THE HUB@BA15

England & Wales · Charity number 1160807

Details

Status	Registered
Legal form	CIO
Registered	2015-03-10
Register	View on the Charity Commission register

Contact

Address	TheHub@BA15 The Old Town Hall Church Street Bradford on Avon Wiltshire BA15 1LS
Phone	01225920748
Email	boacommunityhub@gmail.com
Website	boahub.co.uk

Activities

Objects: THE RELIEF OR PREVENTION OF POVERTY OR FINANCIAL HARDSHIP AND THE RELIEF OF SICKNESS AMONGST THE RESIDENTS OF THE BRADFORD ON AVON COMMUNITY AREA (AS DEFINED BY WILTSHIRE COUNCIL) WITHOUT DISTINCTION OF AGE, GENDER, SEXUAL ORIENTATION, DISABILITY, RACE OR OF RELIGIOUS, POLITICAL OR OTHER OPINIONS.

Activities: The relief or prevention of poverty or financial hardship and the relief of sickness amongst the residents of the Bradford on Avon Community Area (as defined by Wiltshire Council) without distinction of age, gender, sexual orientation, disability, race or of religious, political or other opinions. This includes the provision of a Foodbank, affiliated to the Trussell Trust, debt and benefits advice

Classification

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

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Geography

- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£44,006	£34,335	-	-
2024-03-31	£43,376	£43,205	-	-
2023-03-31	£46,345	£17,691	-	-
2022-03-31	£42,521	£27,427	-	-
2021-03-31	£57,636	£26,221	-	-

Trustees

Name	Role	Appointed
Philip Secretan	Chair	2021-01-12
Angela Jane Hill		2016-11-15
Graham Steven Dove		2022-12-01
Jennifer Parker		2022-07-12
Katherine Bessant		2025-05-02
Kevin Elliott		2025-05-02
Wendy Mary Brown		2023-04-01

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THE HUB@BA15

England & Wales - Charity number 1160807

Accounts

The Hub@BA15 Annual Report: A Year in Review (2024–2025)

The Hub@BA15

Annual Report Summary

Bridging the Gap in our Community

2024–2025

01225 920748
info@boahub.co.uk
www.boahub.co.uk

Church Street, Bradford on Avon,
BA15 1LS

THE HUB@BA15
BRIDGING THE GAP

Charity Number- 1160807

Our Mission and Key Numbers

Our Mission & Impact

The Hub@BA15 is a vital community resource, working to **bridge the gap** in support for residents in Bradford on Avon and surrounding areas. Our core services—the Foodbank and Debt Advice—are crucial in tackling the ongoing Cost of Living crisis.

Demand for help rose significantly this year:

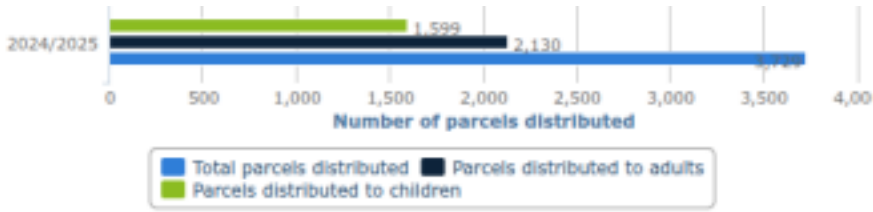
Vouchers

Honoured3729

Adults Helped 2,358

Children Helped 1,599

Total Food Donated **17068 kg**



The Foodbank

We rely on incredible generosity to keep our shelves stocked and serve the community.

Our Reach

- The community donated **over 17 metric tons** of food (17,068kg). ● We expanded our **school holiday food programme** to cover **every school holiday**, including half-terms.
- This school program accounted for approximately **50% of our total distribution**.

How the Community Contributed

Donor Group Contribution Highlights

Supermarkets Collection points at Sainsbury's, Co-op Winsley Road and Lamb's Yard and Christine's contributed an incredible **11,116 kg** of food.

Schools & Churches Schools collected **1,218kg**
Local churches collected **1,412 kg**.

Support and food donations came from places like

Wadswick Green, Hartley Farm, and Lions. Weekly fresh veg from Grown Green (based at Hartley Farm) and apples from Avonleigh Orchard

Advice & Hub Services Community

Services

The Hub is more than just a food bank; it is a central resource for advice and community gathering.

Hope Debt Advice Service (HDAS)

HDAS works in close collaboration with The Hub to provide professional, face-to-face debt, budgeting, and money management advice.

- HDAS referred **147 clients** to The Hub Foodbank —a **63% increase** from last year.
- HDAS remains regulated by the Financial Conduct Authority (FCA).

Hub Activities

- **Job Club:** Held every Wednesday.
- **Agency Drop-ins:** We host monthly visits from the Police; Selwood

Housing; Rough Sleepers Team, and Victim Support. Smoke free Wiltshire attends twice a month to meet clients.

