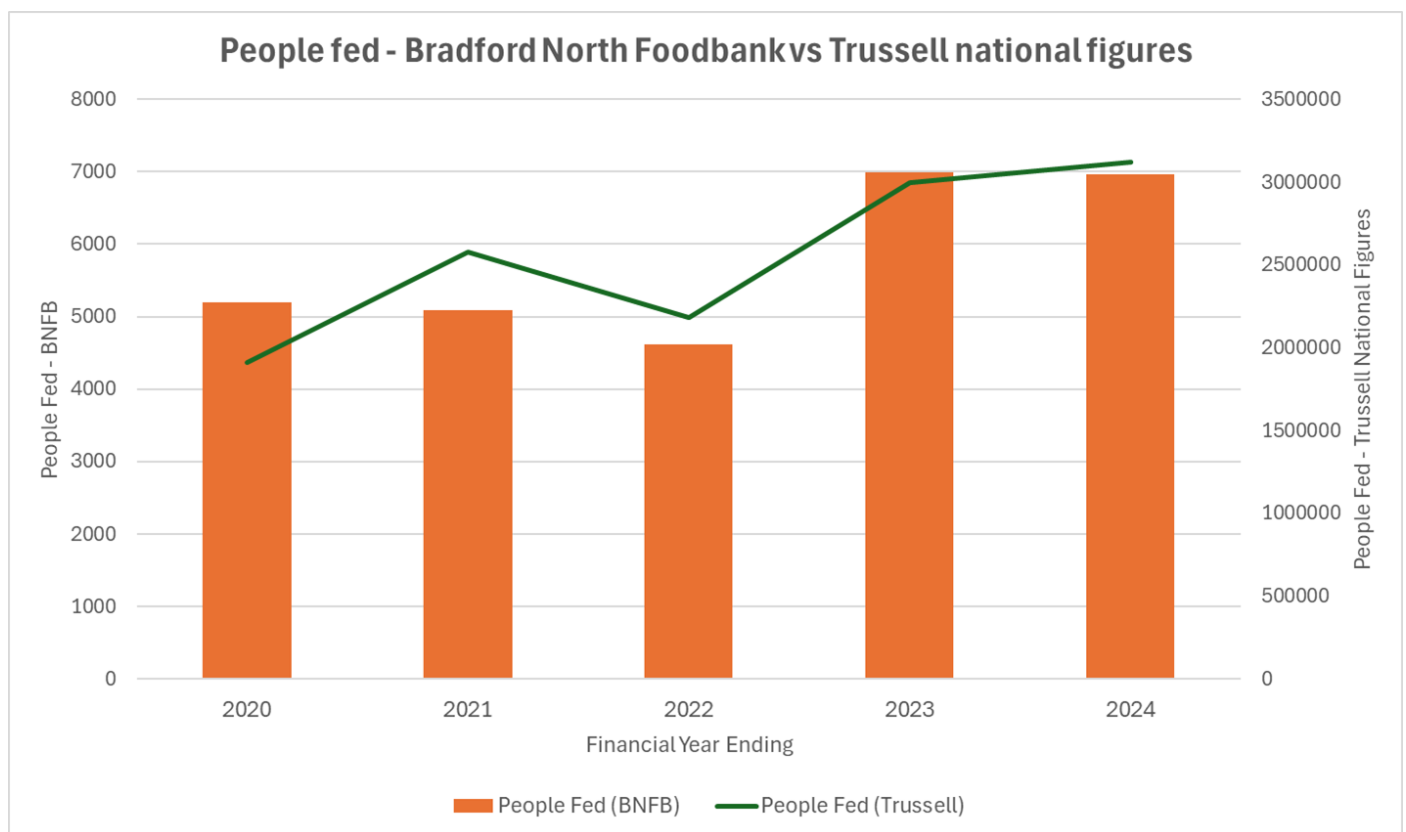
## Achievements & Performance

This year we fed 6,959 people (2023: 6,992), of whom 40% were children (2023: 39%). This was a very slight decrease on the prior year, and 34% than the pre-Covid year ending 31 March 2020.

Across the Trussell network 3.1 million food parcels were distributed, an increase of 4% on the prior year.

These figures are expanded upon in more detail below. Trussell's network-wide data can be found in more detail on their website:

<https://www.trussell.org.uk/news-and-research/latest-stats/mid-year-stats>



## FOOD DISTRIBUTION

### The big picture:

A total of 2,855 vouchers (2023: 2,925) or referrals were fulfilled. Each individual household (client) had an average of 1.9 vouchers (2023: 1.6), with 1,514 unique households supported. We continue to work to a normal limit of 5 referrals in 6 months, with further support offered where our referral partners indicate it to be necessary.

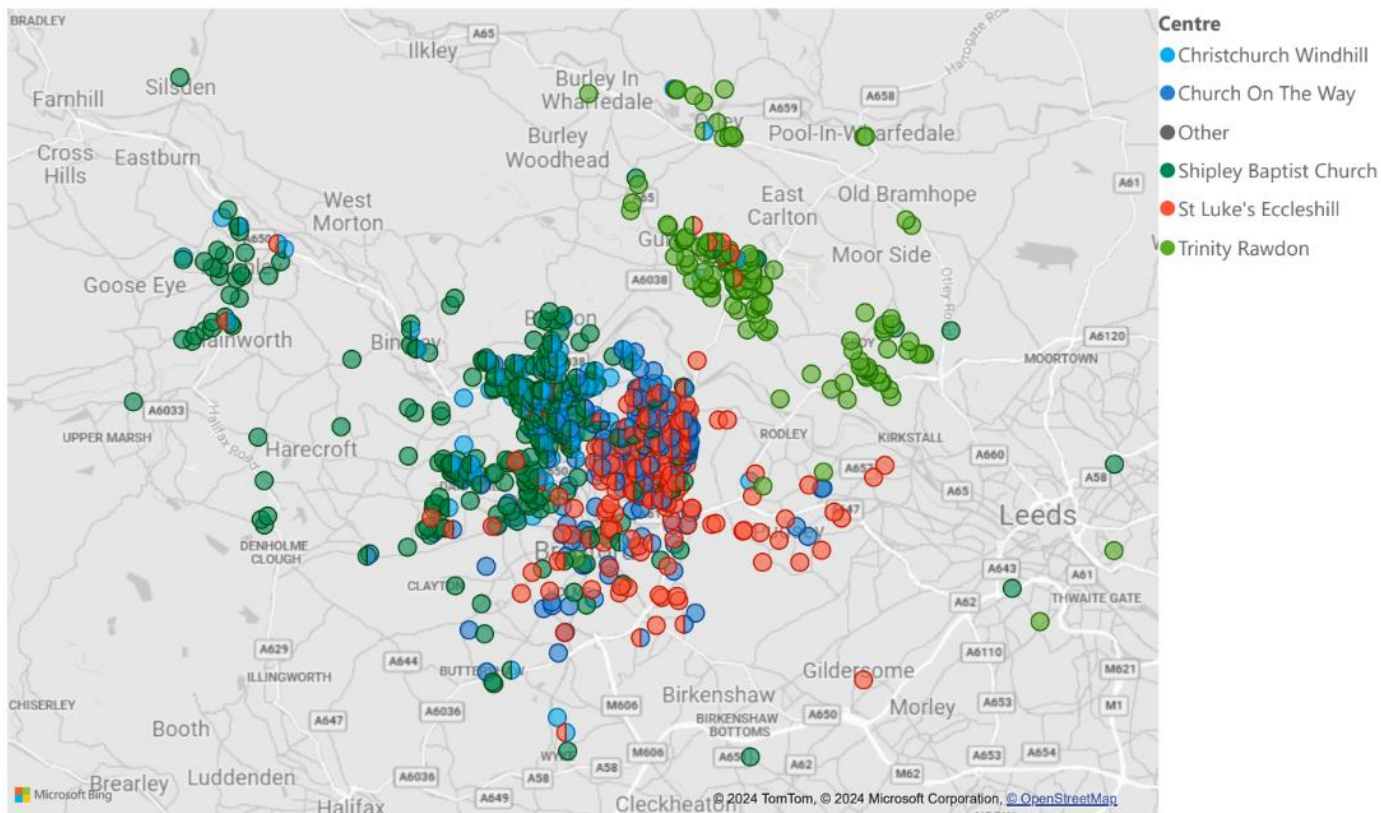
4% of households received more than 5 parcels in the full year, representing 15% of parcels issued. 87% of households received 3 or less food parcels in the year (2023: 89%) and 63% of households received only 1 food parcel (2023: 58%). 53% of clients in the year were first-time visitors to our foodbank (2023: 59%).

## Where:

The vast majority of clients live in the north Bradford or west Leeds areas. Clients living outside this area come to us because they work in our area, or because there is no Trussell foodbank open in their area on that day. Some referral partners only use the Trussell food bank network, so might refer clients from areas with an independent food bank to a more distant Bradford North foodbank centre.

The seven core postcodes in our area noted on page 4 contained 81% of client homes.

**Map centred on our warehouse in BD10, showing households receiving food parcels from Bradford North Foodbank, coloured by the foodbank centre they attended:**



The political ward of food parcel recipients is shown below. All wards in the Bradford area, with the exception of Baildon, are in the top 40% most deprived wards of England. Eccleshill ward is in the top 10% most deprived, per the latest (2019) indices of deprivation.

Ward	Vouchers fulfilled 2023-24 (2022-23)
Shipley	516 (532)
Windhill and Wrose	446 (491)
Eccleshill	369 (425)
Idle and Thackley	204 (159)
Heaton	193 (178)
Otley & Yeadon	171 (160)
Bolton and Undercliffe	153 (187)
Guiselley & Rawdon	153 (132)
Baildon	115 (134)
Others	441 (444)
No fixed address	90 (63)

### Why:

When people receive a referral for a food parcel, they are asked the main reasons why they need one, to enable the foodbank and Trussell to address the most pressing reasons in appropriate ways.

Trussell altered the list of reasons in April 2023, both amending the options and allowing up to three options to be selected.

The increased cost of living is a factor in over 40% of fulfilled referrals, followed by debt (30%), health (26%) and benefits (23%). These are all areas where we offer support to clients through our Financial Inclusion programme, with debt an area we have expanded support for in response to this improved data.

Reason group for referral includes:	Vouchers fulfilled
Cost of Living	1205
Debt	855
Health	745
Benefits	653
Employment (change, loss)	161
Housing	102
No recourse to public funds	68

### Referral partners:

We continue to be grateful for the efforts of our referral partners across the area. Over 200 different charities, agencies, schools, churches, healthcare services and more referred clients to us in the year.

The majority of referrals come from Help Through Hardship - a Trussell and Citizens Advice partnership, local advice services, medical centres and children's centres. In the year, Job Centres were directed to stop making referrals to food banks, formerly one of our main referral partners.

100% of referrals were made through our e-referral system (2023: 98%), marking the complete transition away from the old paper-based system.

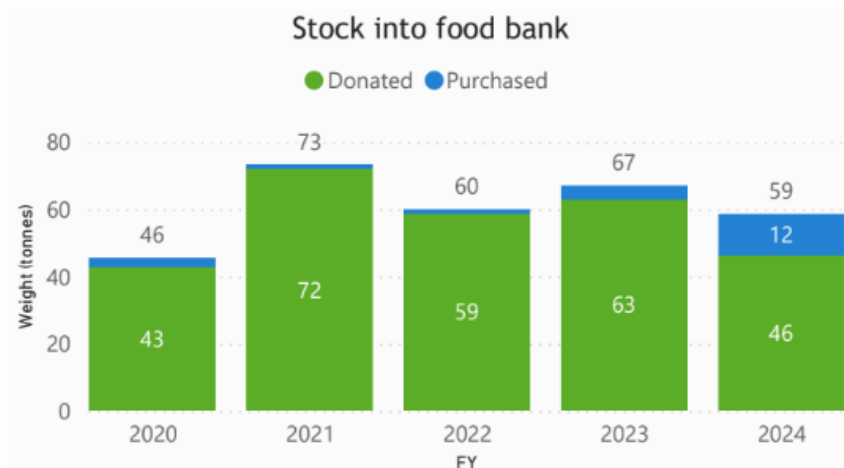
### Top 10 referral sources, 2023-24:

Referral Source	Vouchers fulfilled 2023-24 (2022-23)
Help through Hardship	578 (489)
Windhill Advice Centre	277 (242)
BNFB-issued referrals	225 (349)
Job Centre Bradford	202 (323)
ShIPLEY Baptist Church	93 (69)
Aireborough Childrens Centre	68 (17)
ShIPLEY Medical Centre	55 (42)
Church on the Way	53 (54)
Gateway Centre	48 (51)
Equality Together	47 (13)

## FOOD DONATIONS

Total food donated in 2023-24 is 47 tonnes (2023: 63 tonnes). The significant decrease in donations is attributed primarily to food price inflation (19.1% at the start of the reporting period), which resulted in food purchases of 12 tonnes (2023: 4 tonnes) to keep up with demand. This had a significant financial impact, which can be seen in our accounts below, although a number of grants both large and small helped us to meet this need.

Maintaining a stable food supply and financing purchases where needed remains a priority for the trustees.



Our main food sources continued to be donations via (or from) supermarkets at 41% (2023: 43%) and local churches at 29% (2023: 24%).

The foodbank is incredibly grateful for all those who donated food through the year, especially to those supermarkets, churches and businesses who hosted permanent donation points. Morrisons Idle, Sainsbury's Greengates, Asda Shipley, Morrisons Guiseley and Co-op Saltaire are our most significant supermarket collection points, with Trinity Church Rawdon, St Peter's Shipley, Thackley Methodist Church, St Paul's Shipley and Shipley Baptist Church our most significant church donors.

We recorded food donations from 169 different sources through the year - this wide-ranging support helps sustain the service we offer.

## FINANCIAL INCLUSION

Our welfare benefit advice service entered its second year in partnership Equality Together, Bradford Central Foodbank and Wyke Foodbank, offering one service across the Bradford district.

Significant financial gains were realised for our clients through the year, exceeding £0.5m. The partnership as a whole delivered £1.4m in financial gains, nearly triple the annual target.

This is down to the hard work of the team from Equality Together, who we are greatly thankful for. Some of these were as a result of work across many months.

It is estimated that 10% of clients who have seen an advisor through the year no longer need to use the foodbank, a proportion we expect to see increase as more clients see their claims or applications through to a decision.

We continue to work with Equality Together to improve the project, which enters its third year from April 2024. This has included more proactive gathering of feedback from clients who use the service.

Financial Inclusion KPIs 2023-2024, Bradford North Foodbank only:

	Annual Target	Q1	Q2	Q3	Q4	YTD
<b>New people</b>	120	69	44	38	42	<b>193</b>
<b>FI Gains</b>	£160,000	£202,000	£166,000	£99,000	£46,000	<b>£513,000</b>

### Next steps

The foodbank has secured further grant funding to launch a second financial inclusion project, in this instance working with Citizens Advice Bradford to deliver housing, debt and asylum advice. This will be delivered from the three foodbank centres that do not currently have a face-to-face session with Equality Together and complement the service by offering different specialisms.

The key metric for this project will be debt management and write-offs.

Foodbank centres at St Lukes, Eccleshill and Christchurch, Windhill hosting this advisor are close to Shipley Baptist Church and Church on the Way, Idle, meaning clients in the Bradford wards of our area will have ready access to the advisor of their choice.

A more tailored solution is to be put in place at Trinity Church, Rawdon, including the hosting of city councillor drop-in surgeries and Citizens Advice.

### CHRISTMAS FOOD

For Christmas 2023 we ran our Christmas food project directly through our foodbank centres, with all clients referred for a food parcel receiving a bag or two of Christmas foods and donated gifts.

These bags were prepared at our warehouse with the help of corporate volunteers and our referral partners issued vouchers through the standard referral route, with 712 people receiving a parcel through December.

### VOLUNTEER PARTICIPATION

We continue to remain indebted to our wonderful team of volunteers, without whom we would not be able to operate. Our volunteer numbers increased to over 100 active volunteers for the first time in the year. Across our foodbank centres, the warehouse and the office we estimate

that over 15,000 volunteer hours were given in the year. Collectively they support the running of the centres, stock management, administration and delivery.

Volunteer onboarding, support and training continues to be a focus of our work. Julie Stephens took on the role of volunteer co-ordinator, and our Signposting Co-ordinator Julie Rainer, supported by our Trussell Trust Area Manager continued to offer training workshops on our approach to signposting, supporting clients and the benefits system. Certified First Aid training was delivered to over 20 volunteers in mid-2024 and we offer certified Food Hygiene training which has seen increased uptake through the year.

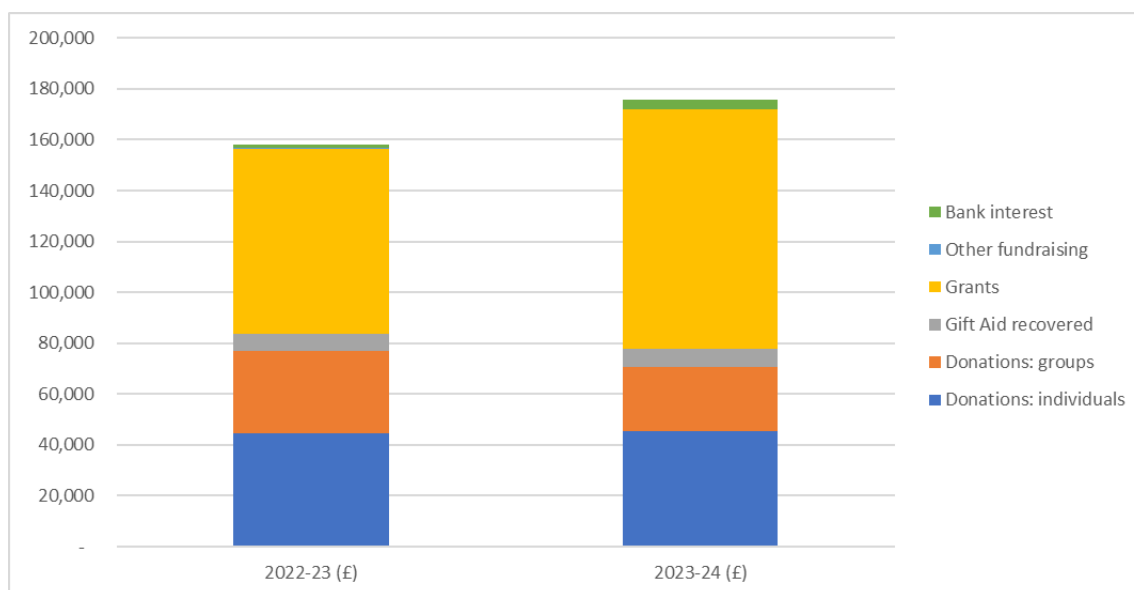
Turnover of volunteers has reduced significantly in the past year. The foodbank staff and trustees put significant effort into supporting, training and helping volunteers to ensure the best quality of service can be delivered to our clients. We continue to recruit new volunteers through word of mouth and our social media platforms.

## Financial Review

Income in the year to 31 March 2024 increased from £158k to £176k, driven by increased grant receipts, offsetting a fall in donations from groups. Individual donations increased slightly, within this there being a marked increase in regular donations which really help with forecasting.

	2022-23 (£)	2023-24 (£)
Income		
Donations: individuals	44,367	45,446
Donations: groups	32,612	25,054
Gift Aid recovered	6,576	7,083
Grants	72,891	94,255
Other fundraising	485	121
Bank interest	1,306	3,646
Total	158,237	175,605

Bar chart of comparing sources of income 2022/23 vs 2023/24:



Expenses in the year to 31 March 2024 increased from £130k to £179k.

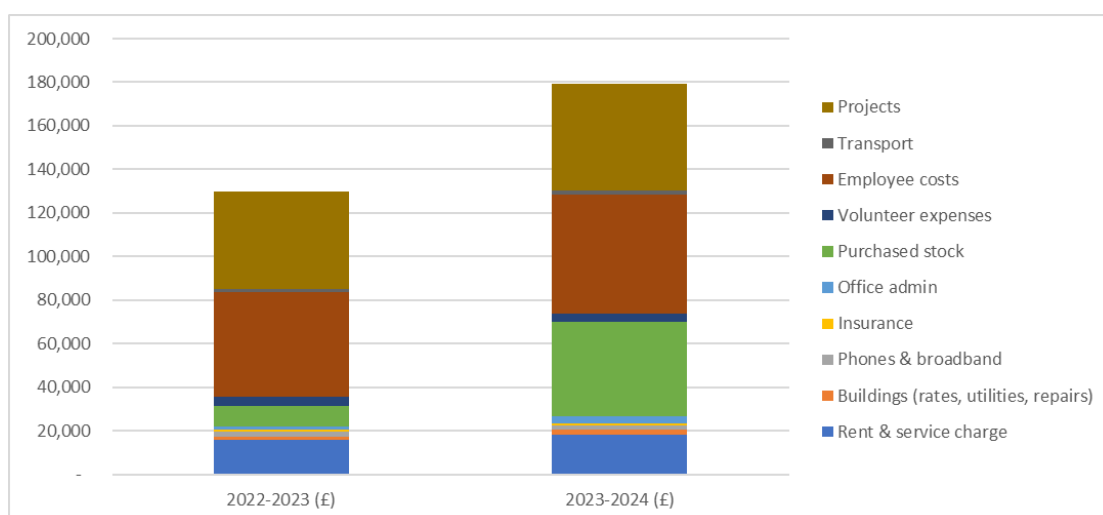
Additional paid staff (from 3 to 4) and total hours (from 76 to 96) was funded from grants and unrestricted reserves.

Purchased stock increased significantly, from £9.6k to £43k, although 70% of purchased stock was grant-funded. This value is expected to fall slightly in 2024-25 but it requires extensive work from staff and volunteers to sustain.

The overall deficit for the year was £3,493 (2023: surplus of £28,320).

Expenses	2022-2023 (£)	2023-2024 (£)
Rent & service charge	15,696	18,073
Buildings (rates, utilities, repairs)	1,605	2,640
Phones & broadband	2,246	1,614
Insurance	1,194	1,213
Office admin	1,168	3,273
Purchased stock	9,682	43,173
Volunteer expenses	3,809	3,713
Employee costs	48,344	54,844
Transport	1,521	1,521
Projects	44,652	49,036
Total	129,917	179,099

Bar chart of comparing categories of expenditure 2022/23 vs 2023/24:



The foodbank held £206,511 (2023: £210,004) in funds at the end of the year, of which £55,689 (2023: £59,037) was restricted grant money.

Grants were received in the year from the Woodrow Family Trust, Sovereign Healthcare, the Keith Howard Foundation, Trussell Trust, Shipley Town Council, Sainsbury's and Aldi.

The approved budget for 2024-25 expects a deficit of £73,012, largely connected to the grant for the final year of the Financial Inclusion Project being paid in 2023-24 (£41,000). By the mid-year (end September 2024) this deficit has reduced to £14,147 as further grant opportunities were realised.

The foodbank has a three-year business plan and expects its operations to be sustainable over this period. The trustees continue to work on grant funding opportunities, and are extremely grateful to those organisations who offered financial support, particularly Trussell who fully fund our Financial Inclusion programme and offer access to a range of other grant programmes.

## Trustee Declaration

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

Original signed on behalf of the charity's trustees:

Trustee Name	Signature	Position (Chair / secretary etc.)	Date
Ben Clymo	<i>Ben Clymo</i>	Chair	04/01/2025
Pete Criddle	<i>Pete Criddle</i>	Treasurer	04/01/2025

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A**      **Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	<b>Bradford North Foodbank</b>		
<b>On accounts for the year ended</b>	<b>31<sup>st</sup> March 2024</b>	<b>Charity no (if any)</b>	<b>1160060</b>
<b>Set out on page(s)</b>	3-4		

**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 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.

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1. which gives me reasonable cause to believe that in, any material respect, the requirements:
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 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.

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

**Signed:** [Signature]      **Date:** 17/11/24

**Name:** NICOLA CAMERON

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

**Address:** 42 SHAW LANE GARDENS,  
GUISELEY, LEEDS  
LS20 9JH

Only complete if the examiner needs to highlight material problems.

