



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	Error! Bookmark not defined.
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
Moiria 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.

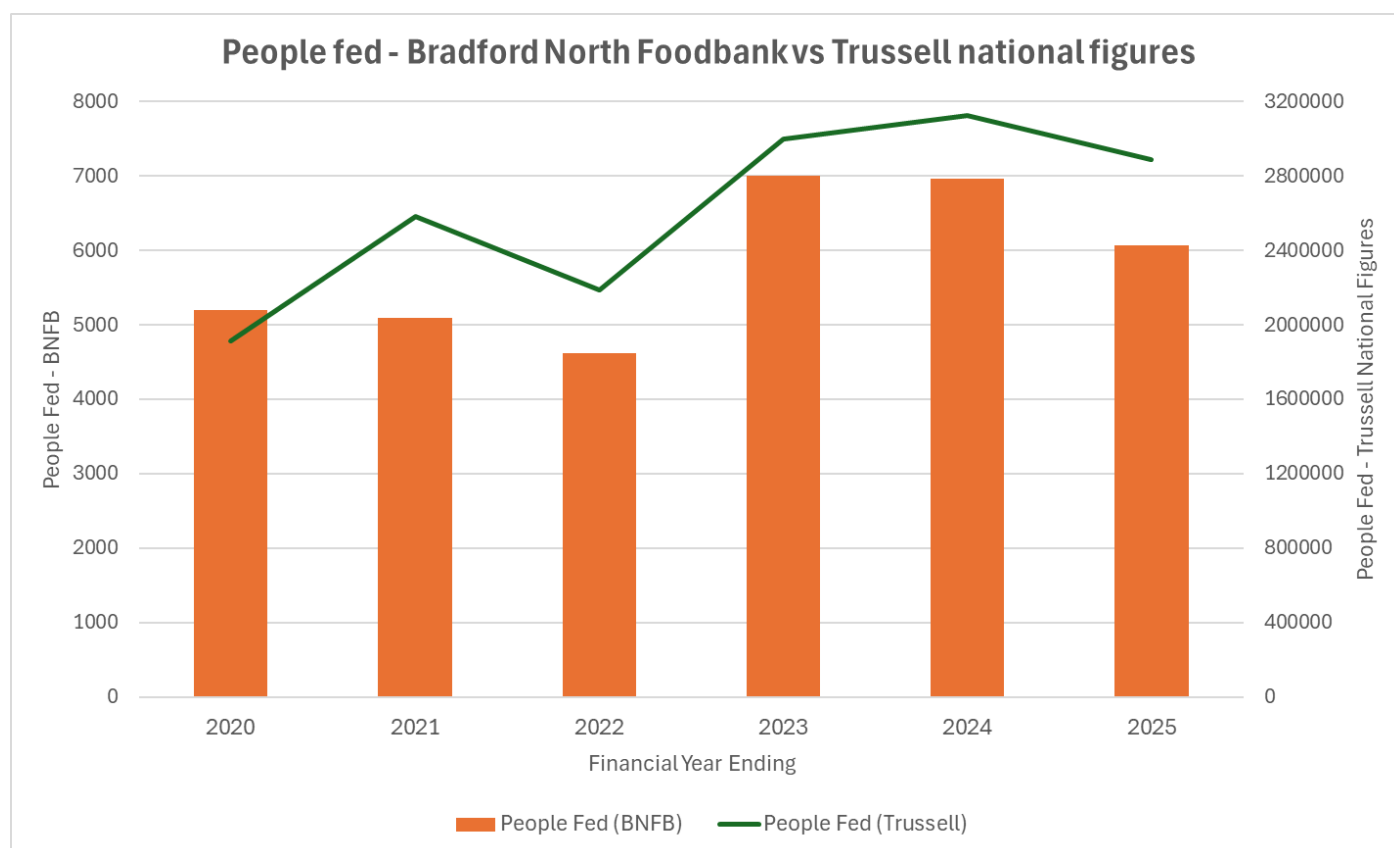
## Core Charitable Activity

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.