- **Support Groups:** External groups like Alcoholics Anonymous (AA), Cocaine Anonymous (CA), and U3A regularly hire our meeting room.

- **Business support:** Overt Design designed our new flyers and outside signage; Footfall Direct printed our new flyers, posters and business cards for free; Miller Knoll volunteer team did a charity afternoon and gave the Hub a deep clean and gifted us 8 brand new office chairs and 5 under desk lockable pedestals and £700; Rustiq Fitness ran a charity event; Dog and Fox hosted a quiz night; Vitality Spa ran a raffle; Hartley Farm - festive charity menu raised £500; £1000 SLR Consulting Ltd; £150 worth of Food gifted by Argos (Sainsbury's BoA); £200 worth of food gifted by our Sainsbury's Champion; Box of Carrier bags gifted by Tescos; Punk Burger - event giving "50-burger give away + pay what you can afford" raised £250; Hartley Farm - festive charity menu raised £500;

£250 Vouchers received from Trussell which has enabled us to buy items for the Foodbank-front table etc.

Coventry Building Society donated £1000

- **Charity group support :** Seniors Forum - £600; £100 from AA - Christmas donation for food boxes; £200 from the Lions; Giving Tree donations

- **Churches support** : Money from several churches

Holy Trinity: Carols Around the Tree £920.59; Minerva Concert £573.84; Street Market £307.30; Organ day £400

Zion Chapel Trowbridge £225;

St. Nicholas Winsley £500;

Parish of Freshford with Limpley Stoke and Hinton Charterhouse

£464; Christchurch £267.50

United Church BoA £125.50

- **Wiltshire Council;** E-voucher money for supermarket vouchers for clients

- **New Initiative:** We opened as a **Grief/Kind Space**, run by the Sue Ryder charity.
- **Presentations by Cathy Hearn of The Hub and what it does to :** Wadswick Green; On Track Education; Christchurch Year 4's; Beavers; Rainbows; Radio interviews with LBC, Heart and West Wiltshire Radio
- **10 year celebration** - volunteers, Hub founder trustees, supporters, businesses and guests invited to the Hub to celebrate our tenth anniversary
- Purchase of a small freezer.

Our Incredible Volunteers

We simply could not function without the support of our dedicated volunteers.

Team Power

- We have approximately **30 regular volunteers** who loyally offer their time.
- The team is typically **4–6 people daily**.
- Special thank you to our **8 volunteer drivers** who enable our delivery service.

Training & Development

We invest in our team to ensure they provide the best support: We have recruited a number of new volunteers.

Training in the year:

- Naloxone and drug awareness training with Turning Point ●

Dealing with Addiction - facilitated by members of CA

- Coventry Building Society did a Scam Awareness session during our coffee morning. This was very attended so Amy did two sessions during the morning
- Benefits Training.
- Trussell cluster meetings
- Regular health and well being meetings with local organisations ●

Safeguarding and health and safety yearly updates.

A Digital Transformation

The team successfully managed the challenging transition from a largely paper-based organisation to a digital system.

Funding and Financial Health

The Hub is in a **healthy reserves position**, maintaining stability despite increasing operational costs.

Key Financials

- **Total Income:** £44006.
- **Year-End Surplus:** £4079.
- **Main Income Source:** Donations and Community Events: £34,865.

Fundraising Highlights

- Our biggest in-house fundraisers - the Christmas light switch-on and raffle, raised £2100. Wendy Laughlin - garden coffee and cake afternoon raised a fantastic - £264, Dog and Fox quiz raised £470
- **Grant** received from Wiltshire Council Community Board: **£2500**

- We continue to benefit from the **below-market-rate lease** granted by Clifton Diocese.

Treasurer's Report for the year ended 31st March 2025

The Annual Treasurer's Report consists of the Income and Expenditure Account for the year, Notes to the Income and Expenditure Account, together with the Balance Sheet at the Year End.

The value of individual donations was similar to 2024, our costs mostly were lower than last year, particularly depreciation.

The Hub has completed the fifth year of a new lease for 5 years, extended to 7 at the same rent as the old lease and I am sure the Trustees join me in expressing appreciation to Clifton Diocese for the further grant of a lease at well below commercial rent value.

The Hub's reserves are in a very healthy position, we bear in mind that reserves are there for future costs or investments and also for when our income is less than our expenditure.