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

[Empty rectangular box for disclosure details]

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Income from charitable activities</b>					
Donations: individuals		£ 45,446	£ -	£ 45,446	£ 44,367
Donations: groups		£ 24,604	£ 450	£ 25,054	£ 32,612
Gift Aid recovered		£ 7,083	£ -	£ 7,083	£ 6,576
Grants		£ -	£ 94,255	£ 94,255	£ 72,891
Other fundraising		£ 121	£ -	£ 121	£ 485
Bank interest		£ 3,646	£ -	£ 3,646	£ 1,306
<b>TOTAL RECEIPTS</b>		<b>£ 80,901</b>	<b>£ 94,705</b>	<b>£ 175,606</b>	<b>£ 158,237</b>

<b>Expenditure on charitable activities</b>					
Details	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Rent & Service Charges		£ 6,220	£ 11,853	£ 18,073	£ 15,696
Buildings (rates, utilities, repairs)		£ 1,807	£ 833	£ 2,640	£ 1,605
Phones & broadband		£ 1,614	£ -	£ 1,614	£ 2,246
Insurance		£ 1,213	£ -	£ 1,213	£ 1,194
Office Admin		£ 2,486	£ 787	£ 3,273	£ 1,168
Items purchased for distribution to clients		£ 13,270	£ 29,903	£ 43,173	£ 9,682
Volunteer expenses		£ 563	£ 3,150	£ 3,713	£ 3,809
Employee costs		£ 45,222	£ 9,622	£ 54,844	£ 48,344
Transportation		£ 1,208	£ 314	£ 1,521	£ 1,521
Projects		£ 7,443	£ 41,593	£ 49,036	£ 44,652
<b>TOTAL PAYMENTS</b>		<b>£ 81,045</b>	<b>£ 98,054</b>	<b>£ 179,099</b>	<b>£ 129,917</b>

<b>BALANCE SUMMARY</b>					
In Year Surplus/(Deficit)		-£ 145	-£ 3,348	-£ 3,493	£ 28,320
Balance Brought Forward:		£ 150,967	£ 59,037	£ 210,004	£ 181,684
<b>Balance Carried Forward on 31st March 2024</b>		<b>£ 150,822</b>	<b>£ 55,689</b>	<b>£ 206,511</b>	<b>£ 210,004</b>

<b>BALANCE CARRIED FORWARD REPRESENTED BY:</b>					
Reserves Account: Co-op				£ 27,492	£ 23,510
Co-operative Business Account (general funds)				£ 90,368	£ 112,043
Epworth Deposit Fund				£ 72,471	£ 70,771
Money held by Bradford Community Payroll & Accounts				£ 16,140	£ 3,556
Petty Cash				£ 41	£ 124
Payments pending				£ -	£ -
				<b>£ 206,511</b>	<b>£ 210,004</b>

<b>IN-KIND GIFTS</b>					
Gift vouchers - food purchases			£ 425	£ 425	£ -
<b>TOTAL VALUE OF IN-KIND GIFT:</b>			<b>£ 425</b>	<b>£ 425</b>	<b>£ -</b>

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year				31/03/2024	31/03/2023
Mercedes Sprinter Van Purchase Value: £38,482.80 (List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)					
Due to the low mileage and low weights transported we assume our van will not depreciate as rapidly as other similar vehicles. Therefore, to determine its value for accounting purposes, we use reducing value depreciation, set at 10% of the original value per annum, as we do not know the lifetime of the van.				£ 15,393	£ 19,241

The financial statements on pages 3 to 4 were approved by the Trustees, and authorised for issue on / / and signed on their behalf by:

Name M. Callaghan  
 MARIA CALLAGHAN  
 Position TRUSTEE

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	<b>Bradford North Foodbank</b>		
<b>On accounts for the year ended</b>	31 <sup>st</sup> March 2024	<b>Charity no (if any)</b>	1160060
<b>Set out on page(s)</b>	3-4		

**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 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.

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**Signed:** [Signature] **Date:** 17/11/24

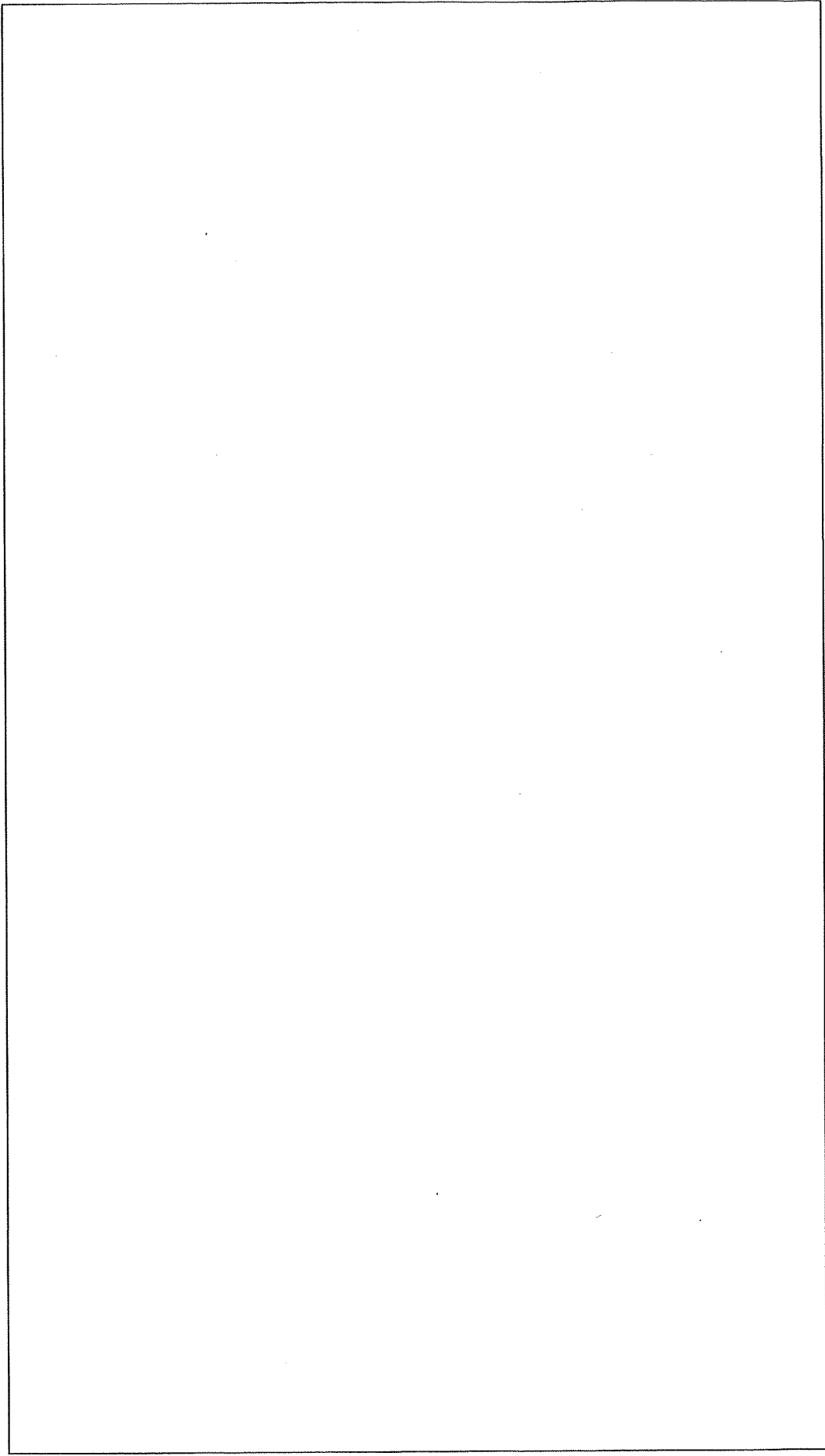
**Name:** NICOLA CAMERON

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

**Address:** 42 SHAW LANE GARDENS,  
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The financial statements on pages 3 to 4 were approved by the Trustees, and authorised for issue on / / and signed on their behalf by:

Name M. Callaghan  
 MARIA CALLAGHAN  
 Position TRUSTEE

**BRADFORD NORTH FOODBANK**

England & Wales - Charity number 1160060

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# Accounts

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# Trustees' Annual Report

For the period 1/4/22 – 31/3/23

Bradford North Foodbank is partnered with:



## Contents

<b>Reference &amp; Administration Details</b>	<b>2</b>
<b>Structure, Governance &amp; Management</b>	<b>3</b>
<b>Objects &amp; Associated Activities</b>	<b>4</b>
<b>Introduction from the Chair of Trustees</b>	<b>5</b>
<b>Achievements &amp; Performance</b>	<b>7</b>
FOOD DISTRIBUTION	7
FOOD DONATIONS	8
MORE THAN EMERGENCY FOOD	9
VOLUNTEER PARTICIPATION	12
REFERRAL AGENCY PARTNERSHIPS	12
<b>Trustee Declaration</b>	<b>16</b>
<b>Appendix</b>	<b>17</b>

## Reference & Administration Details

Charity Name: Bradford North Foodbank

Registered Charity Number: 1160060

Address: Unit 12, Newlands House Two, Inspire Bradford Business Park, Bradford, BD10 0JE

### Charity Trustees for Period of Report:

Trustee Name	Office (if any)	Term(s) of Office	Status
Maria Callaghan		15/11/2022 - 14/11/2025	Appointed in year
Ben Clymo	Chair Safeguarding	04/04/2019 - 03/04/2022 04/04/2022 - 03/04/2025	Re-appointed in year
Pete Criddle	Treasurer	15/01/2019 - 14/01/2022 15/01/2022 - 14/01/2025	
Moira Crotty	Charity Secretary	13/02/2018 - 12/02/2021 13/02/2021 - 12/02/2024	
Steve Pritchard		21/03/2023 - 20/03/2026	Appointed in year
Shuna Hartley	Trustee Board Secretary	24/01/2017 - 23/01/2020 24/01/2020 - 23/01/2023	Stepped down at end of term
Denver Thompson		25/01/2022 - 21/03/2023	Resigned in year
Jackie Marshall		18/01/2021 - 14/06/2022	Resigned in year
Mark Cahill	Chair	20/04/2020 - 25/04/2022	Resigned in year

## Structure, Governance & Management

Type of governing document: Constitution

How the charity is constituted: Charitable Incorporated Organisation (CIO)

Trustee selection method: Appointed for a term of three years by a resolution passed at a properly convened Trustee Board meeting.

The trustees delegate the day-to-day management of the charity to a **Management Team** made up of salaried staff and volunteers who take on leadership or management roles within the charity. For this reporting period, the team was as follows:

### Management Team for 2022 - 2023

#### Salaried Staff

Name	Job Title	Hours per Week	Start Date
Franco Biancardo	Foodbank Manager	36	16/09/2019
Julie Rainer	Signposting Coordinator	20	01/02/2021
Helen Thomas	Operations Manager	20	16/09/2022

#### Team Leaders

Name	Foodbank Centre / Area
Carol Best Moira Crotty, Julie Stephens, Alan Stubbs, Sarah Van Tol	Warehouse
Martin Butterworth, Pete Criddle	ShIPLEY Baptist Church Data (Martin)
Carol Best	St Luke's
Heather Ayrton	Church on the Way
Julie Stephens	Christchurch Windhill
Pat Barker, Rose Bowman, Amanda Meadows, Pete Thompson	Trinity Rawdon
Katherine Pope	Volunteer Coordination

# Objects & Associated Activities

## CHARITABLE OBJECTIVES

To relieve persons in the North of Bradford and the surrounding area that are in financial hardship in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:

1. providing emergency food, essential toiletries, and household items to individuals and families in need and / or for distribution by charities or other organisations working to prevent or relieve poverty
2. such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

## ACTIVITIES IN RELATION TO OUR CHARITABLE OBJECTIVES

During the reporting period, the charity interpreted '*the North of Bradford and the surrounding area*' to be:

- Bradford: postcodes BD2, BD9, BD10, BD17 and BD18. Also, Allerton in BD15.
- Leeds: postcodes LS19 and LS20. Also, the village of Calverley in LS28.

### Summary of the main activities this year:

- Provision of emergency food and other essential toiletries / household items
- Christmas Hamper Project
- Year 1 of our Financial Inclusion Project - a joint activity with Bradford Central and Wyke foodbanks

## Introduction from the Chair of Trustees

Like many charities, the 2022-23 year was one where we thought the country would be gradually coming out of a 'crisis', only for a cost of living 'crisis' to emerge. With household budgets being squeezed, we've seen demand increase to levels not seen since the beginning of the pandemic, and our team of staff and volunteers have again had to step up to meet the demand. External factors squeezing the supply of donated food available have meant that our food stocks have been depleted, and we have had to supplement donations with an increased amount of purchased stock, thanks to additional grant funding specifically for this purpose.

With no sign of either demand slackening, or donations of food increasing, we are faced with difficult questions about ensuring the sustainability of the foodbank model, questions which are being considered nationwide by The Trussell Trust network and other food providers.

Partly in response to this, but as part of the Trussell Trust's ongoing commitment to eliminating the need for foodbanks (which we wholeheartedly share), we have been continuing to focus on how we can help to ensure that people need us for as little time as possible. A key plank of this strategy has been the introduction of our financial inclusion project which brings trained advisors into our foodbank sessions to ensure that clients are receiving all of the benefits they are entitled to. We are delighted that in its first year, the project helped clients to get access to £435,000 of income that they were entitled to but weren't claiming (across our foodbank centres, Bradford Central and Wyke Foodbanks), meaning for many of them that they can afford to feed themselves and no longer need food handouts. This is a far more dignified and empowering outcome than just going away with a food parcel (although they were able to take one of those too if they needed).

On the staffing front, we were delighted to welcome Helen Thomas to our staff team as Operations Manager, alongside Franco and Julie, having previously volunteered as team leader at our Windhill centre. She took on much of the day-to-day stock and warehouse management from Franco, giving him capacity to focus on building relationships with referrers, sourcing food donations and building resilience. Franco and Julie undertook a complete refresh and retraining of our referral agencies during the year, and Julie updated and refreshed our signposting handbooks.

On the volunteer side, Carol Best stepped back as our Warehouse Manager with our grateful thanks for many years of excellent service, but continues as Team Leader at our St Luke's Centre. Moira Crotty, Julie Stephens, Alan Stubbs and Sarah Van Tol stepped up as joint Team Leaders in the warehouse. Sophie Cliff left her Volunteer Coordinator role for maternity leave, and Katherine Pope took her place communicating with our large group of volunteers across all of our foodbank centres and warehouses. Pete Lambert stepped down as Team Leader at our Trinity Rawdon Centre, also handing over to a group of joint Team Leaders (Pat Barker, Rose Bowman, Amanda Meadows and Pete Thompson). Julie Stephens replaced Helen as Team Leader at Windhill. We're hugely grateful to all of them for their commitment and enthusiasm. It's clichéd but true that we couldn't do what we do without them.

Looking forward, the three main issues for the coming year are our warehouse, our administrative processes and capacity, and ensuring that we can source enough food to meet the growing need we are seeing.

Although we try to limit the amount of surplus stock we hold, we have outgrown our two warehouses. We're also concerned that operating in too tight a space, split over two locations, introduces a large amount of inefficiency into our operations. Having looked at a number of options, we're exploring with our landlords at Inspire Business Park the possibility of moving to a larger unit that is being built later this year, bringing everything into one location with sufficient space to store and process the stock levels we will need for the foreseeable future.

We want to continue strengthening our processes and building our administrative capacity by recruiting an experienced office administrator to help ease the administrative burden on the rest of our staff.

Finally, we're carefully monitoring our stock levels and working to increase donations, as well as securing additional funding to purchase top-up food where necessary.

Overall, as we reflect on another challenging year, thanks to our staff, volunteers and trustees, we are in a strong position to face the year ahead.

*Ben*

Ben Clymo, Chair of the Trustees.

## Achievements & Performance

This year we fed 6,992 people, of whom 39% were children. This was an increase of 50% on the prior year.

Across the Trussell Trust network 3 million food parcels were distributed, an increase of 37% on the prior year.

These figures are expanded upon in more detail below.

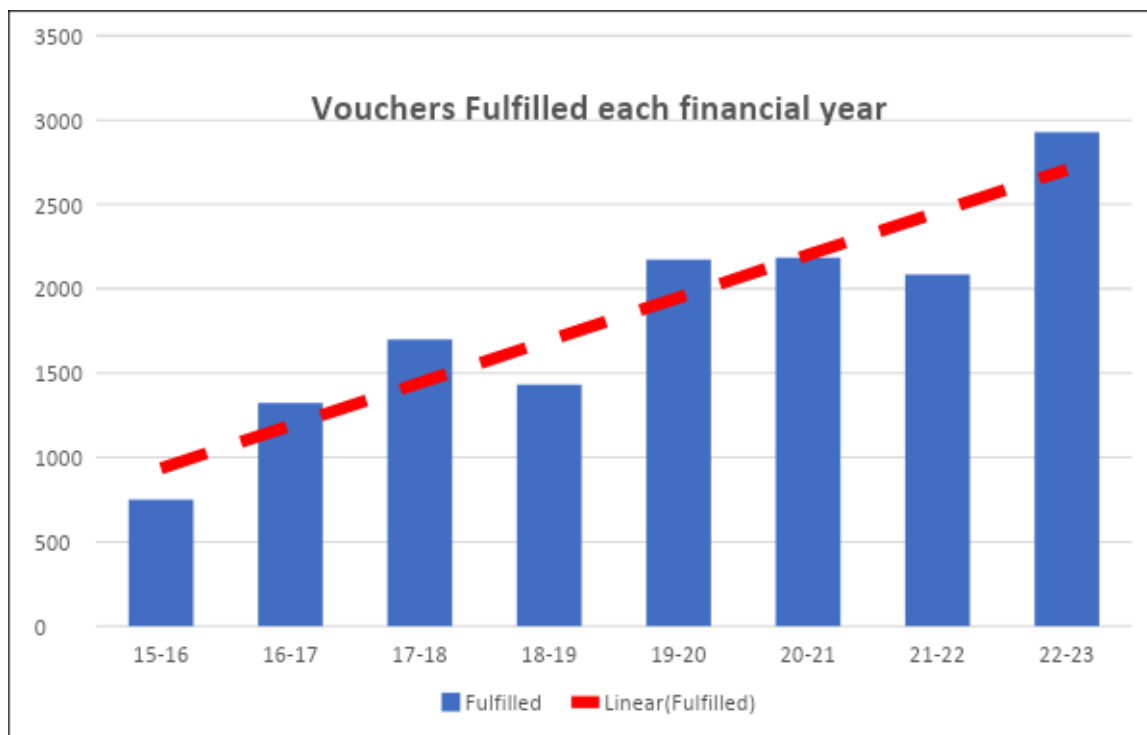
### FOOD DISTRIBUTION

#### The big picture:

A total of 2,925 vouchers or referrals were fulfilled. Each individual household (client) had an average of 1.6 vouchers, so we can estimate that around 1,800 households were supported with crisis food. Given the current “cost of living” crisis the Trussell Trust now accepts that 5 referrals in 6 months is a reasonable definition of crisis. 89% of households received 3 or less food parcels in 6 months and 58% of households received only 1 food parcel in 6 months.

#### Voucher trends

Comparison with other years is as we expected, no surprises here! So as the 2018-2019 dip relates to the Shipley Job Centre closing, the 2021-2022 dip relates to government funded Covid provision that took pressure off us. The “trend line” (red) says it all. While we have a big increase from 2021-2022 the long term is a more gradual but still accelerating growth in referrals.



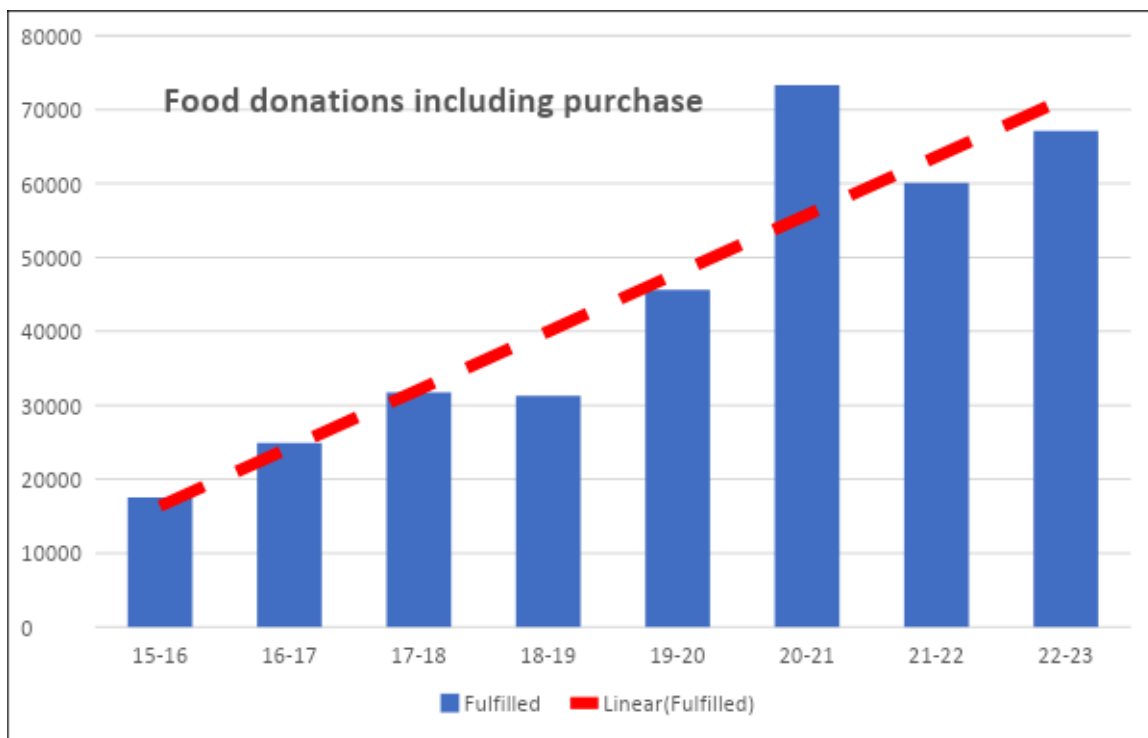
In the year 244 Referral Agents issued a food voucher to clients.

The number of referrals fulfilled each month:

Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
220	213	200	174	200	305	244	188	243	307	315	316

The sharp increase started somewhere in Summer 2022 but is hard to relate to any specific change in the provision of support. Temporary reductions in referrals fulfilled can be linked to government support such as in July and November 2022 when the Cost of Living payments were made to Universal Credit recipients, which was mirrored across the Trussell Trust network but only lasted around 3 weeks each time.

## FOOD DONATIONS

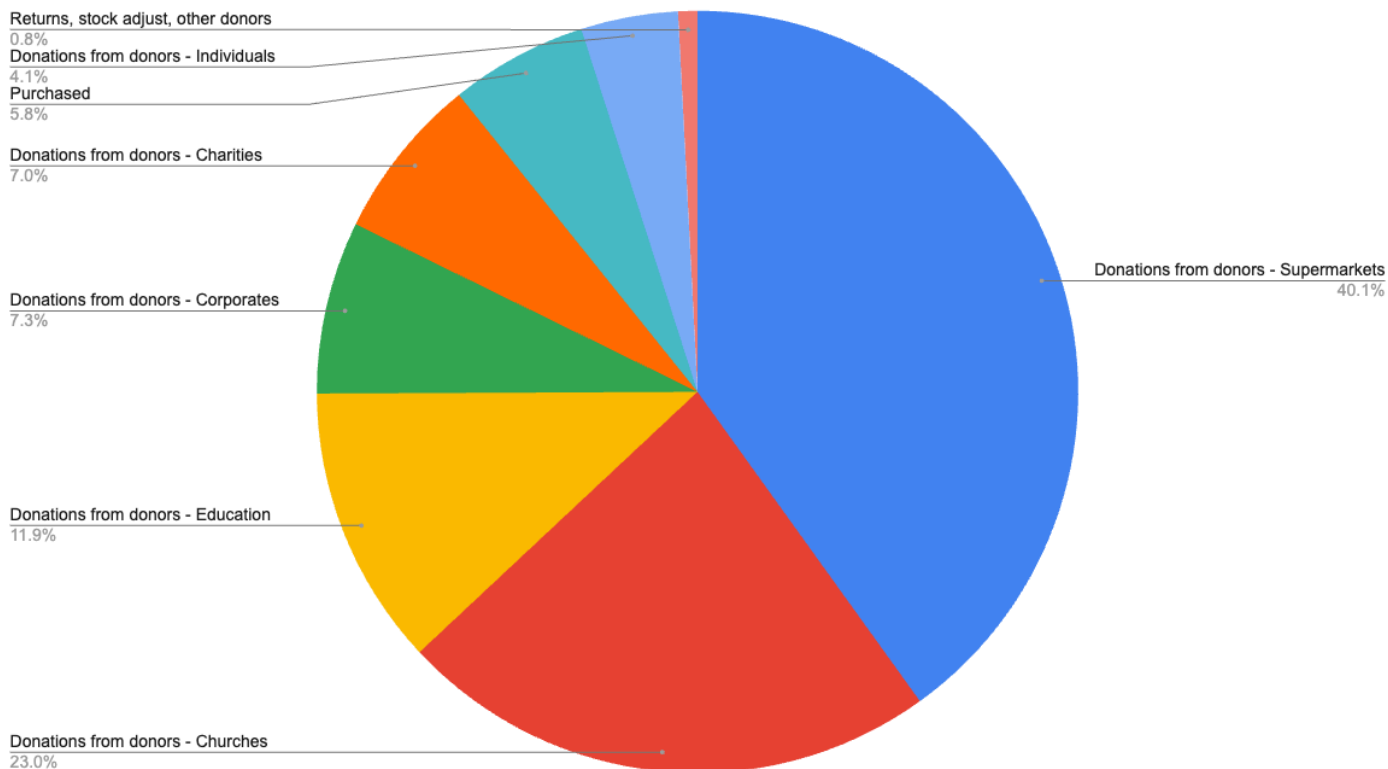


The total food donated in 2022-23 is 67,093kg, exceeded only by the Covid-driven 2020-21 total. However, while this looks like, and is, a huge achievement it is barely keeping pace with the referrals we respond to. 73,333kg of stock was given out in 2022-23, so our stock level has dropped over the year.