Page 6 of 15

## 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)
Shipleigh 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.

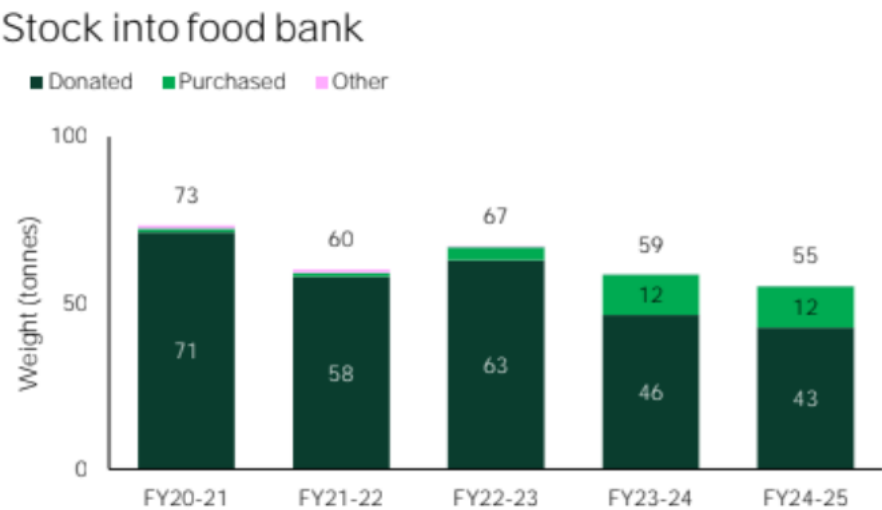
Volunteers are supported through internal and external training - certified First Aid and Food Hygiene courses were delivered by third parties and our own staff or partners from Trussell ran several sessions on supporting clients in need and the basics of the welfare system.

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 incredible 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.

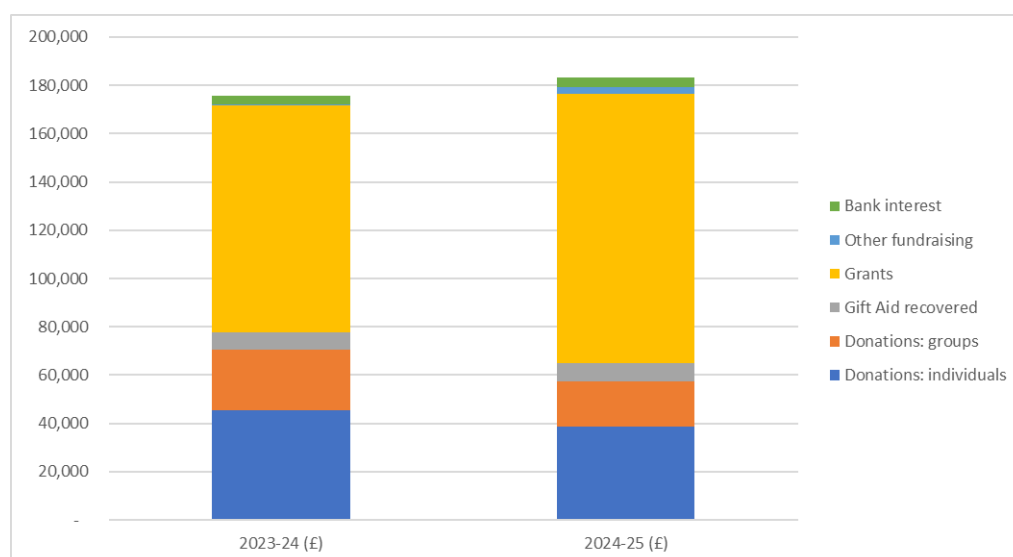
We received generous support from many local businesses and schools, both with direct food donations and financial support, and purchased the remaining items needed with small grants and our own funds.