Income and Expenditure Account for Year Ended 31st March 2025

2025 2024

£ £

Income Note

Grants 1 2500 3250

Other Income 2 41506 40126 Total Income 44006 43376

Expenditure

Rent 7000 7000 Insurance 599 581 Contactless Charges 52 54 Printing Postage & Stationery 710 1172 Payroll Costs 17651 17824 Food for Foodbank 1781 1832 Light Heat & Power 2529 2823 Water 496 448 Telephone & Internet 724 656 Repairs & Maintenance 96 224 Fire Alarm maintenance 487 622 Refreshments 0 48 Advertising & Publicity 0 53 Cleaning 944 944 Reference Material 0 193 Website Support 346 144 Data protection registration 35 35 Gifts & donations 700 141 Sundry 185 207 Depreciation of assets 5592 8204 Total Expenditure 39927 43205

Surplus as at 31st March 2025 £4079 £171

Balance Sheet at 31st March 2025

2025 2024

Assets

Current Assets 167075 157944 Rent Deposit 1750 1750 Cash in Hand 6 73
Coventry Building Society 154313 139891 Lloyds Bank 10771 15730
Co-operative Bank 235 500

Equipment 0 0 At Cost 2347 2347
less Depreciation 2347 2347

Fixtures and Fittings 17400 21896 At Cost 38754 38213
less Depreciation 21354 16317

Computer Equipment 4329 4885 At Cost 11641 11641
less Depreciation 7312 6756
Total Assets £188804 £184725

Net Assets £188804 £184725

Represented by
Friends of BoA Community
Healthcare Capital Fund 15725 15725 Refurbishment of Toilets 0 23740 Food for Foodbank Fund 13600 13600 Reserves b/fwd 155400 131489 Surplus for the year 4079 171

Reserves c/fwd £188804 £184725

Notes to the Income and Expenditure Account for Year Ended 31st March 2025 2025 2024

£ £

1.

Grants

Wiltshire Council Area Board 2500 3250 Total Grants 2500

3250

2.

Other Income

Room Hire 300 650 Donations and Community Events 34865

34618 Interest 4108 3783 Gift Aid 2233 1075

Total Other Income 41506 40126

Current Challenges

- **Debt Advice Capacity:** Increased regulation and training requirements limit the Hope Debt Advice Service's ability to take on new clients.
- **Delivery Logistics:** Finding more regular drivers for requests outside of our local area remains difficult (some BA14 postcodes are within our catchment area).
- **Funding Vulnerability:** Hope Debt Advice Service's reliance on a single

corporate grant (Wessex Water) makes their future funding vulnerable.

Future Possibilities

1. **Online Donations:** Launching the new website will enable easier online giving and access to Gift Aid forms.
2. **Community Larder:** Exploring the idea of expanding food provision by establishing a low-cost community larder/cupboard.
3. **Local Networking:** Extending our outreach to referral agencies to ensure they know about all the services we offer.

Our Trustees:

We had 8 Trustees in the year, both nominated by three organisations (Bradford on Avon Town Council, Churches together and Bradford on Avon Community Area Network) and from the general public. The Trustees were:

Philip Secretan (Chair);

John Hutchinson (Treasurer);

Alison Wells;

Graham Dove;

Angie Hill;

Wendy Brown;

Jennie Parker;

Alison Potter.

ongoing support.

Contact and Thank You

Thank You

We are profoundly grateful for your

The Hub simply could not function without our wonderful volunteers, all who donate financially, and all who contribute food.

Contact Us

- **Address:** Church Street, Bradford on Avon, BA15 1LS
- **Phone:** 01225 920748
- **Email:** info@boahub.co.uk
- **Website:** www.boahub.co.uk

Charity Number: 1160807

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4.1 Income and Expenditure Account for Year Ended 31st March 2025

	Note	2025 £	2024 £
Income			
Grants	1	2500	3250
Other Income	2	41506	40126
Total Income		44006	43376
Expenditure			
Rent		7000	7000
Insurance		599	581
Contactless Charges		52	54
Printing Postage & Stationery		710	1172
Payroll Costs		17651	17824
Food for Foodbank		1781	1832
Light Heat & Power		2529	2823
Water		496	448
Telephone & Internet		724	656
Repairs & Maintenance		96	224
Fire Alarm maintenance		487	622
Refreshments		0	48
Advertising & Publicity		0	53
Cleaning		944	944
Reference Material		0	193
Website Support		346	144
Data protection registration		35	35
Gifts & donations		700	141
Sundry		185	207
Depreciation of assets		5592	8204
Total Expenditure		39927	43205
Surplus as at 31st March 2025		£4079	£171