We purchased an additional 3,915kg of food (2021/22: 1,185kg), in addition to our donated stock.

## Our main food sources:

Stock in (% of total)



## MORE THAN EMERGENCY FOOD

Yes, we are a foodbank, but we have a variety of extras that mean we offer more than just emergency food parcels - hence the umbrella term 'more than food'.

Helping people keep healthy also encompasses helping people to keep clean, which we do by offering toiletries and household cleaning supplies. When available, we also offer dog and cat food, both to ensure that the meat/fish in the food parcel is eaten by people rather than offered to pets, but also because looking after a pet improves people's mental health.

### Signposting Service-Users to Additional Support

As the cafe style interaction didn't resume until March 2022 a small leaflet was created containing key organisations to signpost people to. Each leaflet was tailored to each individual location and placed in every parcel.

These have been well received and are updated three times per year, additionally we have created a coverage leaflet showing contact info or other foodbanks adjacent to BNFB.

We have also undertaken a number of training sessions, including:

- Training session with all BNFB volunteers on fundamentals of signposting with more detailed follow-ups for smaller groups

- Training session on benefits delivered by Equality Together
- Additional training sessions have also been provided to other local food banks, church groups and schools

There has been positive feedback on these training sessions leading to increased confidence from volunteers and more effective signposting.

Work with referral agencies continues to evolve post-covid as many have moved to using online referral systems, which is a more efficient approach. At the start of the project there were over 199 referral agencies and though this has now dropped to 122, we have a more accurate database who are encouraged to use the e-referral system which provides a more efficient and accurate analysis. These are referral agents signed up directly with Bradford North Foodbank - around the same number of agencies are signed up on a national basis or are primarily registered with other local foodbanks, typically Bradford Central or Wyke.

### Financial Inclusion Project

From April 2022 a welfare benefit service was provided as an outreach service at the food banks with some telephone advice to cater for different delivery models to help with benefit/income maximisation and budgeting. 1 FTE is provided by our partner organisation Equality Together. The service -First Contact Triage, Support & Advice Service works with “people in crisis, targeting those most in need and facing disabling barriers” which covers all aspects within Welfare Advice.

	Annual Target	Q1	Q2	Q3	Q4	YTD
<b>New people</b>	612	49	62	113	133	<b>357</b>
<b>FI Gains</b>	£459,000	£34,792	£34,946	£166,487	£199,502	<b>£435,727</b>
<b>Number of people supported with practical money management</b>	150					<b>86</b>

## Key areas of success

While the figures are showing the service has not achieved the targets initially set, it must be acknowledged that the targets provided by Equality Together in terms of numbers seen do appear over generous when considering the level of advice needed as this is not a signposting service. Therefore, when reviewing their outcomes achieved by the equivalent of 1 full-time equivalent worker, the service is proving to be a great success and surpasses what would be considered good.

Many clients have met multiple times with advisors and are being helped through incredibly complex matters such as PIP appeals which can take many months of work.

After a slow start many people are aware of the service and advisors are typically engaged with clients for the full time they attend foodbank sessions.

All foodbanks are pleased with the service and impact overall. However there does need to be some amendments made to the advisor schedule, so they access all the foodbank centres to complete more face-to-face sessions. Equality Together have made a commitment to do this in year two. Some recommendations have also been put forward by the volunteers at the foodbank centres and these have been presented to Equality Together for inclusion in future work.

### Christmas Hamper Project

For Christmas 2022 we decided to reduce the work involved issuing (sometimes excessive) amounts of food to clients who often received a Christmas Hamper and a Standard Food Parcel. This was achieved by combining the Christmas Hamper pick list and the Standard Food Parcel pick list into a single, simplified pick list.



*Note: 6,164 kg is 8.5% of the total food distributed by BNFB in the whole year 2022-23.*

## VOLUNTEER PARTICIPATION

We continue to remain indebted to our wonderful team of volunteers, without whom we would not be able to operate. At present we have around 90 active volunteers across our foodbank centres, the warehouse and the office. Collectively they support the running of the centres, stock management, administration and delivery.

Volunteer support and training continues to be a focus of our work with introductory sessions run through the year, led by our Signposting Co-ordinator Julie Rainer, supported by our Trussell Trust Area Manager.

Turnover of volunteers continues to be a factor, some people volunteer for just a short time, but we continue to recruit new volunteers through word of mouth, our direct advertising and through wider foodbank awareness as media reporting continues to be high.

## REFERRAL AGENCY PARTNERSHIPS

Agencies referring 10 or more times within the year:

Referral Agent	Vouchers fulfilled
Help through Hardship	489
BNFB Referrals	349
Job Centre Bradford	323
Windhill Advice Centre	242
CAB Bradford	72
ShIPLEY Baptist Church	69
Others: not registered agencies	65
Church on the Way	54
InCommunities	51

The reasons for referral are shown below. Trussell Trust altered the list of reasons in April 2023 to give a better picture. The list below is the primary reason given by each recipient.

Reasons for referral	Vouchers fulfilled
Low Income	1549
Benefit Changes	319
Debt	226
Other	225
Benefit Delays	224
Sickness	162
No recourse to public funds	90
Homeless	53
Child Holiday Meals	26
Domestic Violence	26
Delayed Wages	19
Refused benefits advance	10

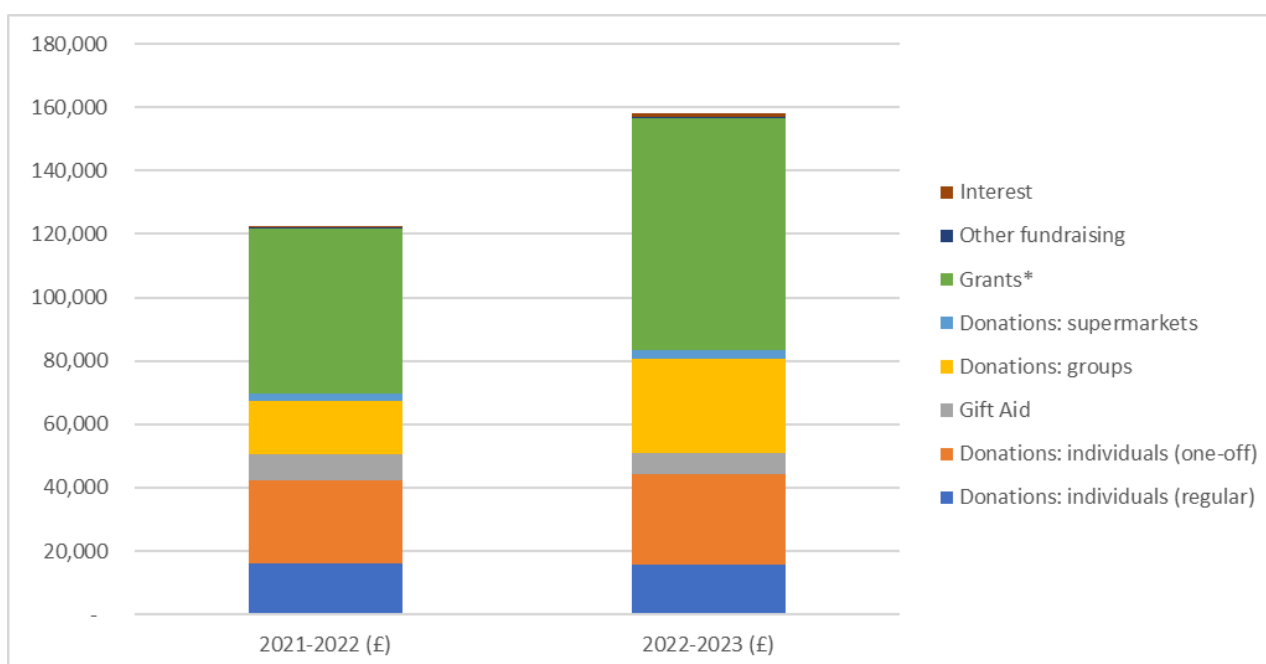
The political ward of recipients is shown below. All wards in the Bradford area with the exception of Baildon are in the top 40% most deprived wards of England, with Eccleshill being in the top 10% most deprived, per the latest (2019) indices of deprivation.

Ward	Vouchers fulfilled
Shipley	532
Windhill and Wrose	491
Eccleshill	425
Bolton and Undercliffe	187
Heaton	178
Otley & Yeadon	160
Idle and Thackley	159
Baildon	134
Guisseley & Rawdon	132
Others	444
No fixed address	63

## Financial Review

Income in the year to 31 March 2023 increased from £122k to £158k, driven by increased donations from groups (this covers churches, businesses and local organisations) and grants.

	2021-2022 (£)	2022-2023 (£)
Income		
Donations: individuals (regular)	16,101	15,774
Donations: individuals (one-off)	26,368	28,593
Gift Aid	7,966	6,576
Donations: groups	16,929	29,906
Donations: supermarkets	2,171	2,706
Grants*	52,285	72,891
Other fundraising	336	485
Interest	21	1,306
<b>Total</b>	<b>122,177</b>	<b>158,237</b>



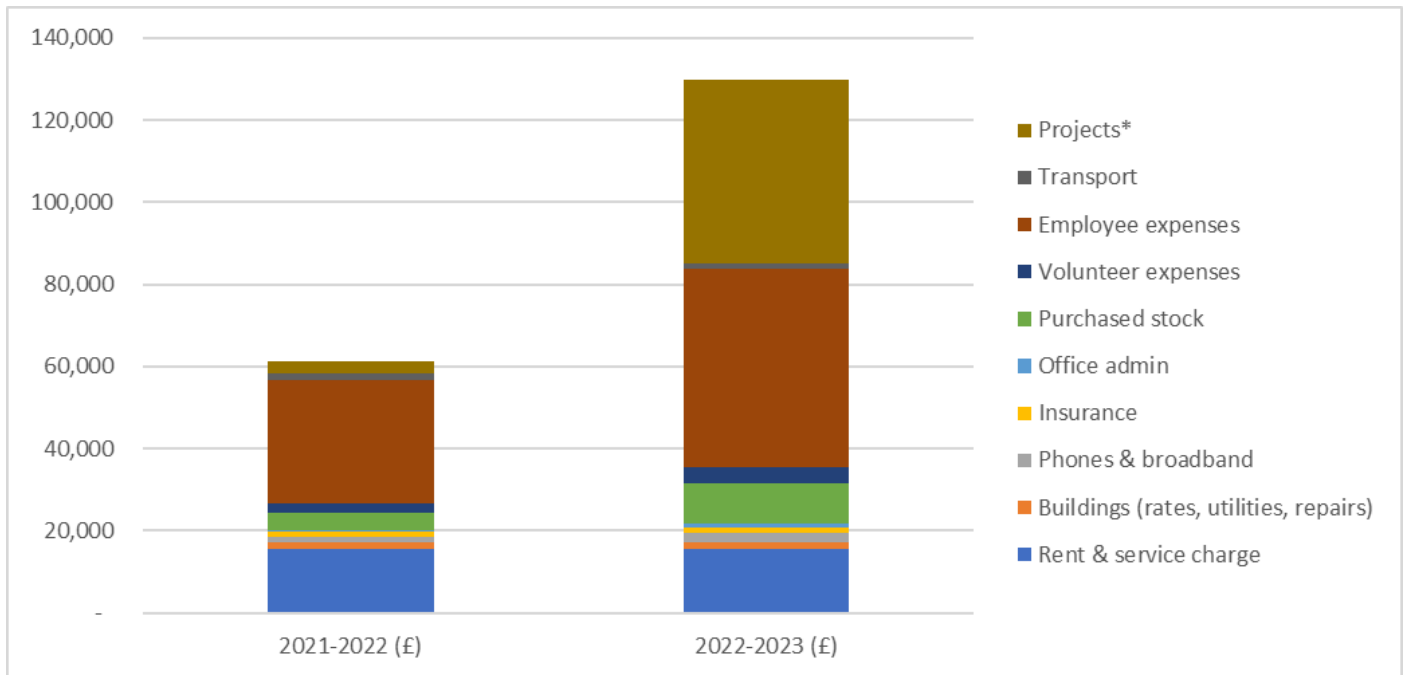
Expenses in the year to 31 March 2023 increased from £61k to £130k.

Additional paid staff (from 2 to 3) and total hours (from 37 to 76) were funded from grants and unrestricted reserves.

Purchased stock was partially grant-funded with the remainder covered by our Christmas appeal, and the Financial Inclusion Project started in April 2022, paid through BNFB grant funds and covering the full Bradford area.

Expenses	2021-2022 (£)	2022-2023 (£)
Rent & service charge	15,565	15,696
Buildings (rates, utilities, repairs)	1,660	1,605
Phones & broadband	1,246	2,246
Insurance	1,281	1,194
Office admin	296	1,168
Purchased stock	4,326	9,682
Volunteer expenses	2,400	3,809
Employee expenses	29,808	48,344
Transport	1,741	1,521
Projects*	2,826	44,652
<b>Total</b>	<b>61,149</b>	<b>129,917</b>

\* Includes Financial Inclusion Project - Bradford North Foodbank received the grant and paid all costs for all three area foodbanks.



Bradford North Foodbank holds funds across a number of accounts to manage financial risk and optimise interest received.

A three-year business plan is in place to ensure operations can continue in the medium-term and in March 2023 the trustees designated funds to cover core operations and planned projects for the coming year.

Funds are sufficient to meet elevated demand and costs in light of the cost of living crisis, and the trustees continue to pursue grant funding to support the need to purchase increased amounts of food.

Significant restricted funds were held from grants which are shown in the funds summary below. Grants were received in the year from Trussell Trust, Shipley Town Council, City of Bradford Metropolitan District Council, Sainsbury's and Aldi.

Cash balance held by the foodbank:	2021-2022 (£)	2022-2023 (£)
<b>Total</b>	<b>181,684</b>	<b>210,004</b>
<i>of which unrestricted</i>	<i>133,279</i>	<i>77,439</i>
<i>of which designated by the Trustees</i>	<i>5,000</i>	<i>73,528</i>
<i>of which restricted by donors</i>	<i>43,405</i>	<i>59,037</i>

## Trustee Declaration

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

Original signed on behalf of the charity's trustees:

Trustee Name	Signature	Position (Chair / secretary etc.)	Date

## Appendix

### i) Detailed financial accounts:

RECEIPTS				
Code	Details	2020-2021	2021-2022	2022-23
I-01	Donations: 200 Club (regular donors)	£ 12,956.64	£ 16,100.84	£ 15,773.84
I-02	Donations from individuals (excluding the 200 Club)	£ 52,209.78	£ 26,368.38	£ 28,593.12
I-03	Gift Aid Received	£ 8,656.06	£ 7,965.76	£ 6,575.88
I-04	Donations from churches	£ 5,745.26	£ 4,310.12	£ 3,580.21
I-05	Donations from other groups / businesses	£ 28,891.58	£ 12,618.60	£ 26,326.06
I-06	Supermarket Topup (based on weight of stock donations)	£ 2,420.75	£ 2,170.76	£ 2,706.12
I-07	Fundraising: collection boxes	£ 22.61	£ 94.93	£ 259.50
I-08	Fundraising: grants	£ 16,141.21	£ 52,284.57	£ 72,890.76
I-09	Fundraising: online	£ 156.74	£ 125.15	£ 128.51
I-10	Fundraising: our events	£ -	£ 115.50	£ 97.10
I-11	Fundraising: textile recycling	£ 158.86	£ -	£ -
I-12	Gross Interest	£ 4.92	£ 21.08	£ 1,306.03
	<b>TOTAL RECEIPTS</b>	<b>£ 127,364.41</b>	<b>£ 122,175.69</b>	<b>£ 158,237.13</b>

PAYMENTS				
Code	Details	2020-2021	2021-2022	2022-23
E-01	Rent (discounted)	£ 9,205.81	£ 13,661.00	£ 13,792.20
E-02	Service Charge	£ 1,903.56	£ 1,903.56	£ 1,903.56
E-03	Deposits	£ 600.00	£ -	£ -
E-04	Rates (discounted)	£ 874.50	£ 1,008.64	£ -
E-05	Electricity	£ 604.60	£ 650.89	£ 1,143.26
E-06	Phone & Broadband	£ 1,128.03	£ 1,246.37	£ 2,245.64
E-07	Insurance	£ 1,309.61	£ 1,281.11	£ 1,193.67
E-08	Franchise	£ 360.00	-£ 360.00	£ -
E-09	Data Protection	£ 35.00	£ 35.00	£ 35.00
E-10	Office_Admin Costs	£ 303.93	£ 463.80	£ 469.34
E-11	Office_Equipment	£ 84.46	£ 120.57	£ 540.35
E-12	PR & Marketing	£ -	£ 33.50	£ 107.47
E-13	Repairs and Maintenance	£ 296.05	£ -	£ 462.00
E-14	Purchased stock	£ 3,212.34	£ 4,325.61	£ 9,682.09
E-15	Volunteer Expenses	£ 77.14	£ 2,399.93	£ 3,809.39
E-16	Employee Expenses (Payroll)	£ 13,832.70	£ 29,785.18	£ 48,044.53
	Use of large Asda Grant (FB Manager)	£ 8,497.04	£ -	£ -
E-16a	Employee Expenses (non-payroll)	£ 130.59	£ 23.00	£ 299.62
E-17	Professional Fees	£ 1.00	£ 3.00	£ 16.00
E-18	Taxes	£ -	£ -	£ -

E-19	Capital Costs:Core Foodbank Provision	£ 6,282.97	£ 1,330.77	£ 897.30
E-21	Transport (of stock)	£ 2,042.83	£ 1,740.74	£ 1,521.30
E-22	Fundraising Costs	£ -	£ -	£ -
E-24	Projects - Foodbank Improvement	£ -	£ 1,495.21	£ 2,162.10
E-25	Projects - Financial Inclusion	£ -	£ -	£ 41,592.54
	<b>TOTAL PAYMENTS</b>	<b>£ 30,551.08</b>	<b>£ 50,782.16</b>	<b>£ 129,917.36</b>

<b>BALANCE SUMMARY</b>				
	In Year Surplus	£ 76,582.25	£ 61,027.81	£ 28,319.77
	Balance Brought Forward:	£ 44,073.86	£ 120,656.11	£ 181,683.92
	<b>Balance Carried Forward on 31st March</b>	<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>

<b>BALANCE CARRIED FORWARD REPRESENTED BY:</b>				
	Reserves Account: HSBC / Co-op	£ 7,950.45	£ 14,924.91	£ 23,509.95
	Co-operative Business Account (general funds)	£ 81,074.01	£ 108,092.36	£ 112,042.71
	Epworth Deposit Fund	£ 25,480.71	£ 49,492.40	£ 70,770.66
	Money held by Bradford Community Payroll & Accounts	£ 6,078.00	£ 9,150.00	£ 3,556.14
	Petty Cash	£ 72.94	£ 24.25	£ 124.23
	Payments pending	£ -	£ -	£ -
		£ 120,656.11	£ 181,683.92	£ 210,003.69

<b>DISCOUNTS OFFERED AS IN-KIND GIFTS (Not included in receipts / payments figures) *</b>			
	2020-2021	2021-2022	2022-23
Rent Discounts	£ 4,580.00	£ 4,235.00	£ 4,040.00
<b>TOTAL VALUE OF DISCOUNTS:</b>	<b>£ 4,580.00</b>	<b>£ 4,235.00</b>	<b>£ 4,040.00</b>

<b>VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year</b>			
	3/31/2021	3/31/2022	3/31/2023
Mercedes Sprinter Van Purchase Value: £38,482.80 (List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)	£ 26,937.96	£ 23,089.68	£ 19,241.40

ii) Reference is made above to Trussell Trust's annual report, which can be found in full using the below link:

<https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/04/EYS-UK-Factsheet-2022-23.pdf>

## Section A

### Independent Examiner's Report

<b>Bradford North Foodbank</b>		
<b>Report to the trustees/ members of</b>	<b>31<sup>st</sup> March 2023</b>	<b>Charity no (if any)</b>
<b>On accounts for the year ended</b>		<b>1160060</b>
<b>Set out on page(s)</b>	3-4	

**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 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 matter has come to my attention (other than that disclosed below \*)

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.

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

<b>Signed:</b>		<b>Date:</b>	16/7/23
<b>Name:</b>	NICOLA CAMERON		
<b>Relevant professional qualification(s) or body (if any):</b>	CIMA - ACMA		
<b>Address:</b>	42 SHAW LANE GARDENS GUISSEY LEEDS LS20 9JM		

Only complete if the examiner needs to highlight material problems.

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

RESTRICTED AND UNRESTRICTED FUNDS  
NEED TO BE INCLUDED IN THE ACCOUNTS,  
EITHER AS NOTES TO OR WITHIN  
THE MAIN BODY TO ENSURE CORRECT  
ACCOUNTING OF RESTRICTED FUNDS.

**Bradford North Foodbank**

**Annual Accounts 2022 - 2023**

RECEIPTS		2020-2021	2021-2022	2022-2023
Code	Details			
I-01	Donations: 200 Club (regular donors)	£ 12,956.64	£ 16,100.84	£ 15,773.84
I-02	Donations from individuals (excluding the 200 Club)	£ 52,209.78	£ 26,368.38	£ 28,593.12
I-03	Gift Aid Received	£ 8,656.06	£ 7,965.76	£ 6,575.88
I-04	Donations from churches	£ 5,745.26	£ 4,310.12	£ 3,580.21
I-05	Donations from other groups / businesses	£ 28,891.58	£ 12,618.60	£ 26,326.06
I-06	Supermarket Topup (based on weight of stock donations)	£ 2,420.75	£ 2,170.76	£ 2,706.12
I-07	Fundraising: collection boxes	£ 22.61	£ 94.93	£ 259.50
I-08	Fundraising: grants	£ 16,141.21	£ 52,284.57	£ 72,890.76
I-09	Fundraising: online	£ 156.74	£ 125.15	£ 128.51
I-10	Fundraising: our events	£ -	£ 115.50	£ 97.10
I-11	Fundraising: textile recycling	£ 158.86	£ -	£ -
I-12	Gross Interest	£ 4.92	£ 21.08	£ 1,306.03
<b>TOTAL RECEIPTS</b>		<b>£ 127,364.41</b>	<b>£ 122,175.69</b>	<b>£ 158,237.13</b>

Accounts independently examined by Nicola Cameron ACMA

*Nicola Cameron*  
16/7/23

PAYMENTS		2020-2021	2021-2022	2022-2023
Code	Details			
E-01	Rent (discounted)	£ 9,205.81	£ 13,661.00	£ 13,792.20
E-02	Service Charge	£ 1,903.56	£ 1,903.56	£ 1,903.56
E-03	Deposits	£ 600.00	£ -	£ -
E-04	Rates (discounted)	£ 874.50	£ 1,008.64	£ -
E-05	Electricity	£ 604.60	£ 650.89	£ 1,143.26
E-06	Phone & Broadband	£ 1,128.03	£ 1,246.37	£ 2,245.64
E-07	Insurance	£ 1,309.61	£ 1,281.11	£ 1,193.67
E-08	Franchise	£ 360.00	£ 360.00	£ -
E-09	Data Protection	£ 35.00	£ 35.00	£ 35.00
E-10	Office_Admin Costs	£ 303.93	£ 463.80	£ 469.34
E-11	Office_Equipment	£ 84.46	£ 120.57	£ 540.35
E-12	PR & Marketing	£ -	£ 33.50	£ 107.47
E-13	Repairs and Maintenance	£ 296.05	£ -	£ 462.00
E-14	Purchased stock for distribution to food voucher recipients	£ 3,212.34	£ 4,325.61	£ 9,682.09
E-15	Volunteer Expenses	£ 77.14	£ 2,399.93	£ 3,809.39
E-16	Employee Expenses (Payroll)	£ 13,832.70	£ 29,785.18	£ 48,044.53
E-16a	Use of large Asda Grant for FB Manager's payroll expenses*	£ 8,497.04	£ -	£ -
E-17	Employee Expenses (non-payroll)	£ 130.59	£ 23.00	£ 299.62
E-17	Professional Fees	£ 1.00	£ 3.00	£ 16.00
E-18	Taxes	£ -	£ -	£ -
E-19	Capital Costs:Core Foodbank Provision	£ 6,282.97	£ 1,330.77	£ 897.30
E-21	Transport (of stock)	£ 2,042.83	£ 1,740.74	£ 1,521.30
E-22	Fundraising Costs	£ -	£ -	£ -
E-24	Projects - Foodbank Improvement	£ -	£ 1,495.21	£ 2,162.10
E-25	Projects - Financial Inclusion	£ -	£ -	£ 41,592.54
<b>TOTAL PAYMENTS</b>		<b>£ 30,551.08</b>	<b>£ 50,782.16</b>	<b>£ 129,917.36</b>

Signed as a correct record by the following trustees on behalf of all trustees:

Name: M. Croft  
Signature: *M. Croft*  
Date: 3/10/23

Name: Ben Criddle  
Signature: *Ben Criddle*  
Date: 3/10/23

Accounts prepared by Peter Criddle (Treasurer) on 10/05/2023

BALANCE SUMMARY		2020-2021	2021-2022	2022-2023
In Year Surplus		£ 76,582.25	£ 61,027.81	£ 28,319.77
Balance Brought Forward:		£ 44,073.86	£ 120,656.11	£ 181,683.92
	<b>Balance Carried Forward on 31st March</b>	<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>

BALANCE CARRIED FORWARD REPRESENTED BY:		2020-2021	2021-2022	2022-2023
Reserves Account: HSBC / Co-op		£ 7,950.45	£ 14,924.91	£ 23,509.95
Co-operative Business Account (general funds)		£ 81,074.01	£ 108,092.36	£ 112,042.71
Epworth Deposit Fund		£ 25,480.71	£ 49,492.40	£ 70,770.66
Money held by Bradford Community Payroll & Accounts		£ 6,078.00	£ 9,150.00	£ 3,556.14
Petty Cash		£ 72.94	£ 24.25	£ 124.23
Payments pending		£ -	£ -	£ -
<b>TOTAL</b>		<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>

BALANCE CARRIED FORWARD REPRESENTED BY:		2020-2021	2021-2022	2022-2023
Unrestricted funds		£ 62,056.11	£ 133,278.92	£ 77,438.69
Designated and restricted funds		£ 58,600.00	£ 48,405.00	£ 132,565.00
<b>TOTAL</b>		<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>

NOTES  
Financial Improvement grant of £41,592.54 received in March 2023 relating to the full year project costs for 2023-24.  
  