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>

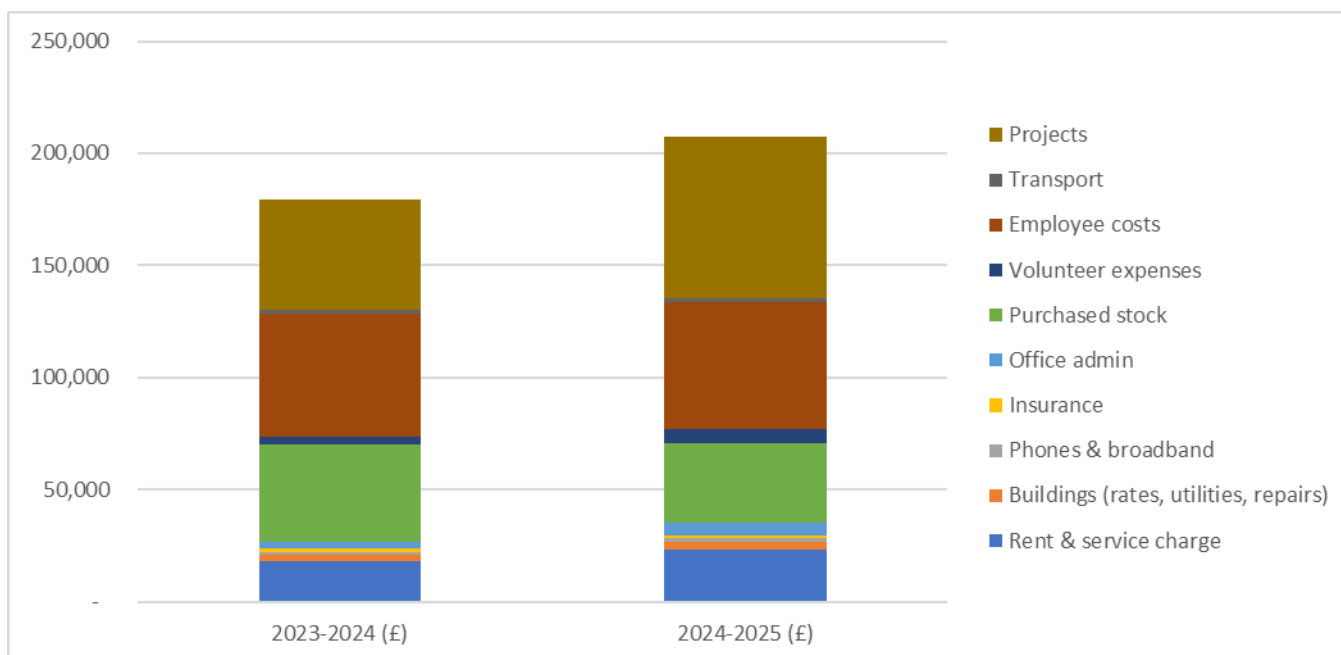


Expenses in the year to 31 March 2025 increased from £179k to £208k.

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

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

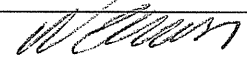
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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):