4.2 Balance Sheet at 31st March 2025

	2025		2024	
Assets				
Current Assets		167075		157944
Rent Deposit	1750		1750	
Cash in Hand	6		73	
Coventry Building Society	154313		139891	
Lloyds Bank	10771		15730	
Co-operative Bank	235		500	
Equipment		0		0
At Cost	2347		2347	
less Depreciation	2347		2347	
Fixtures and Fittings		17400		21896
At Cost	38754		38213	
less Depreciation	21354		16317	
Computer Equipment		4329		4885
At Cost	11641		11641	
less Depreciation	7312		6756	
Total Assets		£188804		£184725
Net Assets		£188804		£184725
Represented by				
Friends of BoA Community Healthcare Capital Fund		15725		15725
Refurbishment of Toilets		0		23740
Food for Foodbank Fund		13600		13600
Reserves b/fwd		155400		131489
Surplus for the year		4079		171
Reserves c/fwd		£188804		£184725

4.3 Notes to the Income and Expenditure Account for Year Ended 31st March 2025

	2025 £	2024 £
1.		
Grants		
Wiltshire Council Area Board	2500	3250
Total Grants	2500	3250
2.		
Other Income		
Room Hire	300	650
Donations and Community Events	34865	34618
Interest	4108	3783
Gift Aid	2233	1075
Total Other Income	41506	40126

The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15

I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31st March 2025.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of The Trust as required, or
2 the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

E.R. Kirk

Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove
Upper Westwood
Bradford on Avon
Wilts BA15 2DQ

Date: 3rd. October 2025

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THE HUB@BA15

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THE HUB@BA15
BRIDGING THE GAP

Charity Number- 1160807

Annual Report

2023-2024

THE HUB@BA15

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2. Annual Report
3. Additional Reports
   Foodbank
4. Treasurer’s Report and Accounts (John Hutchinson)
5. Auditor’s Report
6. Acknowledgements

THE HUB@BA15

1.

i. Trustees 2023-24

Philip Secretan: Co-opted - Chair, plus IT & Facilities

Jennie Parker: Town Council

Alison Potter: Town Council

Wendy Brown: Churches Together

John Hutchinson: BoACAN - Treasurer

Angie Hill: Co-opted - Volunteer Liaison

Alison Wells: Churches Together

Graham Dove: Co-opted

ii. Management Group

Trustees: The named Trustees (as above)

Cathy Hearn: Hub Manager

THE HUB@BA15

Annual Report

a. The Hub @ BA15

The Trustees monitor the statutory requirements needed for running of the Hub to ensure compliance with its charitable status. The annual report and finances for 2022/23 have been submitted to the Charities Commission as the annual return in January 2024.
The following insurances have been renewed:

- Public Liability
- Building and Contents

The following policies have been reviewed, and are available for inspection on the premises or on request:

- Safeguarding (Vulnerable Adult & Child Protection)
    - Safeguarding Questionnaire
- Equal Opportunities
- Data Protection policy.
- Health and Safety Policy
    - Health and Safety Risk Assessments
    - H&S questionnaire
    - Fire Risk Assessments
- Lone Working
- Confidentiality
- Complaints Procedure
- Conflict of interest
- Volunteering Policy
    - Procedures

A Health & Safety poster and Manual Handling Guide are on display. There is an in-date First Aid Kit, accident book and posters naming the appointed first-aider and safeguarding officer.

The Hub@BA15 was opened in 2015 however the lease on premises now continues until 2025 with option to extend for a further two years.
Since the pandemic the numbers of people visiting the Hub continue to build slowly although the food parcel requests have increased, as have the benefit and debt enquiries.

The delivery service which began during the pandemic continues, providing enough volunteers are able to respond to the requests for a driver.

Contact with the agencies remains limited with fewer referrals for the Hub's services than hoped for. Agencies have been contacted and sent the annual report and newsletter in October and again in January with a copy of the latest newsletter to ensure that all are aware of the Hub and services are offered. All E-voucher referrers have been phoned to check that all details are up to date and if any additional staff need to be added.

THE HUB@BA15

The Hub services during this year consisted of:

- The Foodbank (deliveries have continued where drivers have been available)
- Computer access, Job Club (Wednesdays with William Butler and John Clarkson who share the role alternating their Wednesdays), Benefits team.
- Monthly Agency drop ins (PCSO, Selwood Housing, Rough Sleepers Team and Victim Support) this will now extend to Turning Point and Julian House.
- Advice and signposting. (Plans are in train to open as a Grief/Kind Space, run by Sue Ryder charity. This will take place on Thursday mornings weekly and will open up later in the year).
- Internet Access

Additionally:Hartley

- Hope Debt Advice Service continued to offer face to face appointments and can be contacted via the Hub phone, using the free phone number or email. Paperwork continued to use the Hub address.
- Julian House's outreach team hired the Hub meeting room fortnightly on Tuesdays for their team meetings. The Hub invoices them for the use of the space.
- AA meet on a Saturday between 11-12pm at the Hub; they pick the key up from the town council and offer a monthly donation as a contribution.
- CA meet at the Hub on a Wednesday evening and they too pick the key up from the town council and offer a monthly donation as a contribution.
- Two U3A groups meet monthly at the Hub and offer a donation

The number of collecting boxes in the community continues to reduce but the Bridge Street Co-Op boxes in particular continue to generate income. However, this decline in financial donations has been offset by the use of the bank card reader we have in The Hub for people to make donations to us.