UKSPF grants of £9,877 received in March 2023 relating to the period April-August 2023.

NOTES  
New section showing split of funds between unrestricted and restricted or designated.

See overleaf for Discounts, In-kind Donations & Asset Valuations

DISCOUNTS OFFERED AS IN-KIND GIFTS (Not included in receipts / payments figures) *				
	2020-2021	2021-2022	2022-2023	
Rent Discounts	£ 4,580.00	£ 4,235.00	£ 4,040.00	
<b>TOTAL VALUE OF DISCOUNTS:</b>	<b>£ 4,580.00</b>	<b>£ 4,235.00</b>	<b>£ 4,040.00</b>	

IN-KIND GIFTS				
	£ -	£ -	£ -	
	£ -	£ -	£ -	
<b>TOTAL VALUE OF IN-KIND GIFT:</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	

**NOTES**  
None in period

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year			
	31/03/2021	31/03/2022	31/03/2023
Mercedes Sprinter Van Purchase Value: £38,482.80 (List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)	£ 26,937.96	£ 23,089.68	£ 19,241.40

**NOTES**  
Due to the low mileage and low weights transported we assume our van will not depreciate as rapidly as other similar vehicles. Therefore, to determine its value for accounting purposes, we use reducing value depreciation, set at 10% of the original value per annum, as we do not know the lifetime of the van.

RECEIPTS				
Code	Details	2020-2021	2021-2022	2022-2023
I-01	Donations: 200 Club (regular donors)	£ 12,956.64	£ 16,100.84	£ 15,773.84
I-02	Donations from individuals (excluding the 200 Club)	£ 52,209.78	£ 26,368.38	£ 28,593.12
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I-10	Fundraising: our events	£ -	£ 115.50	£ 97.10
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<b>TOTAL RECEIPTS</b>		<b>£ 127,364.41</b>	<b>£ 122,175.69</b>	<b>£ 158,237.13</b>

Accounts independently  
examined by  
Nicola Cameron ACMA

*W. Criddle*  
16/7/23

PAYMENTS				
Code	Details	2020-2021	2021-2022	2022-2023
E-01	Rent (discounted)	£ 9,205.81	£ 13,661.00	£ 13,792.20
E-02	Service Charge	£ 1,903.56	£ 1,903.56	£ 1,903.56
E-03	Deposits	£ 600.00	£ -	£ -
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E-06	Phone & Broadband	£ 1,128.03	£ 1,246.37	£ 2,245.64
E-07	Insurance	£ 1,309.61	£ 1,281.11	£ 1,193.67
E-08	Franchise	£ 360.00	£ 360.00	£ -
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E-10	Office_Admin Costs	£ 303.93	£ 463.80	£ 469.34
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E-12	PR & Marketing	£ -	£ 33.50	£ 107.47
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E-16	Employee Expenses (Payroll)	£ 13,832.70	£ 29,785.18	£ 48,044.53
	<i>Use of large Asda Grant for FB Manager's payroll expenses*</i>	£ 8,497.04	£ -	£ -
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E-24	Projects - Foodbank Improvement	£ -	£ 1,495.21	£ 2,162.10
E-25	Projects - Financial Inclusion	£ -	£ -	£ 41,592.54
<b>TOTAL PAYMENTS</b>		<b>£ 30,551.08</b>	<b>£ 50,782.16</b>	<b>£ 129,917.36</b>

Signed as a correct  
record by the following  
trustees on behalf of all  
trustees:

Name:

Signature:

Date:

Name:

Signature:

Date:

Accounts prepared by  
Peter Criddle (Treasurer)  
on 10/05/2023

BALANCE SUMMARY				
In Year Surplus		£ 76,582.25	£ 61,027.81	£ 28,319.77
Balance Brought Forward:		£ 44,073.86	£ 120,656.11	£ 181,683.92
<b>Balance Carried Forward on 31st March</b>		<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>
BALANCE CARRIED FORWARD REPRESENTED BY:				
Reserves Account: HSBC / Co-op		£ 7,950.45	£ 14,924.91	£ 23,509.95
Co-operative Business Account (general funds)		£ 81,074.01	£ 108,092.36	£ 112,042.71
Epworth Deposit Fund		£ 25,480.71	£ 49,492.40	£ 70,770.66
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Petty Cash		£ 72.94	£ 24.25	£ 124.23
Payments pending		£ -	£ -	£ -
		<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>

#### NOTES

Financial Improvement grant  
of £41,592.54 received in  
March 2023 relating to the full  
year project costs for 2023-24.

UKSPF grants of £9,877  
received in March 2023  
relating to the period April-  
August 2023.

BALANCE CARRIED FORWARD REPRESENTED BY:				
Unrestricted funds		£ 62,056.11	£ 133,278.92	£ 77,438.69
Designated and restricted funds		£ 58,600.00	£ 48,405.00	£ 132,565.00
		<b>£ 120,656.11</b>	<b>£ 181,683.92</b>	<b>£ 210,003.69</b>

#### NOTES

New section showing split of  
funds between unrestricted  
and restricted or designated.

See overleaf for Discounts, In-kind Donations & Asset Valuations

DISCOUNTS OFFERED AS IN-KIND GIFTS (Not included in receipts / payments figures) *				NOTES
	2020-2021	2021-2022	2022-2023	
Rent Discounts	£ 4,580.00	£ 4,235.00	£ 4,040.00	
<b>TOTAL VALUE OF DISCOUNTS:</b>	<b>£ 4,580.00</b>	<b>£ 4,235.00</b>	<b>£ 4,040.00</b>	

IN-KIND GIFTS				NOTES
	£	£	£	
	-	-	-	None in period
<b>TOTAL VALUE OF IN-KIND GIFT:</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year				NOTES
	31/03/2021	31/03/2022	31/03/2023	
Mercedes Sprinter Van Purchase Value: £38,482.80 (List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)	£ 26,937.96	£ 23,089.68	£ 19,241.40	Due to the low mileage and low weights transported we assume our van will not depreciate as rapidly as other similar vehicles. Therefore, to determine its value for accounting purposes, we use reducing value depreciation, set at 10% of the original value per annum, as we do not know the lifetime of the van.



# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Section A

Independent Examiner's Report

Report to the trustees/  
members of

**Bradford North Foodbank**

On accounts for the year  
ended

31<sup>st</sup> March 2023

Charity no  
(if any)

1160060

Set out on page(s)

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 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 matter has come to my attention (other than that disclosed below \*)

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.

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

Signed:

*Nicola Cameron*

Date:

16/7/23

Name:

NICOLA CAMERON

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

CIMA - ACMA

Address:

42 SHAW LANE GARDENS

GUISELEY

LEEDS LS20 9JM

Only complete if the examiner needs to highlight material problems.

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

RESTRICTED AND UNRESTRICTED FUNDS  
NEED TO BE INCLUDED IN THE ACCOUNTS,  
EITHER AS NOTES TO OR WITHIN  
THE MAIN BODY TO ENSURE CORRECT  
ACCOUNTING OF RESTRICTED FUNDS.

**BRADFORD NORTH FOODBANK**

England & Wales - Charity number 1160060

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# Accounts

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# Trustees' Annual Report

For the period 1/4/21 – 31/3/22

## Contents

A) Reference & Administration Details .....	1
B) Structure, Governance & Management .....	1
C) Objects & Associated Activities .....	2
D) Achievements & Performance .....	3
D1) WAREHOUSING & TRANSPORT OF STOCK .....	3
D2) STOCK DONATIONS .....	4
D3) STOCK DISTRIBUTION .....	5
D4) MORE THAN EMERGENCY FOOD .....	12
D5) VOLUNTEER PARTICIPATION .....	14
D6) REFERRAL AGENCY PARTNERSHIPS .....	14
E) Financial Review .....	15
F) Final Comments from the Chair(s) of Trustees .....	17
G) Trustee Declaration .....	17

**Bradford North Foodbank is partnered with:**



## A) Reference & Administration Details

Charity Name: Bradford North Foodbank

Registered Charity Number: 1160060

Charity's principal address: Unit 12, Newlands House Two, Inspire Bradford Business Park, Bradford, BD10 0JE

### Charity Trustees for Period of Report:

Trustee Name	Office (if any)	Term(s) of Office	Appointed / Re-appointed by:
Shuna Hartley	Trustee Board Secretary	24/01/2017 - 23/01/2020 24/01/2020 - 23/01/2023	Board of Trustees
Moira Crotty	Charity Secretary	13/02/2018 - 12/02/2021 13/02/2021 - 12/02/2024	Board of Trustees
Cheryl Barnes		07/06/2018 - 06/06/2021	Board of Trustees
Pete Criddle	Treasurer	15/01/2019 - 14/01/2022 15/01/2022 - 14/01/2025	Board of Trustees
Ben Clymo	Acting Chair (25/01/22 - 24/07/22)	04/04/2019 - 03/04/2022 04/04/2022 - 03/04/2025	Board of Trustees
Mark Cahill	Chair (On sabbatical 25/01/22 - 24/07/22)	20/04/2020 - 19/04/2023	Board of Trustees
Jackie Marshall		18/01/2021 - 17/01/2024	Board of Trustees
Denver Thompson		25/01/2022 - 24/01/2025	Board of Trustees

**Summary:** Cheryl Barnes resigned at the end of her first term of office. Pete Criddle and Ben Clymo were reappointed during the year. Denver Thompson was appointed during the year. Mark Cahill was granted a six-month sabbatical for health reasons; Ben Clymo was appointed acting chair during this period.

## B) Structure, Governance & Management

Type of governing document: Constitution

How the charity is constituted:  
(e.g. trust, association, company) Charitable Incorporated Organisation (CIO)

Trustee selection method:  
(e.g. appointed by, elected by) Appointed for a term of three years by a resolution passed at a properly convened Trustee Board meeting.

The trustees delegate the day-to-day management of the charity to a **Management Team** made up of salaried staff and volunteers who take on leadership or management roles within the charity. For this reporting period, the team was as follows:

## Management Team for 2021 - 2022

### Salaried Staff

Name	Job Title	Hours per Week	Start Date	End Date
Franco Biancardo	Foodbank Manager	25*	16/09/2019	ongoing
Julie Rainer	Signposting Coordinator	12	01/02/2021	31/01/2022

\* increased to 35hpw April-Dec 2020 because of the Covid-19 pandemic

### Volunteers with Leadership/Management Roles

Name	Role
Martin Butterworth	Data Manager & Team Leader at Shipley FBC
Carol Best	Warehouse Manager & Associate Team Leader for St Luke's FBC
Linda Gibson	Team Leader at St Luke's Foodbank Centre (until 31/12/2021)
Heather Ayrton	Team leader at Church on the Way Foodbank Centre
Pete Lambert	Team Leader at Trinity Rawdon Foodbank Centre
Helen Thomas	Team Leader at Windhill FBC & Christmas Hamper Project
Sophie Cliff	Volunteer Coordinator
Shuna Hartley	Christmas Hamper Project Coordinator (& Trustee)

## C) Objects & Associated Activities

### CHARITABLE OBJECTIVES

To relieve persons in the North of Bradford and the surrounding area that are in financial hardship in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:

- (1) providing emergency food, essential toiletries, and household items to individuals and families in need and / or for distribution by charities or other organisations working to prevent or relieve poverty
- (2) such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

### ACTIVITIES IN RELATION TO OUR CHARITABLE OBJECTIVES

During the reporting period, the charity interpreted 'the North of Bradford and the surrounding area' to be:

- Bradford: postcodes BD2, BD9, BD10, BD17 and BD18. Also, Allerton in BD15.
- Leeds: postcodes LS19 and LS20. Also, the village of Calverley in LS28.

### Summary of the main activities this year:

- Provision of emergency food and other essential toiletries / household items
- Christmas Hamper Project
- Support for other local organisations providing emergency food aid to local people in need.
- Covid-19 restrictions continued to affect our ability to offer signposting services. Our foodbank centre pop-up cafes were closed for 11.5 months of the year, so the signposting offered was via a leaflet placed in each food parcel and via the telephone when discussing the provision or delivery of food parcels.

## D) Achievements & Performance

This was our seventh full year in operation. We continue to be part of the national Trussell Trust Foodbank Network. Continued Covid-19 restrictions meant that no part of our service has been audited by the Trussell Trust during 2021-22.

Continued Covid-19 prevention measures have also meant that the adaptations to our service during the 2020-2021 year have had to continue. Adaptations included:

- *Closure of all our foodbank centre pop-up cafes:* The foodbank centre team leaders met several times during the year to discuss the possibility of reopening the cafes, but each time decided that the size and layout of our venues meant it was not yet safe for the volunteer team or visiting clients. The cafes finally re-opened in mid-March 2022. The volunteer teams continued to issue food parcels at the main entrance door of each foodbank centre.
- *Food-parcel delivery service:* this continued through most of the year for those genuinely unable to collect their own food parcel. There were occasional gaps in this provision when volunteer delivery drivers were self-isolating or returned to work.
- *Use of electronic food vouchers to replace hardcopy vouchers:* The use of e-vouchers allowed our referral agencies to issue vouchers without meeting their clients in person. E-voucher use will continue going forward for environmental and administrative reasons.

Information on our achievements and performance during 2021-2022 can be found under the following headings:

- D1) Warehousing and transport of stock
- D2) Stock Donations
- D3) Stock Distribution
- D4) More Than Emergency Food (Signposting; Christmas Hamper Project)
- D5) Volunteer Participation
- D6) Referral Agency Partnerships

### D1) WAREHOUSING & TRANSPORT OF STOCK

We continue to base our day-to-day warehouse operations from the workspace unit at Inspire Bradford Business Park. We have an additional warehouse at Albion Mills which is organised for storing long-dated stock and running our annual Christmas Hamper Project. This two-site system is not ideal and the trustees, together with the management team, are looking at alternative warehousing arrangements for the future.

The van donated by IFCO in 2018 continues to be an invaluable asset. The pandemic resulted in greatly increased stock donations from supermarkets, which have continued - far more than can be collected in a car. Current economic circumstances mean the demand at each foodbank centre has increased and the van makes the delivery of large restock orders manageable.

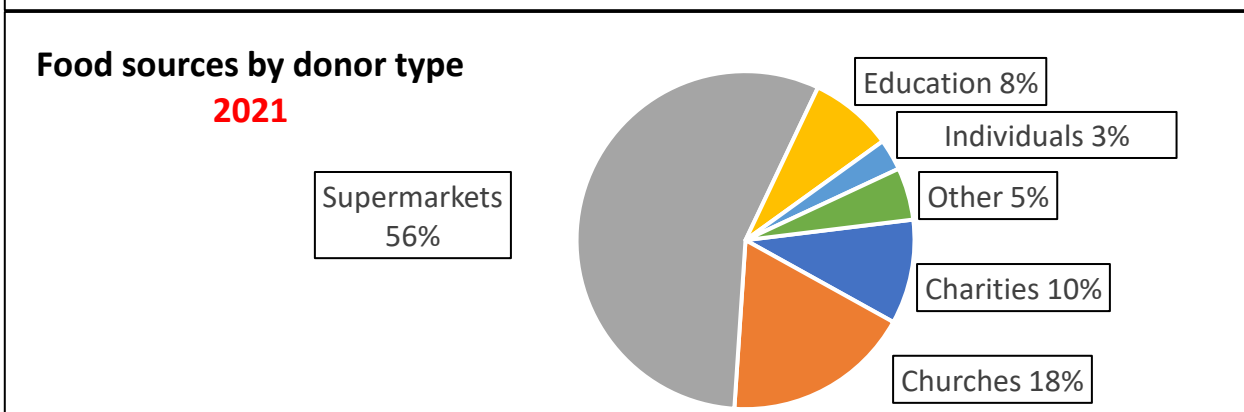
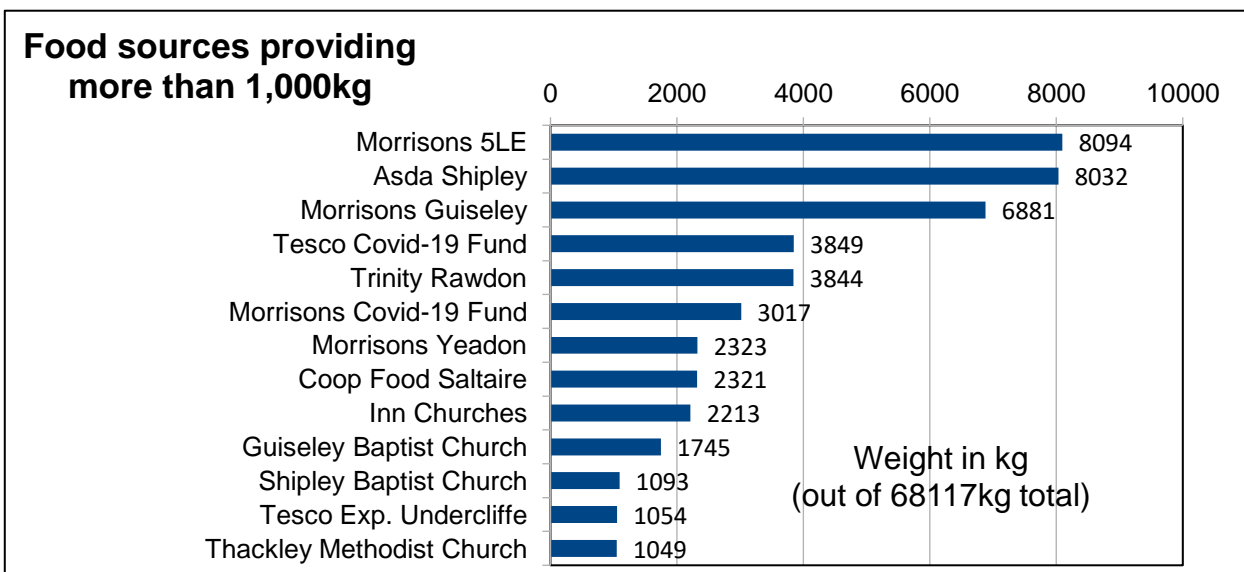
## D2) STOCK DONATIONS

Lots of food, though not quite as much as in 2020-2021. The 2021-2022 total for food donated is 57,865kg compared to 68,117kg in 2020-2021. It's safe to assume this difference relates to the initial response triggered by the Covid pandemic. Recognise this and the commitment behind the latest statistics is impressive. Looking at some detail of donations.

- 7 donors gave more than 1,000kg.
  - These 7 donors are 5 supermarkets and 2 churches (both in Leeds).
  - Only 3 of the top 7 donors are in Bradford postcodes.
  - In 2020-2021 there were 12 donors of more than 1,000kg, whereas for 2021-2022 it is 7.
- Supermarkets provided 55% of the total donations, the next largest contributing category was churches with 18% of total. See the pie chart below.
- Over 50% of the donated food came from 5 donors, compared to 8 donors last year

Our food donor base is very strong. However, we should give attention to our dependency on a small number of donors, particularly supermarkets, by:

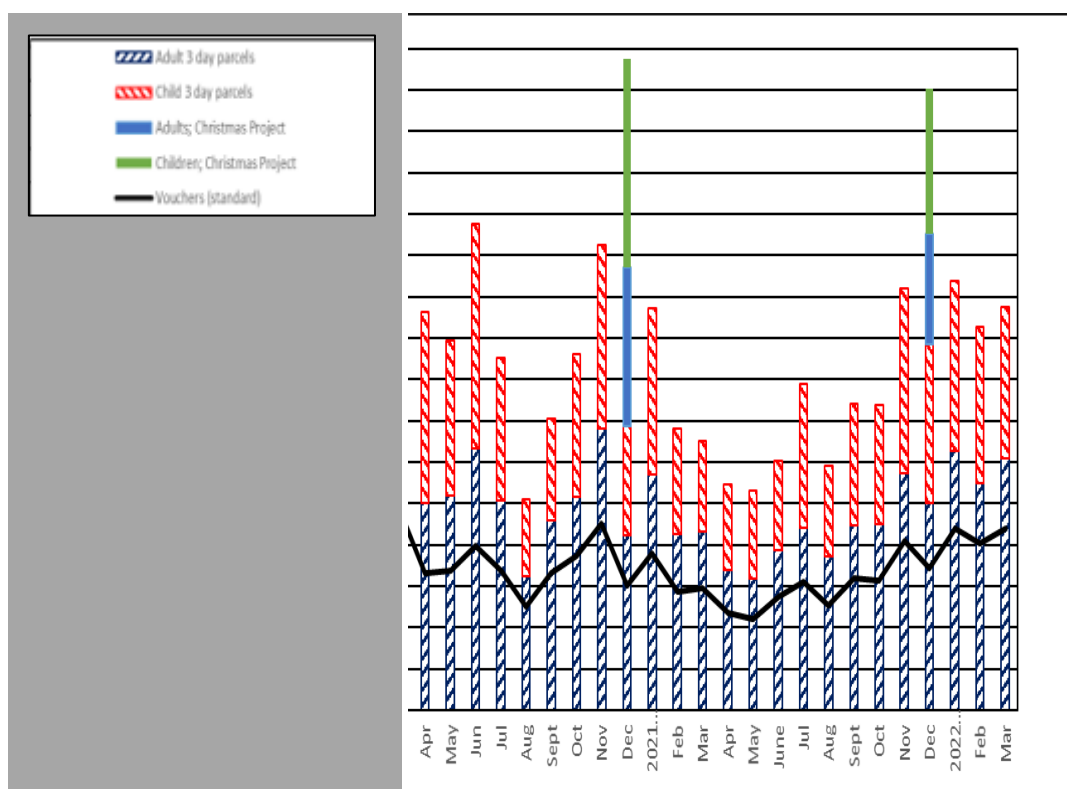
1. Expanding or flattening our donor base to reduce dependency.
2. Making sure the biggest donors value their relationship with us



### D3) STOCK DISTRIBUTION

- D3.1 Vouchers and meals provided
- D3.2 Food donations and how they were used
- D3.3 Direct distribution to clients of BNFB
- D3.4 Distribution to other local projects
- D3.5 Reasons for the issue of food vouchers
- D3.6 Location of food recipients by Political Ward
- D3.7 Location of food recipients by Postcode

#### D3.1 Vouchers and Meals Provided

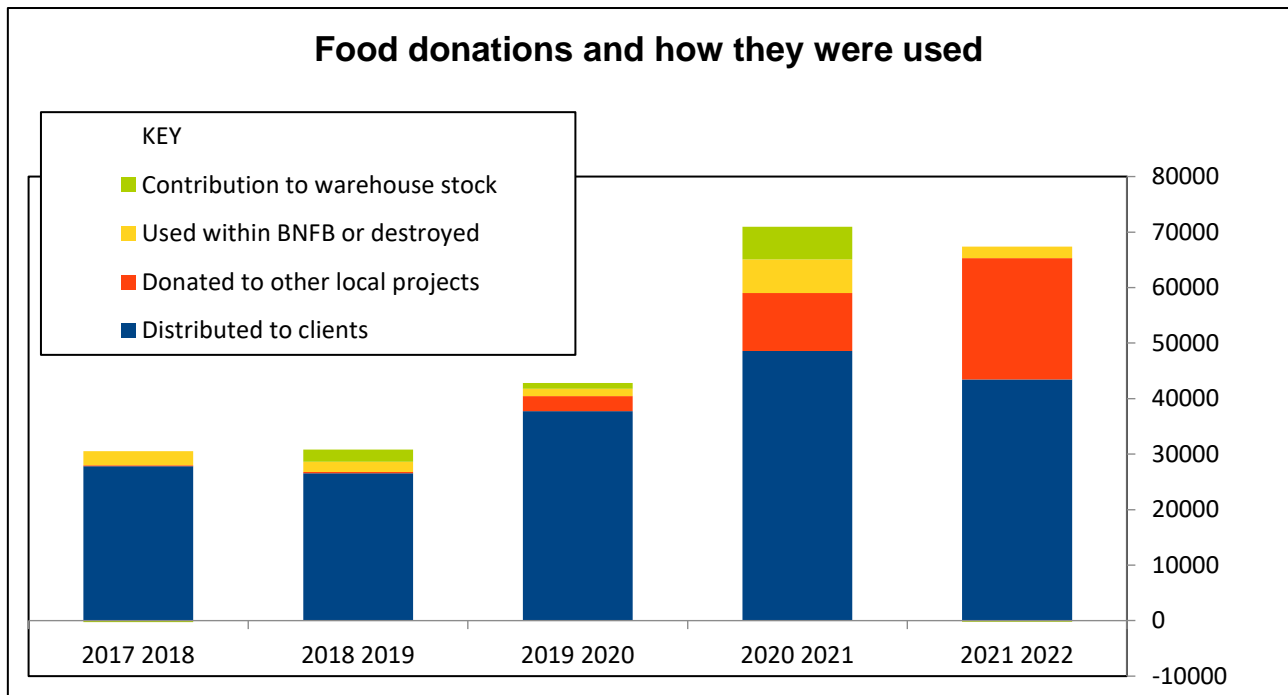


This graph is a small part of the ongoing data for vouchers and meals provided. It intentionally covers the time period of official response to the pandemic, so April 2020 to March 2022.