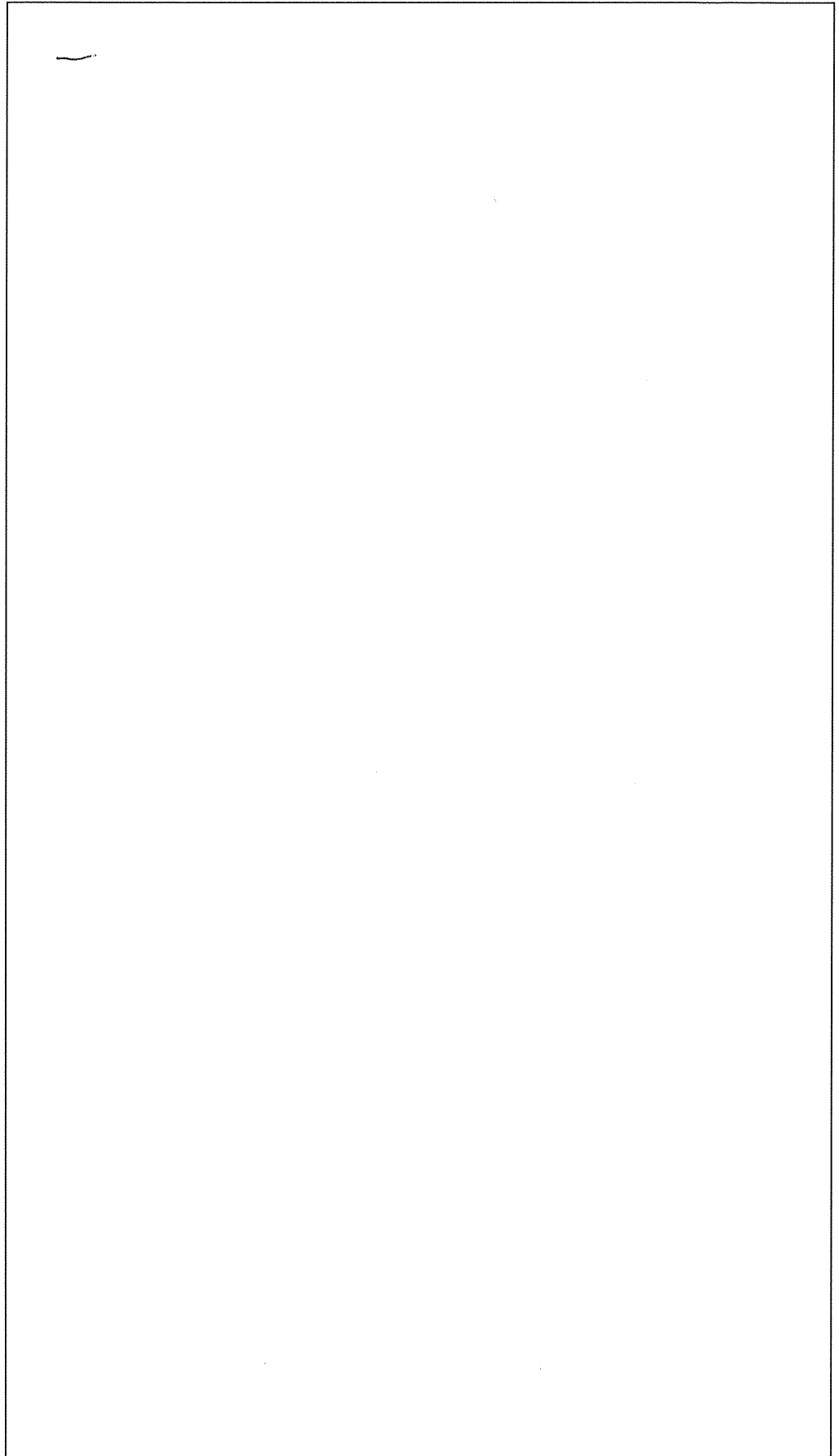
ACMA, CIMA

### 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.**

A large empty rectangular box with a thin black border, intended for the user to provide details of items for disclosure. There is a small, faint horizontal line near the top left corner of the box.

		Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from charitable activities	Note				
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 (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.					
				£ 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

Report to the trustees/  
members of

**Bradford North Foodbank**

On accounts for the year  
ended

**31<sup>st</sup> March 2025**

Charity no  
(if any)

**1160060**

Set out on page(s)

**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:

*Nicola Cameron*

Date:

**29/1/26**

Name:

**NICOLA CAMERON**

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

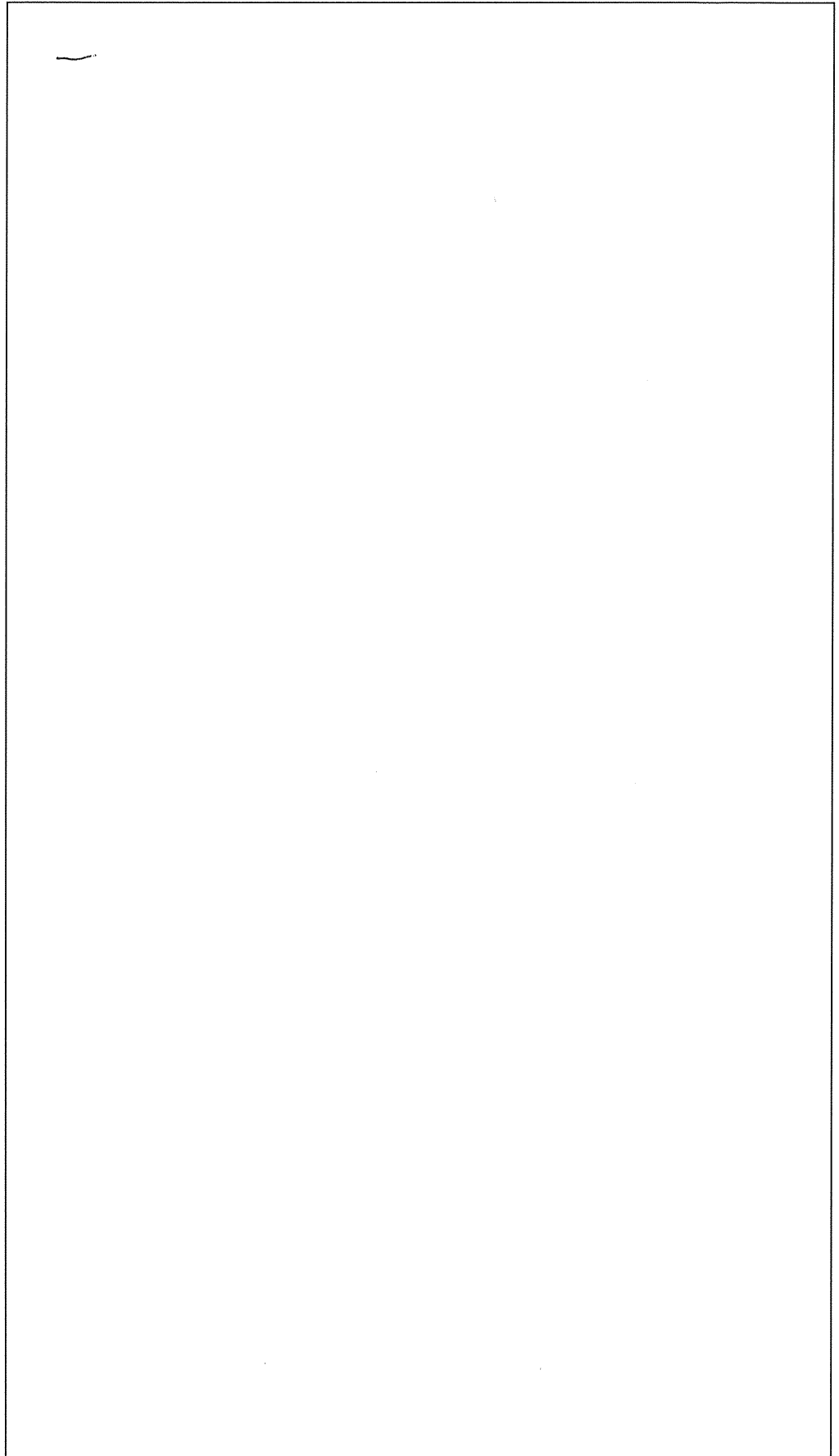
**ACMA, CIMA**

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 for disclosure. There is a small, faint horizontal line near the top left corner of the box.

		Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from charitable activities	Note				
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 (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.					
				£ 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