We have been supported by Neighbourly and received different grants amounting to £4,400

We have been awarded a Neighbourly grant of £2000 from Sainsbury's "Helping Everyone Eat Better Community Grant".

- Lions gave us £100 for Christmas (for gift cards for food parcels and a prize for Christmas raffle)
- AA have given us a one off extra donation of £150 for Christmas parcels.
- Coventry building society gave us £1000

THE HUB@BA15

Grown Green based at Farm supported us with fortnightly vegetable boxes. Kate Collyns grew and delivered these to us. We are extremely grateful for this support and our clients really appreciated having fresh vegetables.

Hartley Farm supported us with their Easter trail and invisible charity menu and raised £100

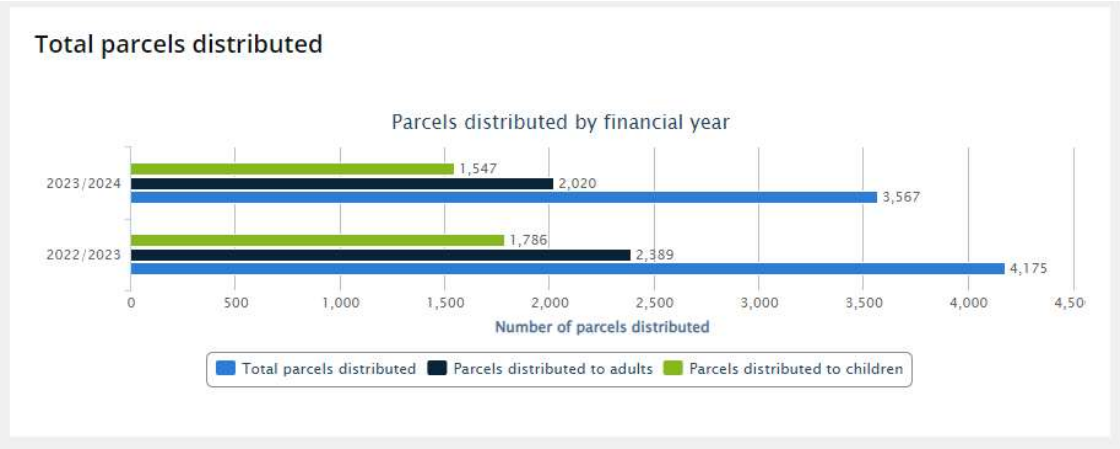
Wadswick Green donated food and money amounting to £921

Sainsburys gave us some dates to enable us to do collecting for the Hub before Christmas. This raised approx £300.

The monthly coffee mornings provide the opportunity to socialise and encourage supporters of the Hub and others from the local community to chat and enjoy fresh coffee and homemade cakes. We hold themed sales, together with donations from refreshments throughout the year. Towards Christmas we join in with the switch-on of the town lights with live music performed by our very own John Hutchinson. The light switch-on and raffle this year itself raised the sum of £1,454, which is incredible. So our in-house fundraising raised a total of £2,304.

The Hub has increased its school holiday food parcel distribution to include every school holiday. Larger parcels are distributed in the main holidays Easter, Summer and Christmas, top up bags are distributed during half term holidays - October, February and May half term. These are not tailored to individual families although schools may choose to give large families two parcels. We distribute approximately 100 parcels during half term, 140 at Easter and Summer and 170 at Christmas to include our boating community.

Our total food parcel distribution last year was 4,175 parcels



THE HUB@BA15

The 2022/2023 Annual General Meeting on Thursday 9th November 2023 was held at the United Church, Bradford on Avon, where Emma Greenwood and Lucy Duffy from Trussell Trust were the guest speakers. With approximately 35 people in attendance Philip Secretan presented the annual report and John Hutchinson talked through the finances.

A new Trustee Wendy Brown has been appointed for Churches Together. Wendy is already a hugely valuable member of our volunteer team and updates our stock entries, vouchers, admin tasks on our Trussell Trust recording system.

The toilet refurbishment took place in March 2022. We are delighted with the work that was carried out.

The Catholic Church completed works at the back of the building (unblocking gutters etc) which was causing the basement to leak .

We were pleased that the Community fridge team at the Town Council took on collection from Sainsbury.

A long standing Hub debit card issue has been resolved. We have a card and this makes shopping for the Hub much easier.