Notice that as the short-term response swung into action our numbers actually dropped. There were alternative sources of food with far fewer questions asked.

But then in Spring 2021 the funding of a national response began to be phased out and need for our intervention started to climb. It continues and is now back to pre-pandemic levels and still growing.

### D3.2 Food Donations and How They Were Used



Explanation (Yes, it's a little confusing and pandemic influenced)

First - look at the height of the columns:

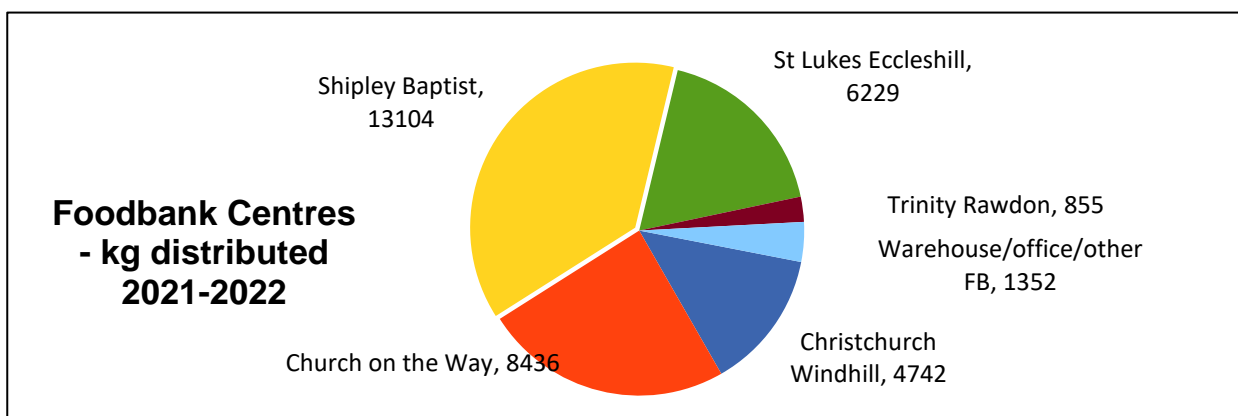
- Total height of column = total donations in kg
- Slightly down from the previous year but still showing the response to the pandemic.

Second - look at the coloured bars inside the columns:

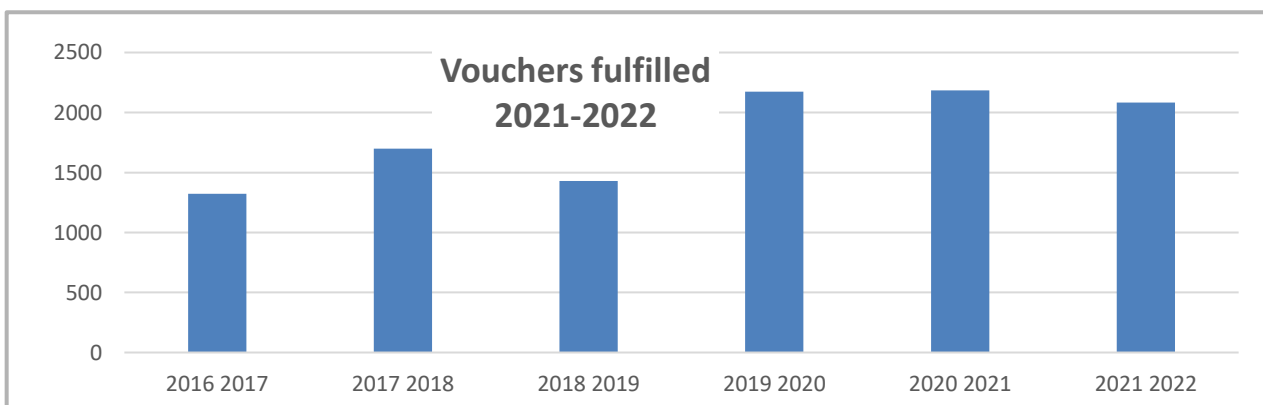
- See the **KEY** above for what each colour represents
- Most is given to clients: directly (blue), or via other projects (orange).
- The remainder is food otherwise used internally and waste (yellow).
- That leaves warehouse stock (green), which represents the change in stock level NOT the quantity of food donations or the quantity of food distributed. So, stock levels went up dramatically in 2020-2021 due to pandemic related contributions.

**D3.3 Direct Distribution to Clients of BNFB**

- The majority of our food parcels are issued via our foodbank centres:
  - Church on the Way, BD10, on Mondays
  - Christchurch Windhill, BD18 2, on Tuesdays
  - Trinity Rawdon, LS19, on Mondays
  - Shipley Baptist, BD18 3, on Mondays and Thursdays
  - St Luke’s Eccleshill, BD2, on Thursdays
- The total for each FBC includes both food parcels and “help yourself” products.
- A small number of food parcels are issued from our office / main warehouse on days when our foodbank centres are not open.
- Christmas hampers and associated food parcels are distributed direct from our secondary warehouse.



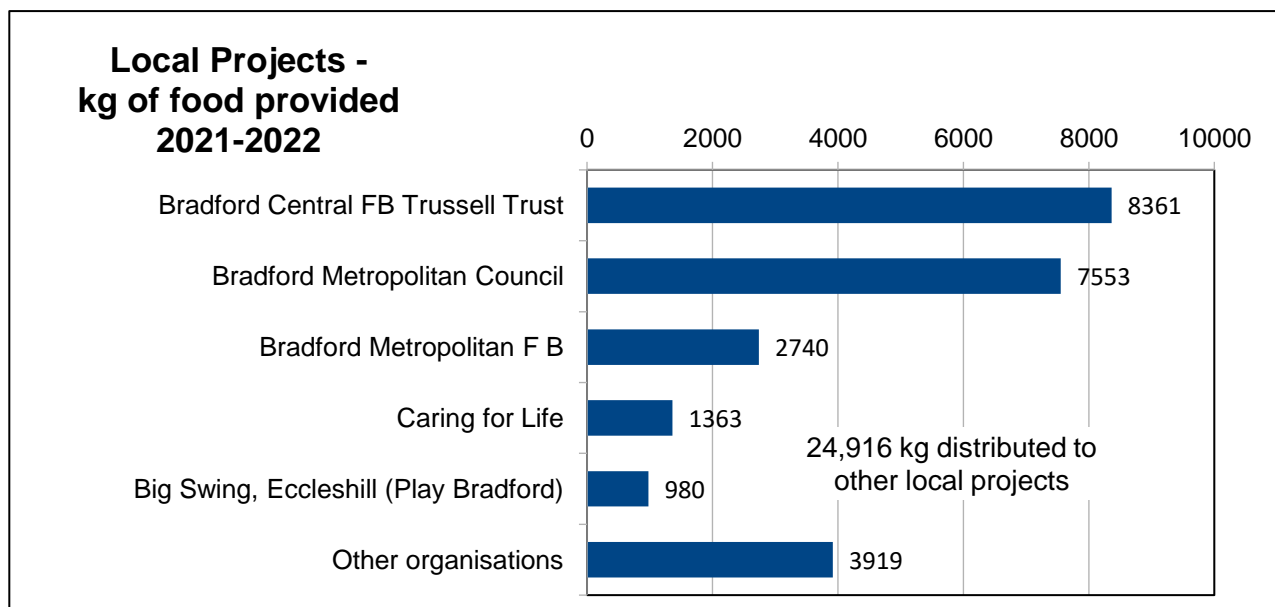
The total Kg distributed for each FBC includes both parcels and “help yourself items”. The total number of vouchers or referrals is slightly down compared to the previous year. However, this is related to the pandemic so nothing that requires a response:



### D3.4 Distribution to Other Local Projects

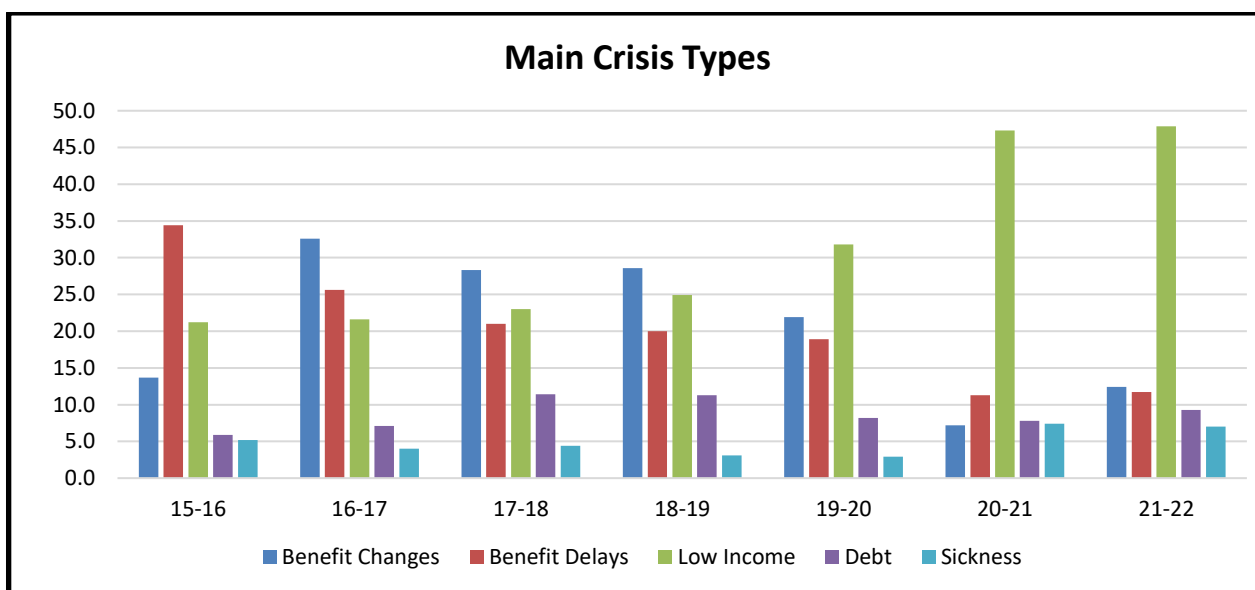
The total donated to other projects during 2021-2022 was 24,916 kg out of the 67,143 kg total food distributed, so 37%, significantly more than the 13.4% donated in the previous year.

The huge generosity of people during the covid-19 pandemic meant we were able to offer excess stock to other local projects that were supporting local people in need of emergency food.

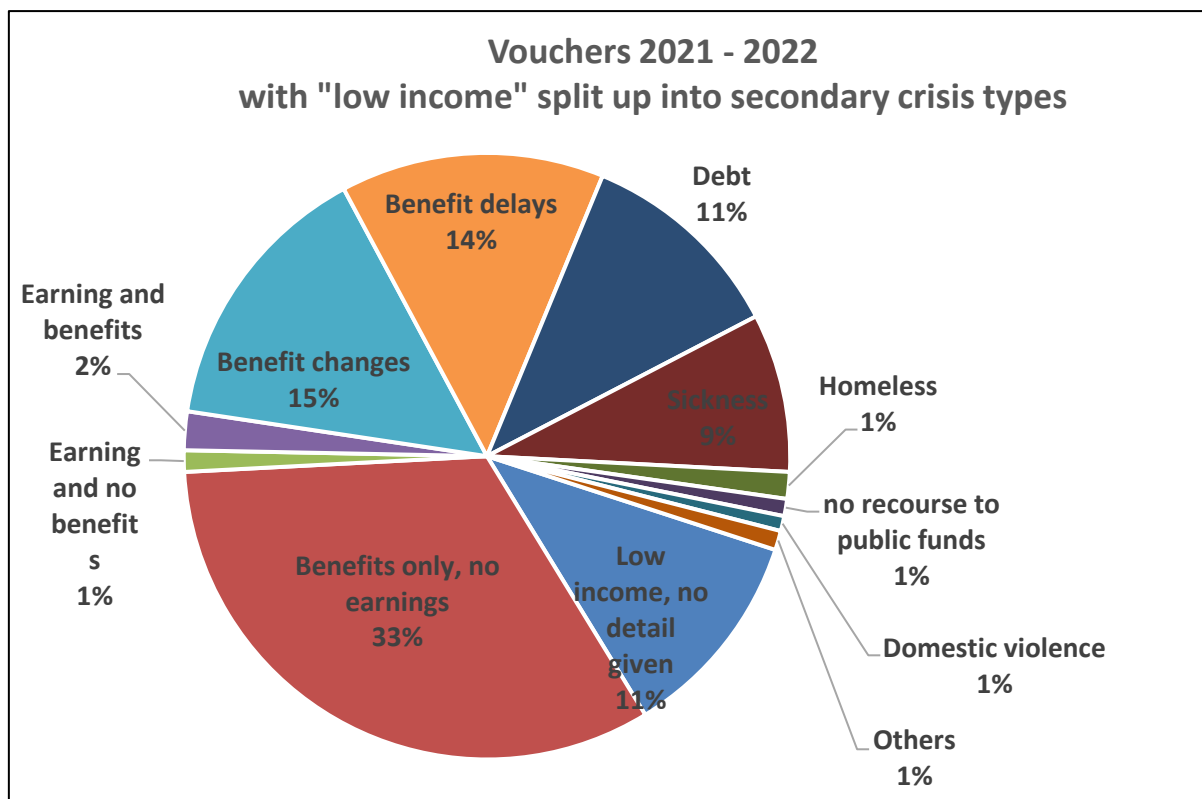
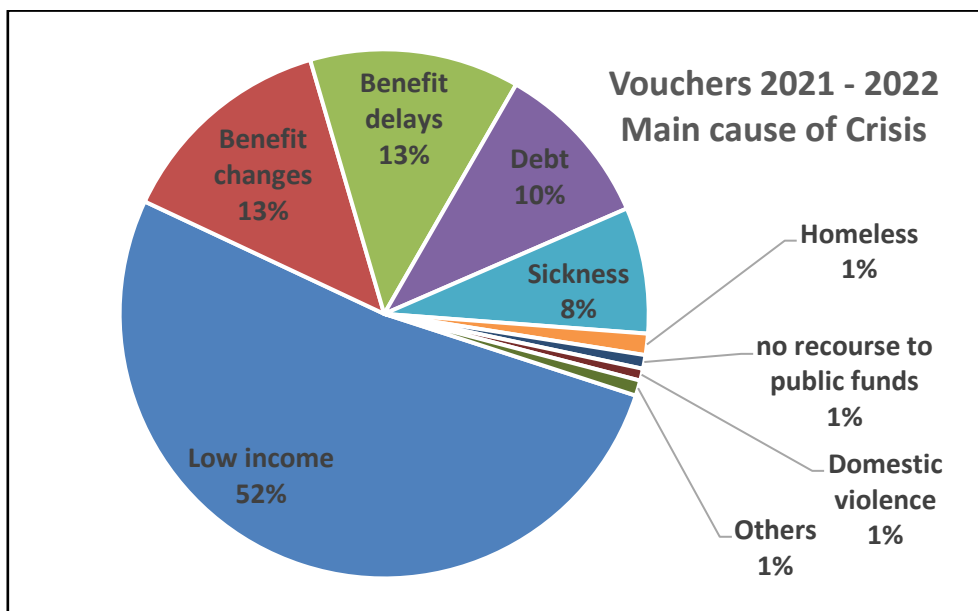


### D3.5 Reasons for The Issue of Food Vouchers

The main reasons for people receiving emergency food are the same year on year, as is the reality of long-term low income creating “chronic crisis”. This year debt has continued to grow too. One unexpected trend is an increase in “benefit change”, mostly reflecting the transition to Universal Credit.



Additionally, this can be presented as pie charts to understand the current causes of crisis:



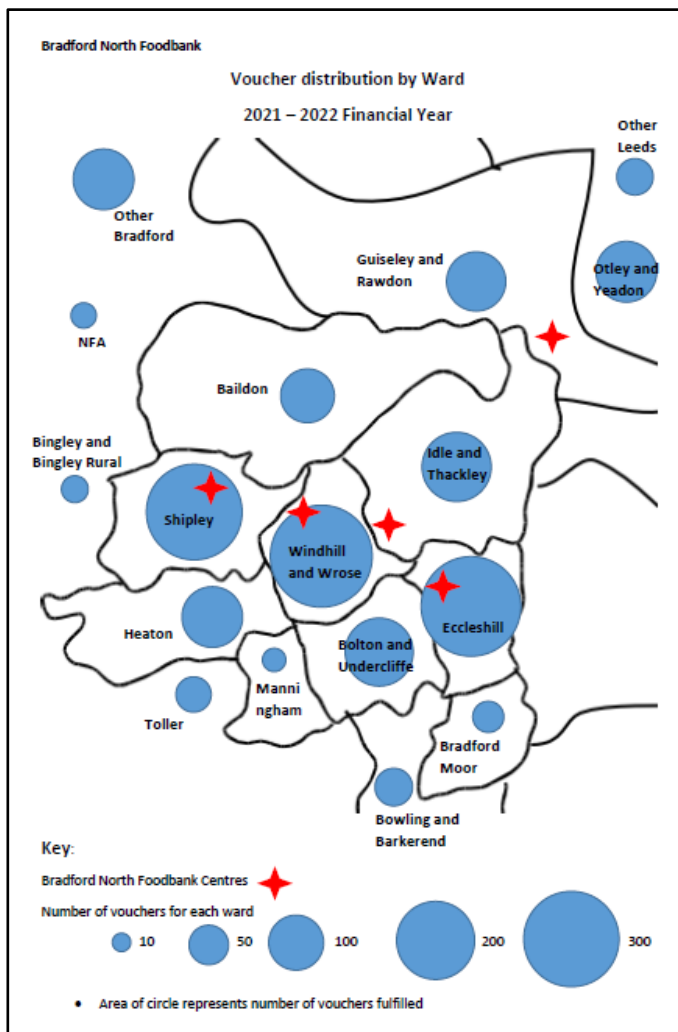
#

**D3.6 Location of Food Recipients by Political Ward**

In the table below the map, it is interesting to note the changes in the ratio of *adults fed : children fed* compared to 20-21

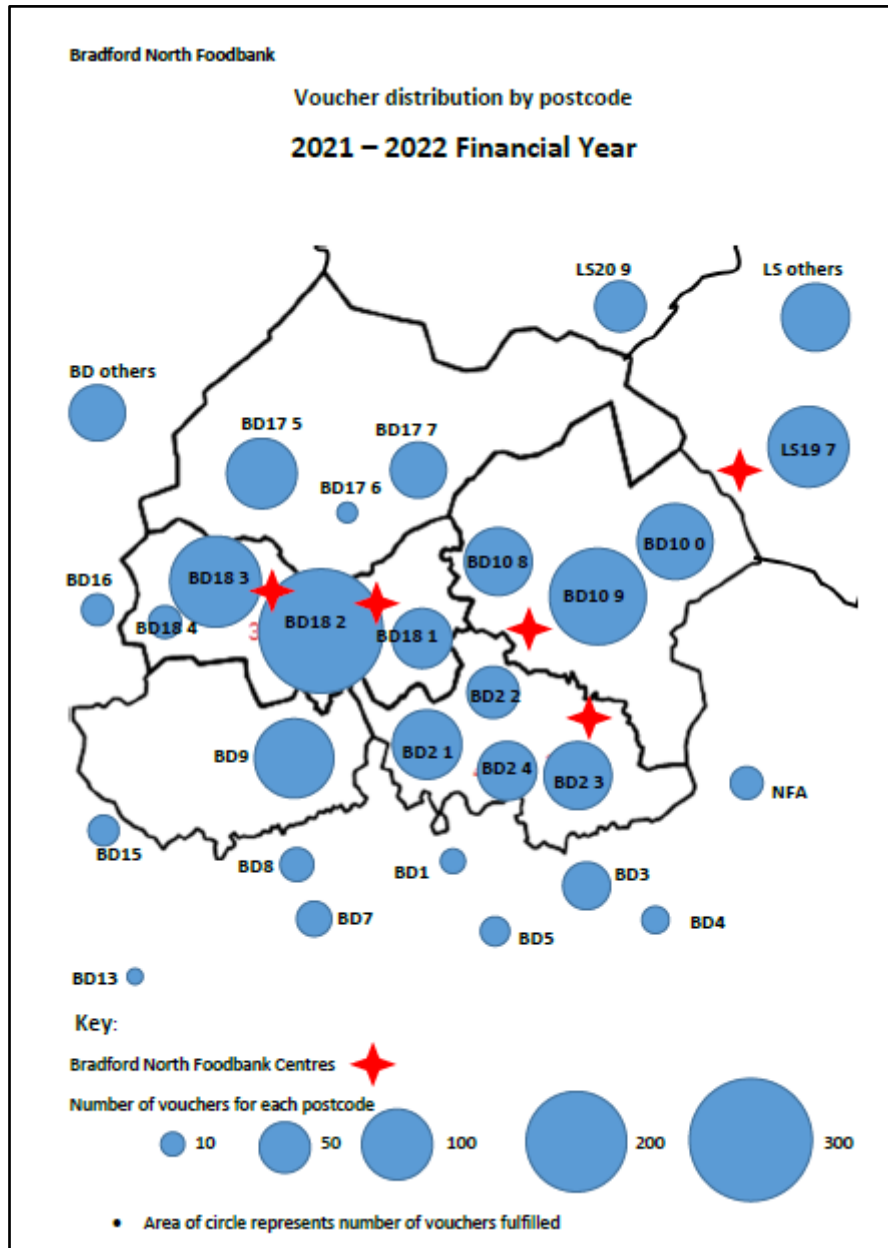
^ indicates an increase compared to last year

Voucher numbers have reduced in some key wards. This is most likely to be because alternative sources of emergency food are available (e.g. community centres) in these wards. It is not due to a reduction in overall need for emergency food.



Ward	2021 - 2022			Previous Year (20-21)		
	Vouchers	People Fed	Ratio Adults:Children	Vouchers	People Fed	Ratio Adults:Children
Eccleshill	326	979	47:53^	480	1514	49:51
Windhill & Wrose	343 ^	716 ^	67:33^	324	656	73:27
Shipley	301 ^	541 ^	69:31^	274	528	74:26
Bolton & Undercliffe	152	349	64:36	185	467	57:43
Idle & Thackley	157	385 ^	59:41^	184	357	65:35
Otley & Yeadon	124	395	53:47	132	437	49:51
Heaton	121 ^	255	70^:30	119	319	53:47

**D3.7 Location of Food Recipients by Postcode**



Postcodes covered by Bradford North Foodbank:

- Bradford postcode areas: BD2 BD9 BD10 BD17 BD18 & Allerton in BD15
- Leeds postcode areas: LS19 LS20 & Calverley in LS28

This map confirms that, as in previous years, people living in our three core postcode areas (BD2 BD10 and BD18) continue to receive over 75% of our support.