We have had evening visits from Scout Rainbows and Beavers to look at how our Foodbank operates and to help us pack food parcels .

b. Volunteers

- There continue to be a number of regular volunteers, approximately 30, who loyally offer their time to the Hub with a few additional volunteers joining in the New Year, the daily team is now usually 4-6. Some of the newer Monday volunteers also collect the food from Sainsbury's . Philip and Elizabeth Bush collect food from Winsley Church and deliver to us on a weekly basis . Kathy van Griethuysen and her husband collect from Winsley Road Co-Op also on a weekly basis and they regularly deliver any requested food parcels. Individuals from Westwood, South Wraxall and Bathford all deliver donations of food to the Hub. We have approximately 8 volunteer drivers also.

  During the year there have been lots of training opportunities .
  All volunteers have been invited to these sessions that have run at the Hub and many have attended:

  - Signposting training (run by Trussell Trust)
  - First Aid for Volunteers (run by The Red Cross)
  - Connecting Communities (run by the red Cross)
  - There have been several In house Benefits training (run by Jane Upton)
  - CPAG benefits training (run by CPAG)
  - Dementia Awareness (run by Dementia Awareness)

Some of these sessions were opened out to other groups to attend with us (BOA community church, Dementia awareness group)

Social activities for the volunteers included a Christmas Party with live music, drinks, food and a small gift for each volunteer at the Hub to say a big thank you to all our volunteers.

Hot lunches were provided weekly at the Hub during the winter by Angie Hill.

Cathy completed Level 2 Food Hygiene Certificate

Cathy attends the Health and Wellbeing group regularly to connect with other groups operating within the BOA area, this group is supported by BOA town Council and Wiltshire Council.

Cathy has visited Trowbridge Futures, Presented at Wadswick Green retirement village, spoken at Winsley School Harvest Festival , Bearfield Christmas Service.

Working from home 2 days a month has made a huge difference for completing admin work. Thank you to Avril, Philip, Angie for covering this.

The transition from a largely paper based organisation to a digital one has had its challenges but a great team effort and huge progress has been made.

c. Digital and Social Media

The Hub has two websites, which are linked and which are looked after by a volunteer. They are both fairly static but requested items and special news can be added as an update. A QR code has been generated to take users to the homepage of the Hub website where current needs are identified. These food parcel needs have also been printed and laminated and added to some of the supermarket collection points.

Facebook and Instagram pages are linked and regularly updated. There is a good following and information and photographs are regularly added, in addition to news items, requests regarding stock shortages and a general thank you to any donors. Private messages such as requests for food parcels are responded to.

A new outside sign has been designed by Jenny Dack - Overt Design. Jenny is one of our volunteer drivers and she voluntarily designed all our new boards, posters, flyers, thank you cards, letterheads and business cards . We are extremely grateful for such generosity.

We purchased an outside board for £105

Footfall Direct Printing offers free printing to a different charity each month . We are incredibly lucky and secured all our printing requirements for free. Again, we are delighted and grateful for Footfall's support and generosity .

d. Future developments & sustainability

- The Hub has consolidated its position in the local community whilst being open to possible new initiatives to host or support. It is hoped the Hub can provide and develop a venue for groups that are in line with the Hub's charitable status.
- The new website should allow the planned online giving to ensure it is easier to donate, with possible access to gift aid forms.
- Give Today to be set up so that donations can be added to an online shop.
- The Hub continues to network locally, particularly with the agencies and sourcing additional funds to ensure its future sustainability.
- Extend the monthly agency drop ins to include other referral agencies.
- Use of E voucher (Wiltshire Council) to help clients with financial help (supermarket vouchers.) This will be done in partnership with Hope Debt referrals.

3. Additional reports

Our Foodbank:

a) Description

The Foodbank continues to operate from the old bank vault within the Hub, and forms both the warehouse and distribution centre which is different from many Trussell Trust Foodbanks. The food is arranged on the shelves in approximate packing order (lighter items on the top shelves) with some toiletries and cleaning products stored under the shelves. There are additional shelves in the old air conditioning room, small room and kitchen corridor for items with a long date and non-food items particularly required for holiday stock.

b) Contributors

Donations are brought direct to the Hub or added to the collection points. Main donors:-

- Sainsburys. Host a collection point which is emptied twice a week by various volunteers. The weight for the year was an incredible 9273.52kgs Thank you to all who have donated. This is an increase of 515.87kgs from last year.
- Co-Op, Bridge Yard hosts a small collection point through which 244kgs has been donated. This is an increase of 162.75kgs from last year. In addition two collection boxes are hosted, which have raised £218.14 for the Hub , which is over £40 more than last year.
- Coop, Winsley Road hosts a collection point through which 1003.41kgs. has been donated. This has been collected weekly by Kathy van Griethuysen and her husband

- St Nicholas Church Winsley the collection point has reverted back to the church with some items coming from Avon Park and is brought to the Hub by Elizabeth and Phillip Bush. 774.60kgs has been collected and delivered to the Hub
- Westwood Stores hosts a collection point through which 186.70kgs. has been donated. This has been delivered to the Hub by Sue Field
- South Wraxall Residents hosts a collection point through which 71.70kgs has been donated. This has been delivered to the Hub by Frank Garner.
- Bathford Stores hosts a collection point through which 62.25kgs has been donated. An increase of 7.5kgs from last year. This has been delivered to the Hub.
- Zion Baptist Church, Trowbridge has brought over 73.50kgs of donated food, including seasonal items which are particularly helpful for school food parcels. The Hub is the nearest Trussell Trust Foodbank to this church.
- St Laurence School once again organised a collection of tinned items, brought in by sixth formers to the Hub in their minibus. This totalled 288 kgs.

A number of local churches, groups and businesses, including the funeral directors, have donated food to the Foodbank. Dick Lovett, Melksham, National Trust (Courts, Laccock)

c) Stock

Additional shelves have been bought to store the increased volume of stock which often seems excessive on the basis of the weekly number of food parcels that go out. However, the stock becomes depleted and the shelves empty after the holiday boxes are packed and delivered. We have extended our school holiday boxes/ bags to cover every school holiday inclusive of half terms. The general public are extremely generous, but do not always supply all items offered by the Foodbank, as individuals donate entirely as they wish, some donating out-of-date items. These out of date and short date items are weighed out and put in a box where volunteers and callers to the Hub can take anything (ideally for a donation) and clients can help themselves on the understanding it is out of date or has even been opened.

At Christmas financial donations were used to buy the items in short supply and to add variety and parity to the school holiday parcels

The total amount of food donated during the past year was an amazing **18041 kg**

d) Vouchers

- Total vouchers honoured: 4,200- this is a huge increase of 1,091 from last year
- Total adults helped: 2,358- an increase of 551 from last year.
- Total children helped: 1,842- an increase of 540 from last year.
- This is 1,091 vouchers up on last year which is a 74% increase. Around 50% of the parcels/vouchers were delivered to families identified by the schools to help during the holiday period.

Schools in receipt of food parcels

- Fitzmaurice Primary School, Bradford on Avon
- Christchurch Primary School, Bradford on Avon
- Churchfields Village School, Atworth & Monkton Farleigh
- Winsley Primary School
- Westwood and Iford Primary School,
- Staverton Primary School,
- Holt Primary School,
- Studley Green Primary School, Trowbridge (offered due to acute need in the area)
- St Laurence School
- Westview Nursery
- Tidddlywinks Nursery
- Holt Nursery
- Winsley Acorns

Once again holiday hampers were offered to families receiving free school meals, and approximately 150 parcels were delivered for each of the three main school holidays. At Christmas this rose to 168 to include our boating community referrals from Julian House. Half term holidays there are approximately 100 top up bags supplied to our local schools and nurseries. The schools are all set up on the E voucher system and can issue Foodbank vouchers that come directly to us. Alternatively, schools also hold red paper vouchers which can be used any time . The Hub will pick the referral up and deliver the food parcel to the family's home address if it can't be collected (and there are drivers available).

e) Agencies who distribute vouchers

There are over 75 local agencies registered with the Bradford on Avon Foodbank which hold Foodbank vouchers although relatively few offer vouchers to their users. Those who have issued vouchers include:

- Schools
- Hope Debt Advice Service
- Alms House Board
- Rough Sleepers Team, Wiltshire Council
- Selwood Housing
- CAB (Help for Hardship)
- Wiltshire Sustainable Tenancy Support
- Wiltshire Council (Social workers, Stronger Families Team etc)
- Red Jacket
- Julian House
- Women's Refuge (Green Accord)

The agencies' use of the e-referrals has meant that less food parcels are signed off by

the Hub which is really positive. However, as The Hub is willing to deliver food parcels to Bradford on Avon, the villages and some BA14 postcodes, e-referrals received can include a request for deliveries outside these postcodes for which it is not always possible to find drivers. Some time is taken contacting referrer and potential recipient alerting them to the fact the Hub is unable to deliver outside our local area (in which case advice is given as to other Foodbanks closer to the recipient's address)

e) Summary

During 2023-24 the financial support by the local community continued to be generous and there can be no doubt the Hub@BA15 is known within the town. The uptake in e-vouchers by some agencies hopefully makes it easier for all concerned and it is planned to continue to promote this system.