## D4) MORE THAN EMERGENCY FOOD

Yes, we are a foodbank, but we have a variety of extras that mean we offer more than just emergency food parcels - hence the umbrella term 'more than food'.

Helping people keep healthy also encompasses helping people to keep clean, which we do by offering toiletries and household cleaning supplies. When available, we also offer dog and cat food, both to ensure that the meat/fish in the food parcel is eaten by people rather than offered to pets, but also because looking after a pet improves people's mental health.

### D4.1 Signposting Service-Users to Additional Support

Pre covid-19, we provided a safe, welcoming pop-up café-style space to sit, slow down and think about how best to tackle the circumstances that led to a food supply emergency. Volunteers were available to listen and offer signposting support.

Covid-19 changed all that. Social distancing rules and the health and safety of both clients and our volunteers meant we had to close our foodbank centre cafes in early 2020 and either hand out food parcels at the entrance door or deliver them to the homes of those self-isolating. This situation continued throughout the 2021-22 year.

In February 2021, trustees employed a part-time *Signposting Coordinator* to develop alternative ways to signpost people during the pandemic and afterwards. As a result we have:

- Updated all our signposting resources and developed a regular updating programme.
- Created a small leaflet giving details of other sources of support, which was initially given out with every food parcel when we were unable to give signposting information during Covid-19. These leaflets have proved very popular and are still being updated and given out.
- Reviewed and streamlined the literature used for signposting in the FBC and the warehouse.
- Offered training to all volunteers prior to reopening the open access at FBC over 2 sessions. These were attended by over 40 volunteers. Further advanced signposting training has been delivered over 4 sessions to volunteers who are involved with signposting.
- Further training will be given by Equality Together in June 2022 as part of the Financial Inclusion Project.
- Given information and support to volunteers with challenging signposting queries.

### D4.2 Financial Inclusion Project

The Trussell Trust has been aware for some years that signposting is insufficient support for many foodbank service users; instead, research shows that advisors on site able to provide immediate support is a better option. In response, the Trussell Trust first appointed area *Financial Inclusion* officers to advise and support foodbanks in partnering with local advice agencies and second, established a grant scheme to fund such partnerships.

Starting in autumn 2021, our local Trussell Trust *Financial Inclusion* officer and our *Area Manager* have worked with the three Bradford Trussell Trust foodbanks to set-up a three-year Financial Inclusion Project with a local advice agency (Equality Together) to provide on-site advisors during foodbank centre sessions and a dedicated foodbank telephone referral service for our foodbank service-users. Bradford North foodbank will manage the grant money and liaise with the chosen local advice partner.

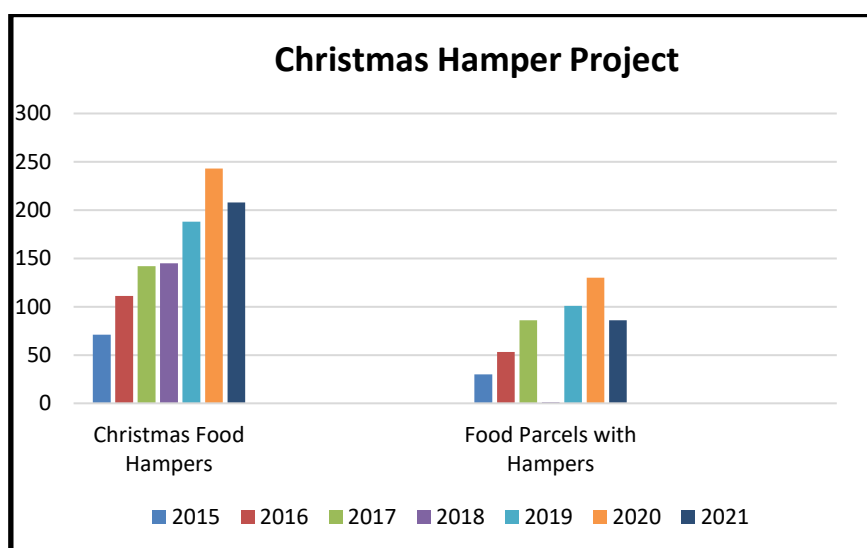
The project started in late-March 2022, when our foodbank centre pop-up cafes reopened. The project has not been open long enough to provide any statistics for our 2021-22 reporting year.

### **D4.3 Christmas Hamper Project**

This is our major annual effort to provide people with limited funds some of the seasonal food and drink that they would not otherwise be able to afford.

For the first six years we partnered with the Bradford Cinderella Club *Gift Boxes for Children* project, so that every child in a household given one of our Christmas Hampers also received a decorated shoebox filled with age-appropriate gifts. However, in 2020, the logistics for the Cinderella Club of making such a large number (487) of gift boxes for just one organisation (our foodbank) led to us agreeing that in future years we would ask referral agencies to contact the Cinderella Club directly to request gift boxes. Our 2021 hamper Project was the first year we operated this system. The advantages are that it has reduced admin and enabling us to make parcels for families earlier in December, which benefits the agencies delivering the parcels.

Referral agencies nominate individuals or families for a hamper and, if appropriate, a standard 3-day food parcel to accompany it. As in 2020, we prepared the hampers and accompanying food parcels at our secondary warehouse. We used our van to deliver hampers and food parcels to the referring agencies for them to organise collection or delivery for their service-users. It continues to be a matter of regret that the project has grown to such an extent that the logistics of home delivery are too complicated, with the exception of a few late 'crisis' hampers. Both the recipients and the foodbank delivery volunteers appreciated the personal contact provided by home delivery in the early years of the project.



**Quote from a referral agency that nominated families for Christmas Hampers:**

*"I would like to take this opportunity to thank everyone at Bradford North Foodbank for the generosity they showed to the families we work with over the Christmas period. My observations of the many families we gave the parcels to was one of being overwhelmed and really appreciative at what is an emotive and difficult time of the year, especially with the pressures that are on all families at this time."* [Aireborough Children's Centre 2019]

**D5) VOLUNTEER PARTICIPATION**

We continue to remain indebted to our wonderful team of volunteers, without whom we would not be able to operate. Since early spring we have been transitioning back to a full volunteer schedule after running a reduced service during the pandemic. At present we have around 80 active volunteers across our foodbank centres, the warehouse and the office, supporting with the running of the centres, stock management, administration and delivery.

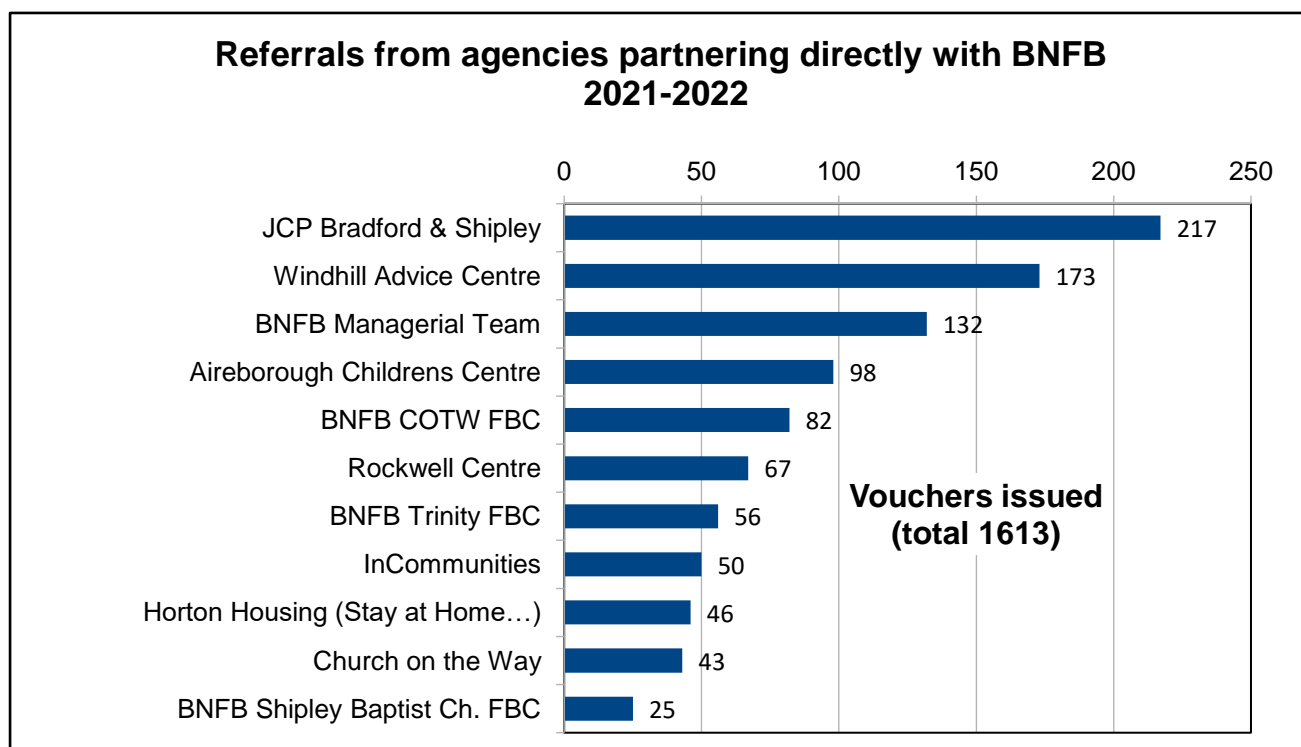
As we return to normality and transition to operating as we did before the pandemic, a big focus for us has been on upskilling our volunteers and ensuring that they have all of the training needed to support our clients in the best possible way. Since March we have ran a number of training sessions on signposting which have been very well attended, and we are exploring future training opportunities to ensure the service we offer is as good as possible

**D6) REFERRAL AGENCY PARTNERSHIPS**

We currently have a wide range of referral agencies using the services for the foodbank. We have begun a project to review current referral agencies, to increase the number of referral agencies using the e voucher system and to increase the number of active referral agencies. As a result of this almost all the referral agencies are now using the e-referral system and we have registered over 20 new referral agencies. This is very much an ongoing project which we will continue to prioritise over the coming year.

We have continued to develop good relationships with our referral agencies and have been pleased to welcome some agencies to visit the warehouse. In addition, we have attended an event at the job centre which gave us an opportunity to meet with work coaches and clients.

Most referrals continue to come from the DWP who are not registered as a referral agent with us, but we have agreed a process for making referrals, which at this time means taking direct phone calls from work coaches. The foodbank manager is in consultation with the DWP and their IT team to look at what needs to be done to make BNFB a trusted partner.



## E) Financial Review

**Brief statement of the charity's policy on reserves:** For the 2021-22 financial year our policy was to keep 3 months running costs in unrestricted funds available in a separate 'reserves' bank account, together with three month's payroll costs and a contingency amount (set at £2,500 for the year). The total calculated reserve fund for 2021-22 was £14,922 and it is held at the Cooperative Bank.

**Details of any funds materially in deficit:** No funds in deficit

**The charity's principal sources of funding this year:**

○ 200 Club (regular donors)	£ 16,101
○ Donations from Individuals (not 200 Club)	£ 26,368
○ Gift Aid	£ 7,966
○ Churches	£ 4,310
○ Business / Other Groups	£ 12,619
○ Grants - restricted funds*	£ 52,285
○ Fund-raising activities	£ 336
○ Misc. (interest, SM top-ups, Utility Fund)	£ 2,192
<b>Income:</b>	<b>£121,176<sup>^</sup></b>

\* Restricted grants included £41,592 relating to the Financial Inclusion project referenced elsewhere in this report - it is fully grant financed by Trussell Trust with funds for 2022/23 received in March 2022.

<sup>^</sup> Variance of £1 due to roundings.

**Banking:** accounts continue to be held with Cooperative Bank and Epworth. Deposit interest rates began to rise from early 2022.

## FINANCE STATEMENT

### In-kind Donations

- **Newlands Community Association:** continues to provide a significant discount towards the rent of our main warehouse in recognition of the support we provide to people living in the Newlands area (BD2 and BD10).
- **Local Churches:** Four churches generously provide rent-free accommodation for foodbank distribution centres: *St Luke's* in Eccleshill, *Shipleigh Baptist Church*, *Church on the Way* and *Trinity Rawdon*. *Christ Church Ecumenical Project*, in Windhill, provides space at a reduced rent.

### Financial Donations

- **Regular Donations:** our 200 Club had 117 (2021: 110) members at the end of the year, contributing £16,101 (2021: £12,956) (excluding Gift Aid), which covered 56% (2021: 59%) of our core expenses excluding payroll and capital costs. Continuing to increase our regular donations to cover more of our core costs is a key element in our foodbank's financial resilience going forward.
- **One-off donations:** from individuals, churches, schools, local businesses and community groups: local people and organisations continue to donate generously to our work - many corporate and irregular donors from 2020/21 continue to support us.
- **Grants:** we received three Trussell Trust grants in the year - covering additional hours for our paid staff, enhancing volunteer capacity and the Financial Inclusion project.

### Expenses

- Our expenses increased by 20% compared with last year. The primary causes of this increase are:
  - An increase in payroll costs (partially grant funded).
  - Operating the second warehouse for the full year.
  - Increased need to purchase food for clients.
  - Allocating funds to our foodbank centres to improve the service they offer to clients.

### Budget for 2022 - 2023

- We have sufficient end-of-year funds, regular income and grant funding to prepare a fully funded budget for the next year, including our payroll costs.
- A financial plan is in place through to 2025.

We are grateful to the Bradford North Methodist Circuit accountant for independently examining our annual accounts at no cost to us.

## F) Final Comments from the Chair(s) of Trustees

There is little doubt that this was an unusual and difficult year. Well-documented external factors have led to increased need for our services, and the organisation has also faced challenges in terms of changing personnel, illness and upheaval. We have 'weathered the storm' extremely well and this is only because of our wonderful volunteers and trustees who have gone above and beyond to ensure that we continue to reach the people in need that we care about so much.

We are so very grateful for this amazing group of people who give so willingly of their own time, week after week. Thank you to you all. You are such a blessing!

Organisationally we are in a stronger position than twelve months ago and, although challenges remain, we are well placed to continue to meet the needs of those needing crisis food support across the North and East of Bradford.

*Mark Cahill and Ben Clymo* - Successive Chair and Acting Chair of the Trustees.

## G) Trustee Declaration

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

Original signed on behalf of the charity's trustees:

Trustee Name	Signature	Position (Chair / secretary etc.)	Date
Ben Clymo	<i>Ben Clymo</i>	Acting Chair	14/06/2022
Pete Criddle	<i>Pete Criddle</i>	Treasurer	14/06/2022

RECEIPTS				
Code	Details	2019-2020	2020-2021	2021-2022
I-01	Donations: 200 Club (regular donors)	£ 6,212.00	£ 12,956.64	£ 16,100.84
I-02	Donations from individuals (excluding the 200 Club)	£ 8,416.22	£ 52,209.78	£ 26,368.38
I-03	Gift Aid Received	£ 1,535.73	£ 8,656.06	£ 7,965.76
I-04	Donations from churches	£ 7,187.85	£ 5,745.26	£ 4,310.12
I-05	Donations from other groups / businesses	£ 2,197.92	£ 28,891.58	£ 12,618.60
I-06	Supermarket Topup (based on weight of stock donations)	£ 1,034.32	£ 2,420.75	£ 2,170.76
I-07	Fundraising: collection boxes	£ 149.47	£ 22.61	£ 94.93
I-08	Fundraising: grants (excluding restricted Asda funds)	£ 2,546.00	£ 16,141.21	£ 52,284.57
	Restricted Asda Funds	£ 12,568.93	£ -	£ -
I-09	Fundraising: online (Give As You Live)	£ 38.36	£ 156.74	£ 125.15
I-10	Fundraising: our events	£ 126.47	£ -	£ 115.50
I-11	Fundraising: textile recycling	£ -	£ 158.86	£ -
I-12	Gross Interest	£ 10.21	£ 4.92	£ 21.08
I-12	Emergency Utility Fund	£ 200.00	£ -	£ -
	<b>TOTAL RECEIPTS</b>	<b>£ 42,223.48</b>	<b>£ 127,364.41</b>	<b>£ 122,175.69</b>

Accounts independently  
examined by  
Nicola Cameron ACMA

*N. Cameron*  
26/5/22

PAYMENTS				
Code	Details	2019-2020	2020-2021	2021-2022
E-01	Rent (discounted)	£ 4,660.00	£ 9,205.81	£ 13,661.00
E-02	Service Charge	£ 1,903.56	£ 1,903.56	£ 1,903.56
E-03	Deposits	£ -	£ 600.00	£ -
E-04	Rates (discounted)	£ 624.96	£ 874.50	£ 1,008.64
E-05	Electricity	£ 526.61	£ 604.60	£ 650.89
E-06	Phone & Broadband	£ 371.01	£ 1,128.03	£ 1,246.37
E-07	Insurance	£ 1,513.46	£ 1,309.61	£ 1,281.11
E-08	Franchise	£ 360.00	£ 360.00	£ 360.00
E-09	Data Protection	£ 35.00	£ 35.00	£ 35.00
E-10	Office Admin Costs	£ 419.84	£ 303.93	£ 463.80
E-11	Office Equipment	£ 84.93	£ 84.46	£ 120.57
E-12	PR & Marketing	£ 180.96	£ -	£ 33.50
E-13	Repairs and Maintenance	£ 213.70	£ 296.05	£ -
E-14	Purchased stock for distribution to food voucher recipients	£ 2,426.45	£ 3,212.34	£ 4,325.61
E-15	Volunteer Expenses	£ 266.40	£ 77.14	£ 2,399.93
E-16	Employee Expenses (Payroll)	£ 2,474.69	£ 13,832.70	£ 29,785.18
	<i>Use of large Asda Grant for FB Manager's payroll expenses*</i>	£ 9,923.64	£ 8,497.04	£ -
E-16a	Employee Expenses (non-payroll)	£ 384.39	£ 130.59	£ 23.00
E-17	Professional Fees	£ -	£ 1.00	£ 3.00
E-18	Taxes	£ -	£ -	£ -
E-19	Capital Costs: Core Foodbank Provision	£ 916.07	£ 6,282.97	£ 1,330.77
	<i>Use of small Asda Grant for Digital Resources*</i>	£ 2,645.29	£ -	£ -
E-21	Transport (of stock)	£ 560.12	£ 2,042.83	£ 1,740.74
E-22	Fundraising Costs	£ -	£ -	£ -
E-23	More-Than-Food Projects: Running Costs	£ 60.00	£ -	£ -
E-24	Projects - Foodbank Improvement	£ -	£ -	£ 1,495.21
E-25	Projects - Financial Inclusion	£ -	£ -	£ -
	<b>TOTAL PAYMENTS</b>	<b>£ 30,551.08</b>	<b>£ 50,782.16</b>	<b>£ 61,147.88</b>

Signed as a correct  
record by the following  
trustees on behalf of all  
trustees:

Name:  
Signature:  
Date:

Name:  
Signature:  
Date:

Accounts prepared by  
Peter Criddle (Treasurer)  
on 08/04/2022

BALANCE SUMMARY			
In Year Surplus	£ 11,672.40	£ 76,582.25	£ 61,027.81
Balance Brought Forward:	£ 32,401.46	£ 44,073.86	£ 120,656.11
<b>Balance Carried Forward on 31st March</b>	<b>£ 44,073.86</b>	<b>£ 120,656.11</b>	<b>£ 181,683.92</b>

BALANCE CARRIED FORWARD REPRESENTED BY:			
HSBC Community Account (general funds)	£ 30,564.53	£ -	£ -
HSBC Community Account (designated / restricted)	£ 7,730.82	£ -	£ -
Reserves Account: HSBC / Co-op	£ 5,216.87	£ 7,950.45	£ 14,924.91
Co-operative Business Account (general funds)	£ -	£ 22,474.01	£ 59,687.36
Co-operative Business Account (designated / restricted)	£ -	£ 58,600.00	£ 48,405.00
Epworth Deposit Fund	£ -	£ 25,480.71	£ 49,492.40
Money held by Bradford Community Payroll & Accounts	£ 582.55	£ 6,078.00	£ 9,150.00
Petty Cash	£ 73.65	£ 72.94	£ 24.25
Payments pending	£ 94.56	£ -	£ -
	<b>£ 44,073.86</b>	<b>£ 120,656.11</b>	<b>£ 181,683.92</b>

**NOTES**  
\*Asda requested we show the  
use of the restricted element  
of their grants in our annual  
accounts.

Financial Improvement grant  
of £41,592.54 received in  
March 2022 relating to the full  
year project costs for 2022-23.

Franchise Fee 2020-21  
refunded to all foodbanks by  
Trussell Trust in August 2021.

See overleaf for Discounts, In-kind Donations & Asset Valuations

DISCOUNTS OFFERED AS IN-KIND GIFTS (Not included in receipts / payments figures) *				NOTES
	2019-2020	2020-2021	2021-2022	
Rent Discounts	£ 4,500.00	£ 4,580.00		Reduced discount agreed for Christchurch Windhill rent in April 2021.
<b>TOTAL VALUE OF DISCOUNTS:</b>	<b>£ 4,500.00</b>	<b>£ 4,580.00</b>	<b>£ -</b>	

IN-KIND GIFTS				NOTES
	£	£	£	
	-	-	-	None in period
<b>TOTAL VALUE OF IN-KIND GIFT:</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year				NOTES
	31/03/2020	31/03/2021	31/03/2022	
Mercedes Sprinter Van Purchase Value: £38,482.80 (List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)	£ 30,786.24	£ 26,937.96	£ 23,089.68	Due to the low mileage and low weights transported we assume our van will not depreciate as rapidly as other similar vehicles. Therefore, to determine its value for accounting purposes, we use reducing value depreciation, set at 10% of the original value per annum, as we do not know the lifetime of the van.

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

**Bradford North Foodbank**

**On accounts for the year  
ended**

<b>31<sup>st</sup> March 2022</b>	<b>Charity no (if any)</b>	<b>1160060</b>
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**Set out on page(s)**

**2-3**

**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 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 matter has come to my attention (other than that disclosed below \*)

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.

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

**Signed:** Nicola Cameron

**Date:** 16/6/22

**Name:** NICOLA CAMERON

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

ACMA - CIMA

**Address:**

42 SHAW LANE GARDENS  
GUISELEY, LEEDS  
LS20 9JH

Only complete if the examiner needs to highlight material problems.

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

N/A

<p>Report to the trustee members of</p>	
<p>On accounts for the year ended</p>	<p>31<sup>st</sup> March 2022</p>
<p>Set out on page(s)</p>	<p>2-3</p>
<p>Respective responsibilities of trustee and examiner</p>	<p>The trustee's duties are set out in the provisions of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:</p> <ul style="list-style-type: none"> <li>examine the accounts under section 125 of the Charities Act</li> <li>to follow the procedure laid down in the general directions given by the Charity Commission (under section 125(2)(c) of the Charities Act) and</li> <li>to state whether particular matters have come to my attention.</li> </ul>
<p>Best of independent examiner's statement</p>	<p>My examination was carried out in accordance with the provisions of the Charities Act and I have issued a report in accordance with the provisions of the Charities Act. I have also issued a copy of the accounts and a copy of my report to the trustee and a copy of the accounts and a copy of my report to the Charity Commission. I have also issued a copy of the accounts and a copy of my report to the Charity Commission. I have also issued a copy of the accounts and a copy of my report to the Charity Commission.</p>
<p>Independent examiner's statement</p>	<p>I, which gives me the ability to believe that an independent report, the statement:</p> <ul style="list-style-type: none"> <li>to keep accounts and records in accordance with section 130 of the Charities Act and</li> <li>to prepare accounts which accord with the accounting requirements of the Charities Act</li> </ul> <p>have not been met; or</p> <p>X. In which, in my opinion, attention should be drawn to a matter that is not a proper understanding of the accounts to be reached.</p>
<p>Signed:</p>	<p>[Signature]</p>
<p>Name:</p>	<p>[Name]</p>
<p>Relevant professional qualification(s) or body (if any):</p>	<p>[Qualification]</p>
<p>Address:</p>	<p>[Address]</p>

**BRADFORD NORTH FOODBANK**

England & Wales - Charity number 1160060

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# Accounts

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# Trustees' Annual Report

For the period 1/4/20 – 31/3/21

## Contents

A) Reference & Administration Details .....	1
B) Structure, Governance & Management .....	1
C) Objects & Associated Activities .....	2
D) Achievements & Performance .....	3
D1) WAREHOUSING & TRANSPORT OF STOCK .....	3
D2) STOCK DONATIONS .....	3
D3) STOCK DISTRIBUTION .....	4
D4) MORE THAN EMERGENCY FOOD .....	9
D5) VOLUNTEER PARTICIPATION .....	10
D6) REFERRAL AGENCY PARTNERSHIPS .....	10
E) Financial Review .....	11
F) Final Comments from the Chair of Trustees .....	13
G) Trustee Declaration .....	13

**Bradford North Foodbank is partnered with:**



## A) Reference & Administration Details

Charity Name: Bradford North Foodbank

Registered Charity Number: 1160060

Charity's principal address: Unit 12, Newlands House Two, Inspire Bradford Business Park, Bradford, BD10 0JE

Charity Trustees for Period of Report:

Trustee Name	Office (if any)	Term(s) of Office	Appointed / Re-appointed by:
Roger Butterfield	Chair <i>(Resigned at meeting on 21/11/2021)</i>	21/01/2015 - 20/01/2018 21/01/2018 -	First appointed via Charity Registration Document: 21/01/2015 Reappointed by Board of Trustees
Shuna Hartley	Clerk & Treasurer <i>(Resigned as treasurer on 31/12/2020)</i>	24/01/2017 - 23/01/2020 24/01/2020 - 23/01/2023	Board of Trustees
John Rainer		13/02/2018 -	Board of Trustees
Moira Crotty	Charity Secretary	13/02/2018 - 12/02/2021 13/02/2021 - 12/02/2024	Board of Trustees
Cheryl Barnes		07/06/2018 - 06/06/2021	Board of Trustees
Pete Criddle	Treasurer <i>(From 1/1/2021)</i>	15/01/2019 - 14/01/2022	Board of Trustees
Ben Clymo		04/04/2019 - 03/04/2022	Board of Trustees
Mark Cahill	Chair <i>(Appointed 21/11/2021)</i>	20/04/2020 - 19/04/2023	Board of Trustees
Jackie Marshall		18/01/2021 - 17/01/2024	Board of Trustees

*Summary: John Rainer resigned at the end of his first term of office. Roger Butterfield resigned at the end of his second term of office. Mark Cahill and Jackie Marshall were appointed during the year.*

## B) Structure, Governance & Management

Type of governing document: Constitution

How the charity is constituted:  
*(e.g. trust, association, company)* Charitable Incorporated Organisation (CIO)

Trustee selection method:  
*(e.g. appointed by, elected by)* Appointed for a term of three years by a resolution passed at a properly convened Trustee Board meeting.

The trustees delegate the day-to-day management of the charity to a **Management Team** made up of salaried staff and volunteers who take on leadership or management roles within the charity. For this reporting period, the team was as follows:

## Management Team for 2020 - 2021

### Salaried Staff

Name	Job Title	Hours per Week	Start Date	End Date
Franco Biancardo	Foodbank Manager	25*	16/09/2019	ongoing
Julie Rainer	Signposting Coordinator	12	01/02/2021	31/01/2022

\* increased to 35hpw April-Dec 2020 because of the Covid-19 pandemic

### Volunteers with Leadership/Management Roles

Name	Role
Martin Butterworth	Data Manager & Team Leader at Shipley FBC
Carol Best	Warehouse Manager & Associate Team Leader for St Luke's FBC
Linda Gibson	Team Leader at St Luke's Foodbank Centre
Heather Ayrton	Team leader at Church on the Way Foodbank Centre
Pete Lambert	Team Leader at Trinity Rawdon Foodbank Centre
Helen Thomas	Team Leader at Windhill FBC (from mid-March 2020)
Sophie Cliff	Volunteer Coordinator (from 01/01/2020)
Shuna Hartley	Christmas Hamper Project Coordinator (& Trustee)

## C) Objects & Associated Activities

### CHARITABLE OBJECTIVES

To relieve persons in the North of Bradford and the surrounding area that are in financial hardship in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:

- (1) providing emergency food, essential toiletries, and household items to individuals and families in need and / or for distribution by charities or other organisations working to prevent or relieve poverty
- (2) such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

### ACTIVITIES IN RELATION TO OUR CHARITABLE OBJECTIVES

During the reporting period, the charity interpreted 'the North of Bradford and the surrounding area' to be:

- Bradford: postcodes BD2, BD9, BD10, BD17 and BD18. Also, Allerton in BD15.
- Leeds: postcodes LS19 and LS20. Also, the village of Calverley in LS28.

### Summary of the main activities this year:

- Provision of emergency food and other essential toiletries / household items
- Christmas Hamper Project
- Support for other local organisations providing emergency food aid to local people in need.
- Covid-19 restrictions severely affected our ability to offer signposting services. Our foodbank centre cafes were closed all year and any signposting offered was via the telephone when discussing the provision or delivery of food parcels.

## D) Achievements & Performance

This was our sixth full year in operation. We continue to be part of the national Trussell Trust Foodbank Network. Covid-19 restrictions mean that no part of our service has been audited by the Trussell Trust this year.

The covid-19 pandemic resulted in adaptations to our service for the entire 20-21 year. These adaptations have continued into the current 21-22 year. Adaptations include:

- Closure of all our foodbank centre cafes. Instead, food parcels are issued at the main entrance door of each foodbank centre.
- The introduction of a food-parcel delivery service for those required to self-isolate.
- A big increase in the use of electronic food vouchers to replace hardcopy vouchers. This allowed our referral agencies to issue vouchers without meeting their clients in person.

Information on our achievements and performance during 2020-21 can be found under the following headings:

D1) Warehousing and transport of stock

D2) Stock Donations

D3) Stock Distribution

D4) More Than Emergency Food (Signposting; Christmas Hamper Project)

D5) Volunteer Participation

D6) Referral Agency Partnerships

### D1) WAREHOUSING & TRANSPORT OF STOCK

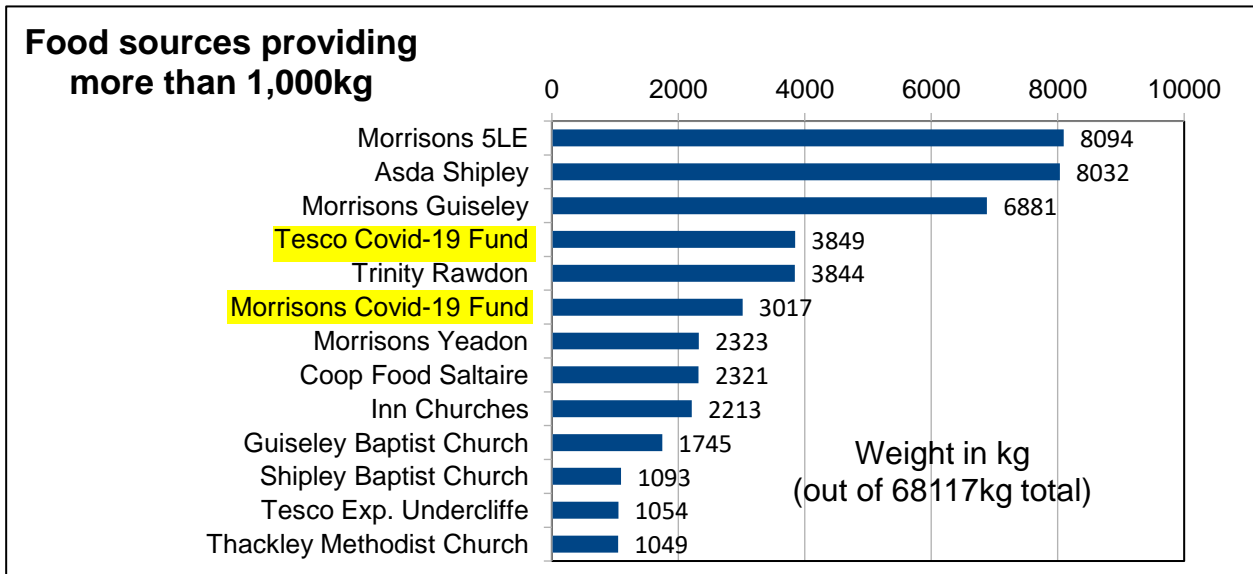
We continue to base our day-to-day warehouse operations from the workspace unit at Inspire Bradford Business Park. However, it became clear in April/ May 2020 that we needed additional space - more than could be provided at the Inn Churches warehouse in BD4. In August 2020 we took on an additional warehouse at Albion Mills in BD10, only a mile from our main warehouse and on the way to where we park the van overnight. This extra warehouse is organised such that we can use it for long-dated stock and we can use it to run our annual Christmas Hamper Project, which means the hamper project does not impede operations at our main warehouse.

The van donated by IFCO in 2018 has been invaluable over the past year. The pandemic resulted in greatly increased stock donations from supermarkets - far more than can be collected in a car. Our foodbank centres have been preparing food parcels for delivery and for collection at the door during the pandemic. The demand at each foodbank centre increased dramatically and the van helped deliver the large restock orders.

### D2) STOCK DONATIONS

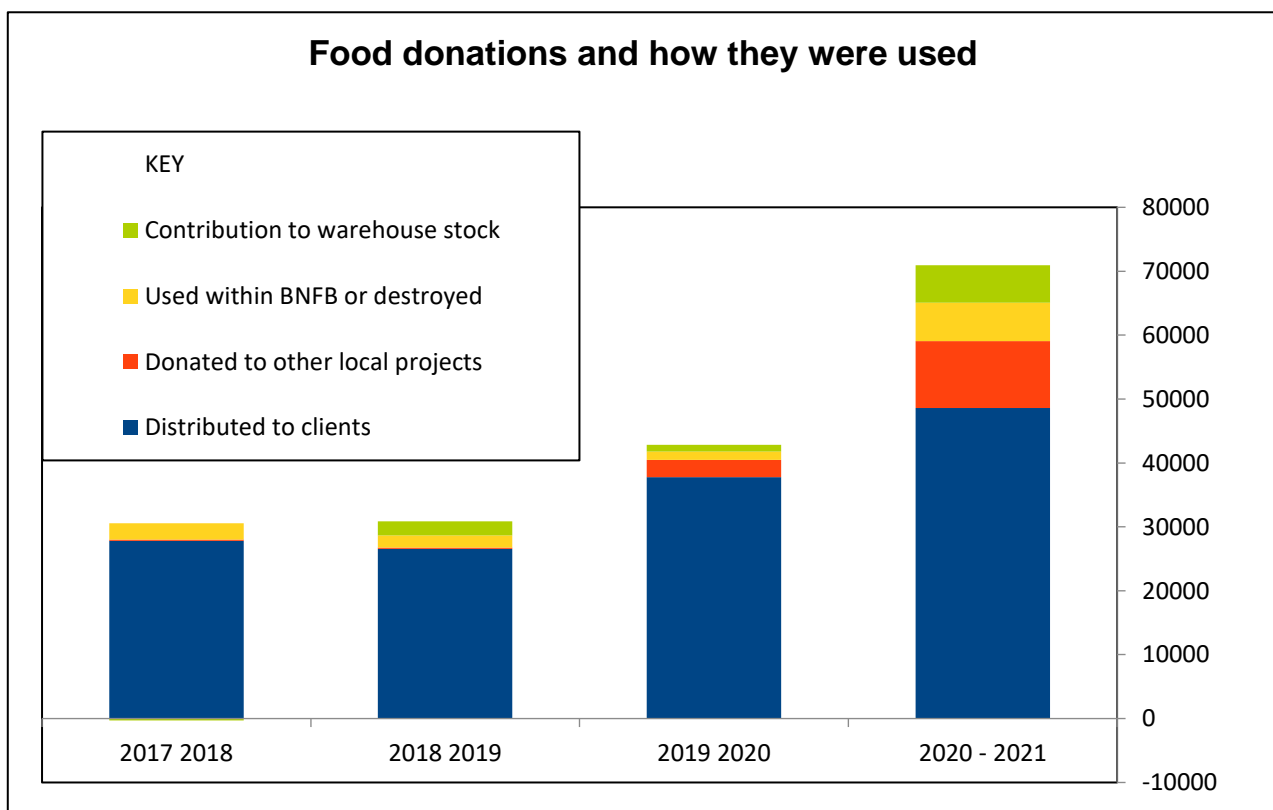
The local community, made up of individuals, schools, faith groups, businesses and community groups, have been hugely supportive during a difficult year affected by the covid-19 pandemic. There have also been national food donation initiatives. Of these, the Tesco and Morrisons covid-19 funds / donations have been of significant benefit to our foodbank.

We received 68.1 tonnes of stock (approximate value = £119,856), a substantial increase of 26 tonnes compared with 2019-20. Most of the donations are food but we also received PPE (Personal Protective Equipment), toiletries, cleaning products and pet food.



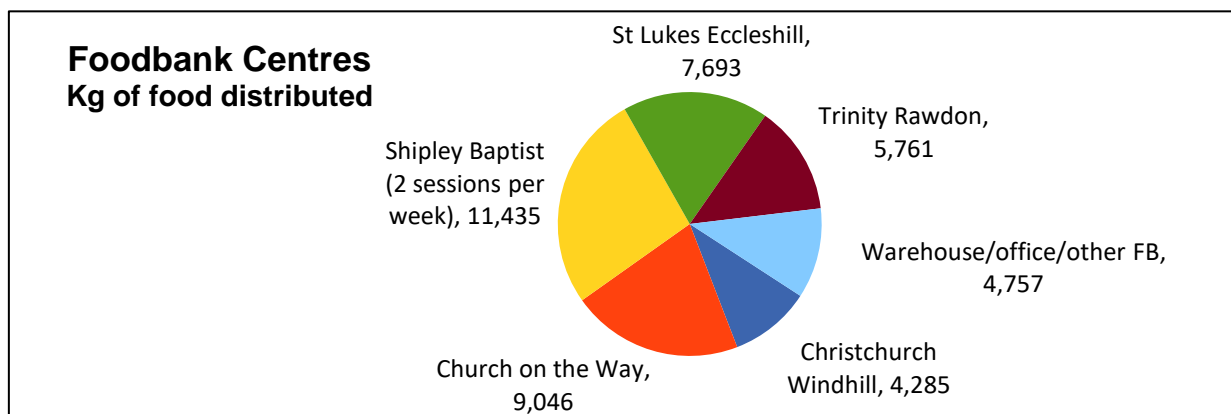
Our usual Harvest and Christmas Appeals were severely curtailed by the pandemic. A small number of organisations made food donations, but many chose to give financial donations instead enabling us to purchase any food item that was in short supply. This was particularly relevant to the Christmas Hamper Project where we purchased significant amounts of seasonal stock in early December to ensure we could produce our hampers in time for delivery to recipients referred by local agencies.

### D3) STOCK DISTRIBUTION



### **D3.1 Direct Distribution to Clients of BNFB**

- The majority of our food parcels are issued via our foodbank centres:
  - Church on the Way, BD10, on Mondays
  - Christchurch Windhill, BD18 2, on Tuesdays
  - Trinity Rawdon, LS19, on Mondays
  - Shipley Baptist, BD18 3, on Mondays and Thursdays
  - St Luke's Eccleshill, BD2, on Thursdays
- The total for each FBC includes both food parcels and "help yourself" products.
- A small number of food parcels are issued from our office / main warehouse on days when our foodbank centres are not open.
- Christmas hampers and associated food parcels are distributed direct from our secondary warehouse.



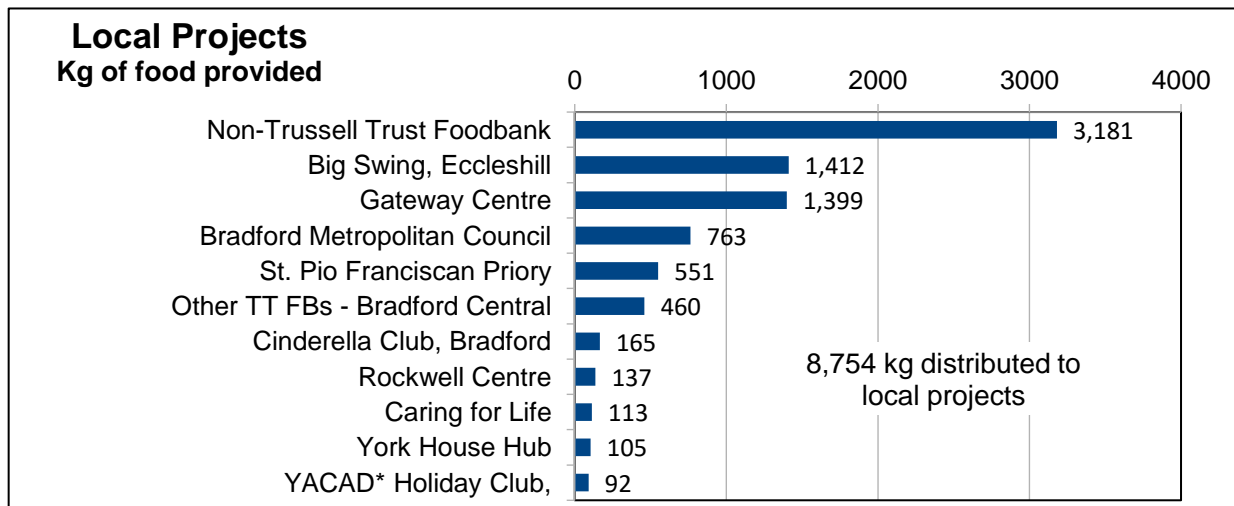
Distribution via foodbank centres supported 2,185 households, feeding 3,225 adults and 2,345 children. Ration of adults to children was 52:48.

Trussell Trust foodbanks provide short-term food aid to people experiencing a cashflow crisis. This is done by partnering with local agencies that come into contact and support local people who need crisis food aid. These local agencies refer people to us using food vouchers.

We collect various statistics that can help us understand who we are supporting and why food aid is needed. The Trussell Trust uses such statistics, collected from the whole foodbank network, for campaigning and presenting the reality of life for many to the government of the day.

### D3.2 Distribution to Other Local Projects

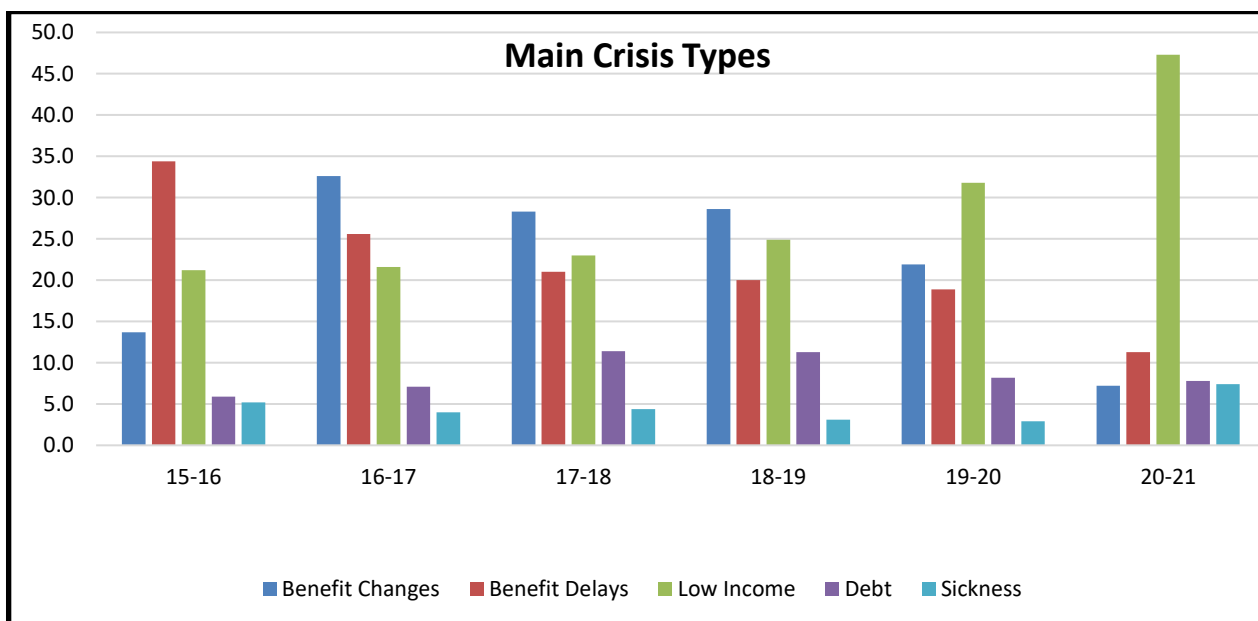
The huge generosity of people during the initial months of the covid-19 pandemic meant we were able to offer excess stock to other local projects that were supporting local people in need of emergency food. The total donated to other projects was 8,754 kg of 65,082 kg total food distributed (13.4%).



\*Yorkshire Academy of Creative Arts and Drama

### D3.3 Reasons for The Issue of Food Vouchers

The three main reasons for people receiving emergency food are the same year on year, but the gradual increase in the impact of long-term low income can be seen in the chart below. This year sickness is of similar significance to benefit change and debt as a reason for emergency food provision, which makes sense during a pandemic.







## **D4) MORE THAN EMERGENCY FOOD**

Yes, we are a foodbank, but we have a variety of extras that mean we offer more than just emergency food parcels - hence the umbrella term 'more than food'.

Helping people keep healthy also encompasses helping people to keep clean, which we do by offering toiletries and household cleaning supplies. When available, we also offer dog and cat food, both to ensure that the meat/fish in the food parcel is eaten by people rather than offered to pets, but also because looking after a pet improves people's mental health.

### **D4.1 Signposting Service-Users to Additional Support**

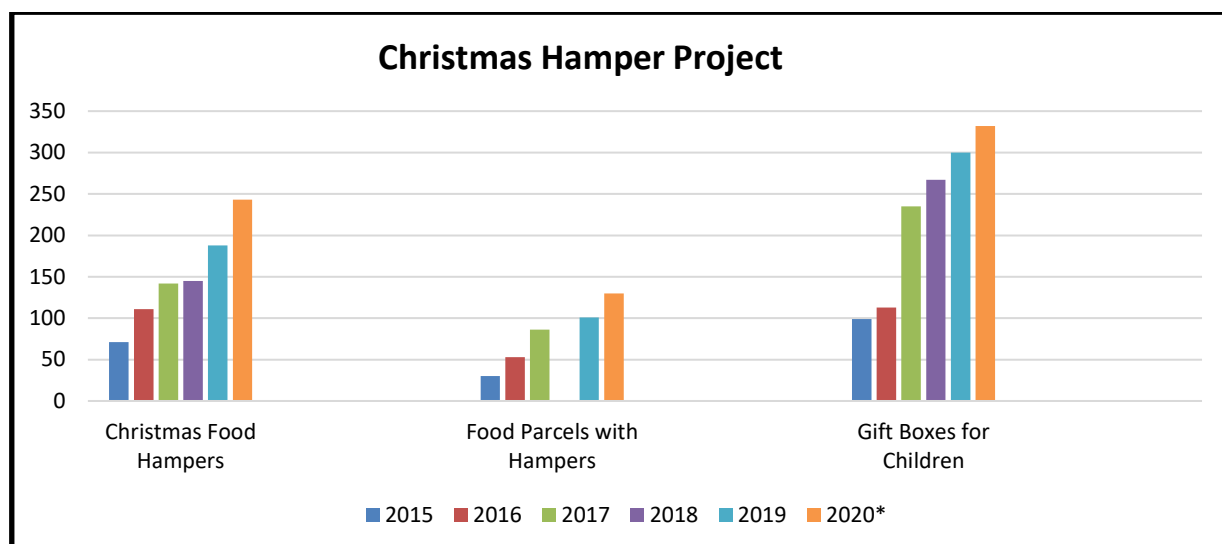
Pre covid-19, we provided a safe, welcoming pop-up café-style space to sit, slow down and think about how best to tackle the circumstances that led to a food supply emergency. Volunteers were available to listen and offer signposting support.

Covid-19 changed all that. Social distancing rules and the health and safety of both clients and our volunteers meant we had to close our foodbank centre cafes and either hand out food parcels at the entrance door or deliver them to the homes of those required to self-isolate. This situation has prevailed throughout the 2020-21 year. Trustees recognised that this was less than ideal and decided to create a new part-time salaried 'Signposting Coordinator' role to explore alternative ways to signpost people during the pandemic. The new coordinator started on 1/2/2021 and her first achievement was the design of a useful signposting leaflet to include with all food parcels. Further innovations will follow during 2021-22.

### **D4.2 Christmas Hamper Project**

This is a major annual effort to provide people with limited funds some of the seasonal food and drink that they would not otherwise be able to afford. Since starting the project, we have partnered with the Bradford Cinderella Club 'Gift Boxes for Children' project, so that every child in a household given one of our Christmas Hampers also received a decorated shoebox filled with age-appropriate gifts. However, this year the logistics for the Cinderella Club of making such a large number (487) of gift boxes for just one organisation (our foodbank) has led to us agreeing that in future we will ask referral agencies to contact the Cinderella Club directly to request gift boxes. In fact, the delay in receiving all the gift boxes meant we asked the Gateway CC to provide presents (from the huge number donated to the centre) for families they referred for a hamper. We also returned over 100 gift boxes to the Cinderella Club.

Our referral agencies nominate individuals or families for a hamper and, if appropriate, a standard 3-day food parcel to accompany it. This year we prepared the hampers and accompanying food parcels at our secondary warehouse. This was a great success and meant there was no disruption to the day-to-day processing of stock at our main warehouse. As in 2019, we used our van to deliver hampers and food parcels to the referring agencies for them to organise collection or delivery for their service-users. It continues to be a matter of regret that the project has grown to such an extent that the logistics of home delivery are too complicated, with the exception of a few late 'crisis' hampers. Both the recipients and the foodbank delivery volunteers appreciated the personal contact provided by home delivery in the early years of the project.



\* 487 children benefitted from Christmas hampers, but children in families referred by the Gateway Community Centre received presents via the Gateway CC and did not receive gift boxes from us.

#### Quote from a referral agency that nominated families for Christmas Hampers:

*"I would like to take this opportunity to thank everyone at Bradford North Foodbank for the generosity they showed to the families we work with over the Christmas period. My observations of the many families we gave the parcels to was one of being overwhelmed and really appreciative at what is an emotive and difficult time of the year, especially with the pressures that are on all families at this time."* [Aireborough Children's Centre 2019]

## D5) VOLUNTEER PARTICIPATION

As a charity we are indebted to our brilliant volunteers, without whom we would not be able to operate. We have run on a reduced volunteer schedule during the pandemic but have had over 50 volunteers supporting our foodbank centres on a weekly basis, and a further 20 volunteers supporting with administration, stock management and delivery. The commitment shown by our volunteers during this challenging time has been incredible, and we are very grateful for the fantastic job they have done.

This year we have started the process of making our volunteer management process digital. We were one of the first 5 foodbanks to move onto the Trussell Trust's new volunteer management system, which gives us an enhanced set of tools to manage rotas, share updates and engage with our volunteers in a more effective manner. We have also recently hosted a placement for a student from Leeds Beckett university. The student shadowed volunteers across the business, gaining an in-depth knowledge of how the charity works and contributing their thoughts and ideas.

## D6) REFERRAL AGENCY PARTNERSHIPS

One of the key tenets of a Trussell Trust foodbank is working in partnership with local agencies that interact with people in crisis during their day-to-day activities. We rely on

them to identify people who need emergency food aid. Our partner Referral Agencies have a wide range of expertise and include children's centres, primary schools, health care agencies, local advice centres, housing associations, disability and carer's agencies, together with other agencies that help specific age groups or client needs.

Covid-19 prevention measures severely affected how referral agencies interacted with their clients, which meant some of our regular referral agencies referred far fewer people. Other agencies stepped into the breach. During covid-19, the majority of our referrals have come from Job Centre Plus, Adult and Child Social Services (Bradford and Leeds) and 'Help for Hardship' at Citizens Advice.

We continued to encourage new agencies to register with our foodbank and during 20-21 we have seen an increase across our area, predominantly because of the Covid pandemic. Many of our agencies moved over to the Trussell Trust e-referral system allowing them the option of making paperless referrals either to the foodbank manager (for allocation to a foodbank centre) or directly to one of our five foodbank centres. The e-referral system was (and still is) very useful for agency workers working from home and for any of their clients who were self-isolating.

## E) Financial Review

**Brief statement of the charity's policy on reserves:** For the 2020-21 financial year our policy was to keep 3 months running costs in unrestricted funds available in a separate 'reserves' bank account, together with three month's payroll costs and a £400 contingency fund. The total calculated reserve fund for 2020-21 was £7,950 and it is held at the Cooperative Bank.

**Details of any funds materially in deficit:** No funds in deficit

**The charity's principal sources of funding this year:**

○ 200 Club (regular donors)	£ 12,956
○ Donations from Individuals (not 200 Club)	£ 52,209
○ Gift Aid	£ 8,656
○ Churches	£ 5,745
○ Business / Other Groups	£ 28,892
○ Grants - restricted funds*	£ 16,141
○ Fund-raising activities	£ 338
○ Misc. (interest, SM top-ups, Utility Fund)	<u>£ 2,426</u>
	<b>Income: £127,363</b>
○ In-kind discounts (rent) worth	£ 4,580

\* Restricted grants were for payroll costs and support for covid-19 related activities / purchases.

**Banking:** During the year we transferred our current account and linked reserves account from HSBC to The Cooperative Bank. Both banks offer a free service to small charities, but the Cooperative Bank includes dual authorisation BACS transfers, which is not offered by HSBC.

## FINANCE STATEMENT

We are very grateful to all the people and organisations that have supported us this year either financially or by giving us in-kind gifts in the form of materials, labour or discounts.

### In-kind Donations

- **Newlands Community Association:** continues to provide a significant discount towards the rent of our main warehouse in recognition of the support we provide to people living in the Newlands area (BD2 and BD10).
- **Local Churches:** Three churches generously provide rent-free accommodation for foodbank distribution centres: *St Luke's* in Eccleshill, *Shingley Baptist Church* and *Trinity Rawdon. Christ Church Ecumenical Project*, in Windhill, provides space at a reduced rent. During Covid-19 we have used a different space at *Church on the Way*, Five Lane Ends. This ground-floor space was formerly rented-out long-term, so the church has requested us to make a donation, which we now do at the same rate we pay rent to Christchurch Windhill.

### Financial Donations

- **Regular Donations:** our 200 Club had 110 (2020: 71) members at the end of the year, contributing £12,956 (2020: £6,232) (excluding Gift Aid), which covered 59% (2020: 39%) of our core expenses excluding payroll and capital costs. Continuing to increase our regular donations to cover more of our core costs is a key element in our foodbank's financial resilience going forward.
- **One-off donations:** from individuals, churches, schools, local businesses and community groups: local people and organisations continue to donate generously to our work - a large number of new significant one-off donations were received throughout the year due to Covid-19, a small number of which have or may continue into future years. Online giving increased substantially, which widened the geographical spread of our donors.
- **Grants:** we received the second tranche of our Asda grant for payroll, and two Covid-related grants from Trussell Trust to cover further payroll costs and the costs of a second warehouse.

### Expenses

- Our expenses increased by 63% compared with last year. The primary causes of this increase are:
  - An increase in payroll costs;
  - Taking on a second warehouse to store excess stock and from which to run the Christmas hamper project.Both of these elements were partially grant-funded.

### Budget for 2021 - 2022

- We have sufficient end-of-year funds, regular income and grant funding to prepare a fully funded budget for the next year (21-22), including our payroll costs.

We are grateful to the Bradford North Methodist Circuit accountant for independently examining our annual accounts at no cost to us.

## F) Final Comments from the Chair of Trustees

There is little doubt that this was an unusual and difficult year. We have 'weathered the storm' extremely well and this is only as a result of our wonderful volunteers and trustees who have gone above and beyond to ensure that we continue to reach the people in need that we care about so much. I am so very grateful for this amazing group of people who give so willingly of their own time, week after week. Thank you to you all. You are such a blessing!

Mark Cahill - Chair of the Trustees.

## G) Trustee Declaration

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

Original signed on behalf of the charity's trustees:

Trustee Name	Signature	Position (Chair / secretary etc.)	Date
Mark Cahill	<i>Mark Cahill</i>	Chair	28/9/2021
Shuna Hartley	<i>Shuna Hartley</i>	Secretary	28/9/2021

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A** Independent Examiner's Report

<b>Report to the trustees/ members of</b>	<b>Bradford North Foodbank</b>		
<b>On accounts for the year ended</b>	31 <sup>st</sup> March 2021	<b>Charity no (if any)</b>	1160060
<b>Set out on page(s)</b>	3-4		

**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 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 matter has come to my attention (~~other than that disclosed below~~ \*)

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.

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

**Signed:** [Signature] **Date:** 22/9/21

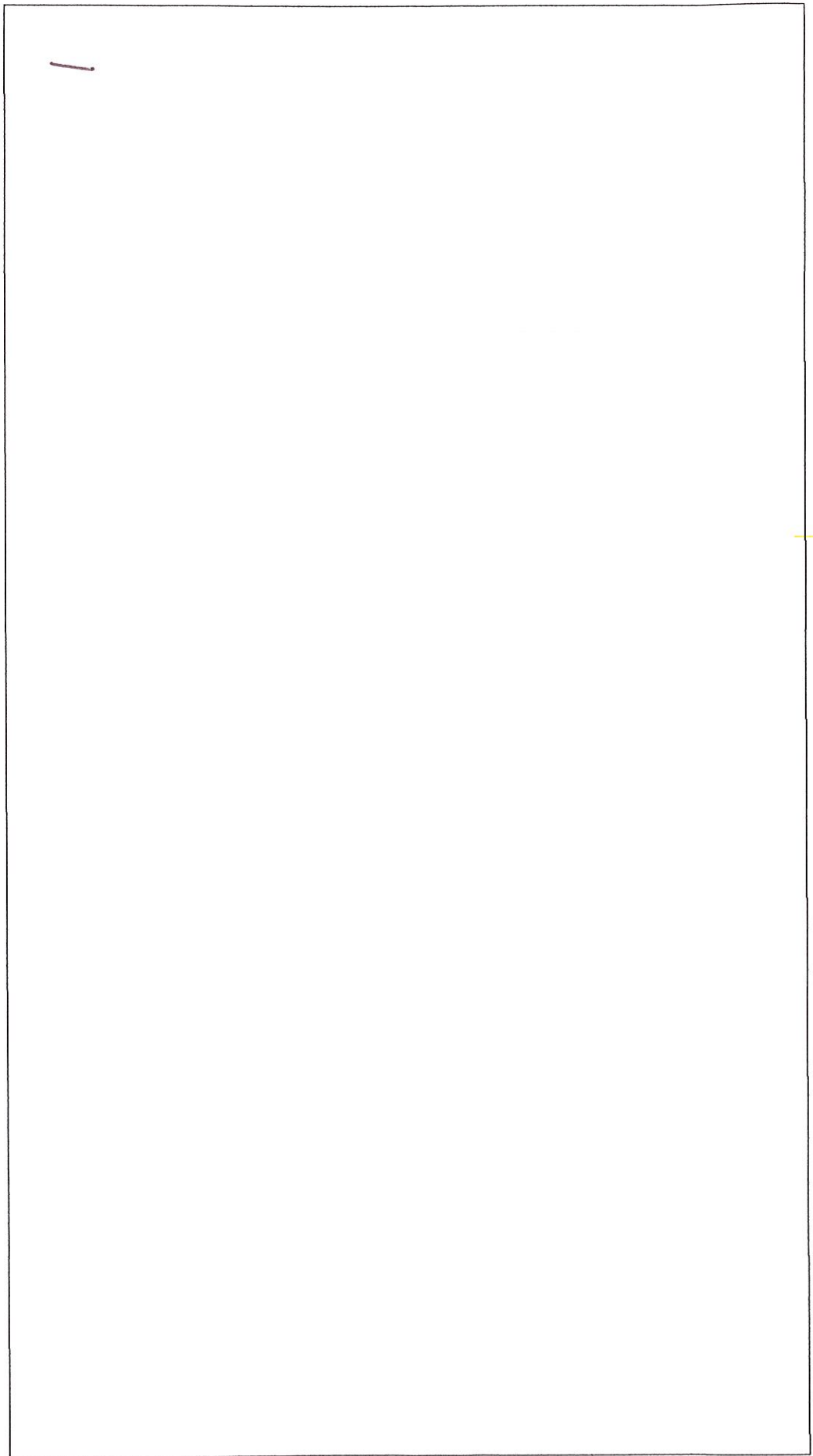
**Name:** NICOLA CAMERON

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

**Address:** 42 SHAW LANE GARDENS  
GUISELEY  
LS20 9JH

Only complete if the examiner needs to highlight material problems.

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

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RECEIPTS				
Code	Details	2018 - 2019	2019-2020	2020-2021
I-01	Donations: 200 Club (regular donors)	£ 5,835.00	£ 6,212.00	£ 12,956.64
I-02	Donations from individuals (excluding the 200 Club)	£ 2,895.45	£ 8,416.22	£ 52,209.78
I-03	Gift Aid Received	£ 1,479.72	£ 1,535.73	£ 8,656.06
I-04	Donations from churches	£ 2,987.04	£ 7,187.85	£ 5,745.26
I-05	Donations from other groups / businesses	£ 2,642.65	£ 2,197.92	£ 28,891.58
I-06	Supermarket Topup (based on weight of stock donations)	£ 348.02	£ 1,034.32	£ 2,420.75
I-07	Fundraising: collection boxes	£ 245.63	£ 149.47	£ 22.61
I-08	Fundraising: grants (excluding restricted Asda funds)	£ 2,653.47	£ 2,546.00	£ 16,141.21
	Restricted Asda Funds	£ 1,022.85	£ 12,568.93	£ -
I-09	Fundraising: online (Give As You Live)	£ 10.68	£ 38.36	£ 156.74
I-10	Fundraising: our events	£ 565.95	£ 126.47	£ -
I-11	Fundraising: textile recycling	£ -	£ -	£ 158.86
I-12	Gross Interest	£ 4.66	£ 10.21	£ 4.92
I-12	Emergency Utility Fund	£ -	£ 200.00	£ -
	<b>TOTAL RECEIPTS</b>	<b>£ 20,691.12</b>	<b>£ 42,223.48</b>	<b>£ 127,364.41</b>

Accounts independently  
examined by  
Nicola Cameron ACMA

*N. Cameron*

22/9/2021

PAYMENTS				
Code	Details	2018 - 2019	2019-2020	2020-2021
E-01	Rent (discounted)	£ 5,070.00	£ 4,660.00	£ 9,205.81
E-02	Service Charge	£ 1,903.56	£ 1,903.56	£ 1,903.56
E-03	Deposits	£ -	£ -	£ 600.00
E-04	Rates (discounted)	£ 611.32	£ 624.96	£ 874.50
E-05	Electricity	£ 429.49	£ 526.61	£ 604.60
E-06	Phone & Broadband	£ 358.66	£ 371.01	£ 1,128.03
E-07	Insurance	£ 1,648.44	£ 1,513.46	£ 1,309.61
E-08	Franchise	£ 360.00	£ 360.00	£ 360.00
E-09	Data Protection	£ 35.00	£ 35.00	£ 35.00
E-10	Office Admin Costs	£ 395.71	£ 419.84	£ 303.93
	Eat Well Spend Less: Course admin & handouts	£ -	£ -	£ -
E-11	Office Equipment	£ -	£ 84.93	£ 84.46
E-12	PR & Marketing	£ 240.37	£ 180.96	£ -
E-13	Repairs and Maintenance	£ 38.53	£ 213.70	£ 296.05
E-14	Purchased stock for distribution to food voucher recipients	£ 552.97	£ 2,426.45	£ 3,212.34
E-15	Volunteer Expenses	£ 32.49	£ 266.40	£ 77.14
E-16	Employee Expenses (Payroll)	£ -	£ 2,474.69	£ 13,832.70
	Use of large Asda Grant for FB Manager's payroll expenses*	£ -	£ 9,923.64	£ 8,497.04
E-16a	Employee Expenses (non-payroll)	£ -	£ 384.39	£ 130.59
E-17	Professional Fees	£ -	£ -	£ 1.00
E-18	Taxes	£ -	£ -	£ -
E-19	Capital Costs: Core Foodbank Provision		£ 916.07	£ 6,282.97
	Use of small Asda Grant for Office / Warehouse upgrades*	£ 1,058.08	£ -	£ -
	Use of small Asda Grant for Digital Resources*	£ -	£ 2,645.29	£ -
E-20	Capital Costs: More-Than-Food Projects	£ -	£ -	£ -
E-21	Transport (of stock)	£ 879.21	£ 560.12	£ 2,042.83
E-22	Fundraising Costs	£ 16.49	£ -	£ -
E-23	More-Than-Food Projects: Running Costs	£ -	£ 60.00	£ -
	<b>TOTAL PAYMENTS</b>	<b>£ 13,630.32</b>	<b>£ 30,551.08</b>	<b>£ 50,782.16</b>

Signed as a correct  
record by the following  
trustees on behalf of all  
trustees:

Name:  
Pete Criddle

Signature:  
*P Criddle*

Date:  
28/09/2021

Name:  
Shuna Hartley

Signature:  
*SHS Hartley*

Date:  
28/09/2021

Accounts prepared by  
Peter Criddle (Treasurer)  
on 10/06/2021

BALANCE SUMMARY			
In Year Surplus	£ 7,060.80	£ 11,672.40	£ 76,582.25
Balance Brought Forward:	£ 25,340.66	£ 32,401.46	£ 44,073.86
<b>Balance Carried Forward on 31st March</b>	<b>£ 32,401.46</b>	<b>£ 44,073.86</b>	<b>£ 120,656.11</b>

BALANCE CARRIED FORWARD REPRESENTED BY:			
HSBC Community Account (general funds)	£ 29,162.37	£ 30,564.53	£ -
HSBC Community Account (designated / restricted)	£ 1,082.69	£ 7,730.82	£ -
Reserves Account: HSBC / Co-op	£ 3,206.66	£ 5,216.87	£ 7,950.45
Co-operative Business Account (general funds)	£ -	£ -	£ 22,474.01
Co-operative Business Account (designated / restricted)	£ -	£ -	£ 58,600.00
Epworth Deposit Fund	£ -	£ -	£ 25,480.71
Money held by Bradford Community Payroll & Accounts	£ -	£ 582.55	£ 6,078.00
Petty Cash	£ 55.59	£ 73.65	£ 72.94
Payments pending	£ 1,105.85	£ 94.56	£ -
	<b>£ 32,401.46</b>	<b>£ 44,073.86</b>	<b>£ 120,656.11</b>

#### NOTES

\* Asda requested we show the use of the restricted element of their grants in our annual accounts.

See overleaf for Discounts, In-kind Donations & Asset Valuations

DISCOUNTS OFFERED AS IN-KIND GIFTS (Not included in receipts / payments figures) *				NOTES
	2018 - 2019	2019-2020	2020-2021	
Rent Discounts	£ 4,090.00	£ 4,500.00	£ 4,580.00	* Mandatory Business Rates have been removed as not a 'gift'.
<b>TOTAL VALUE OF DISCOUNTS:</b>	<b>£ 4,090.00</b>	<b>£ 4,500.00</b>	<b>£ 4,580.00</b>	

MERCEDES SPRINTER VAN - AN IN-KIND GIFT FROM IFCO IN JUNE 2018				NOTES
Cash donation from IFCO, so we could (1) purchase van* directly and have our name on the Vehicle Registration Certificate; (2) purchase graphics for the van exterior.	£ 29,122.73	£ -	£ -	* Purchase included OTR and delivery costs
Value of dealership and manufacturer discounts applied during van purchase	£ 11,065.07	£ -	£ -	
<b>TOTAL VALUE OF IN-KIND GIFT:</b>	<b>£ 40,187.80</b>	<b>£ -</b>	<b>£ -</b>	

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year				NOTES
	31/03/2019	31/03/2020	31/03/2021	
Mercedes Sprinter Van Purchase Value: £38,482.80 (List price + comfort pack + ply lining. Excludes on-the-road costs and graphics)	£ 34,634.52	£ 30,786.24	£ 26,937.96	Due to the low mileage and low weights transported we assume our van will not depreciate as rapidly as other similar vehicles. Therefore, to determine its value for accounting purposes, we use reducing value depreciation, set at 10% of the original value per annum, as we do not know the lifetime of the van.

# INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	<b>Bradford North Foodbank</b>		
<b>On accounts for the year ended</b>	31 <sup>st</sup> March 2021	<b>Charity no (if any)</b>	1160060
<b>Set out on page(s)</b>	3-4		

**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:

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**Signed:** [Signature] **Date:** 22/9/21

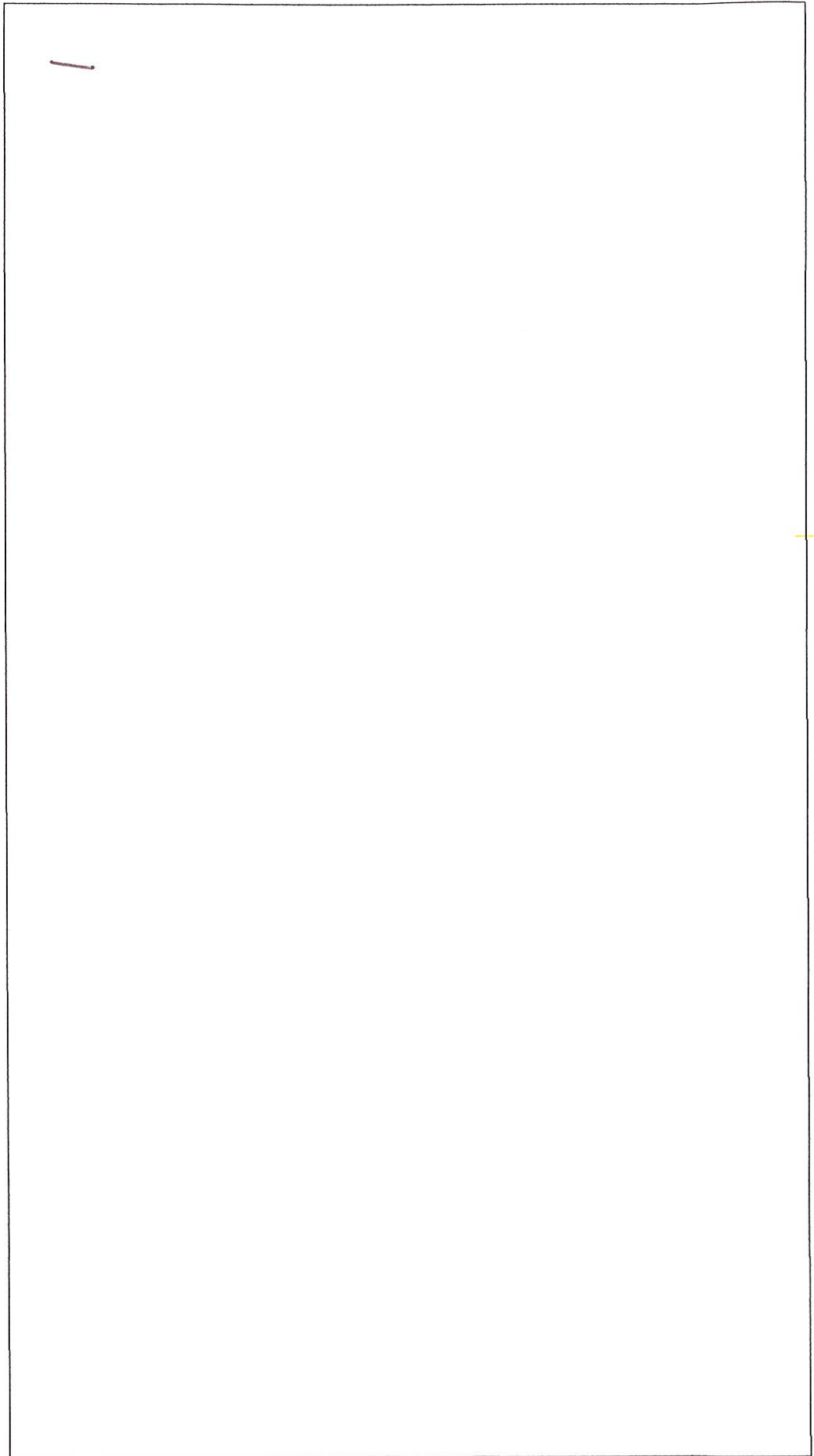
**Name:** NICOLA CAMERON

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

**Address:** 42 SHAW LANE GARDENS  
GUISELEY  
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Accounts independently  
examined by  
Nicola Cameron ACMA

*N. Cameron*

22/9/2021

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Signed as a correct  
record by the following  
trustees on behalf of all  
trustees:

Name:  
Pete Criddle

Signature:  
*P Criddle*

Date:  
28/09/2021

Name:  
Shuna Hartley

Signature:  
*SHS Hartley*

Date:  
28/09/2021

Accounts prepared by  
Peter Criddle (Treasurer)  
on 10/06/2021

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	<b>£ 32,401.46</b>	<b>£ 44,073.86</b>	<b>£ 120,656.11</b>

#### NOTES

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See overleaf for Discounts, In-kind Donations & Asset Valuations

DISCOUNTS OFFERED AS IN-KIND GIFTS (Not included in receipts / payments figures) *				NOTES
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<b>TOTAL VALUE OF DISCOUNTS:</b>	<b>£ 4,090.00</b>	<b>£ 4,500.00</b>	<b>£ 4,580.00</b>	

MERCEDES SPRINTER VAN - AN IN-KIND GIFT FROM IFCO IN JUNE 2018				NOTES
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<b>TOTAL VALUE OF IN-KIND GIFT:</b>	<b>£ 40,187.80</b>	<b>£ -</b>	<b>£ -</b>	

VALUATION OF ASSETS WORTH OVER £500 at End of Financial Year				NOTES
	31/03/2019	31/03/2020	31/03/2021	
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