f) Future Plans for 2024-25

- To continue to collect sufficient food and to expand the range of foods we are able to offer (generally identified and suggested by Trussell Trust to include noodles and savoury biscuits and snacks to meet the needs of those coming to Foodbanks).
- To continue to promote the Foodbank to ensure that it is known to the agencies and people of Bradford on Avon and surrounding area. Contact with all our agencies/ referrers by phone and email has been made and referrers are sent using the biannual newsletter and annual report. This would ideally result in more e-referrals
- Visits to other Foodbanks to make additional contacts, share ideas, network
- Link The Hub and Hope Debt with a presentation that can be taken out to agencies to extend our presence in our local community
- Setting up of Grief/Kind Space at the Hub run by Sue Ryder charity and operating weekly.
- To explore the possibilities of expanding food provision by revisiting the local pantry/ community larder/cupboard opportunities, developing the concept of offering a low cost selection of food and other items for sale to qualifying recipients.
- To continue to identify future fundraising opportunities.
- Engage more with the older community to bridge the gap

THE HUB@BA15

4.Treasurer's Report for the year ended 31st March 2024

The Annual Treasurer's Report consists of the Income and Expenditure Account for the year, Notes to the Income and Expenditure Account, together with the Balance Sheet at the Year End.

The value of individual donations was lower than 2023, our costs were increased by higher gas bills, depreciation and a full year's payroll charges.

The Hub has completed the fourth year of a new lease for 5 years, extendable to 7 at the same rent as the old lease and I am sure the Trustees join me in expressing appreciation to Clifton Diocese for the further grant of a lease at well below commercial rent value.

The Hub's reserves are in a very healthy position; the Friends of BoA CHC Fund has begun to be used for the toilet refurbishment project which is now complete.

We bear in mind that reserves are there for future costs or investments and also for when our income is less than our expenditure.

THE HUB@BA15

4.1 Income and Expenditure Account for Year Ended 31st March 2024

	Note	2024 £	2023 £
Income			
Grants	1	3250	2500
Other Income	2	40126	43845
Total Income		43376	46345
Expenditure			
Rent		7000	7000
Insurance		581	538
Contactless Charges		54	68
Printing Postage & Stationery		1172	83
Payroll Costs		17824	3162
Food for Foodbank		1832	772
Light Heat & Power		2823	735
Water		448	303
Telephone & Internet		656	572
Repairs & Maintenance		224	193
Fire Alarm maintenance		622	413
Refreshments		48	7
Advertising & Publicity		53	0
Cleaning		944	1026
Reference Material		193	0
Website Support		144	58
Data protection registration		35	35
Gifts & donations		141	59
Sundry		207	92
Depreciation of assets		8204	2575
Total Expenditure		43205	17691
Surplus as at 31st March 2024		£171	£28654

THE HUB@BA15

4.2 Balance Sheet at 31st March 2024

	2024		2023	
Assets				
Current Assets		157944		177820
Rent Deposit	1750		1750	
Cash in Hand	73		48	
Coventry Building Society	139891		126469	
Lloyds Bank	15730		49553	
Co-operative Bank	500			
Equipment		0		469
At Cost	2347		2347	
less Depreciation	2347		1878	
Fixtures and Fittings		21896		3151
At Cost	38213		13572	
less Depreciation	16317		10421	
Computer Equipment		4885		3945
At Cost	11641		8863	
less Depreciation	6756		4918	
Total Assets		£184725		£185385
Net Assets		£184725		£185385
Represented by				
Friends of BoA Community Healthcare Capital Fund		15725		39465
Refurbishment of Toilets		23740		0
Utilities & Trussell Trust Fee Fund		0		831
Food for Foodbank Fund		13600		13600
Reserves b/fwd		131489		102835
Surplus for the year		171		28654
Reserves c/fwd		£184725		£185385

THE HUB@BA15

4.3 Notes to the Income and Expenditure Account for Year Ended 31st March 2024

	2024 £	2023 £
1.		
Grants		
Wiltshire Council Area Board	3250	2500
Total Grants	3250	2500
2.		
Other Income		
Room Hire	650	1100
Donations and Community Events	34618	40311
Interest	3783	1247
Gift Aid	1075	1187
Total Other Income	40126	43845

THE HUB@BA15

The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15

I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31st March 2024.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of The Trust as required, or
2 the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Eric Kirk

Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove
Upper Westwood
Bradford on Avon
Wilts BA15 2DQ

Date: 23rd September 2024

THE HUB@BA15

Acknowledgements

The Hub is extremely grateful for both the historic monetary donations and the current financial support we receive from within the local community. We are also thankful to the Trussell Trust for **all** that it does for us and for **all** in the country who benefit from it.

Very special thanks to:

All our wonderful volunteers

All who donate financially

All who contribute to the Foodbank

All who host or contribute to the collection boxes

All who hold and distribute Foodbank vouchers

We simply could not function without all of the support we receive.

THE HUB@BA15

England & Wales - Charity number 1160807

Accounts

The Hub@BA15
Church Street, Bradford on Avon, Wiltshire, BA15 1LS
Tel. 01225 920748
Charity no. 1160807
Email boacommunityhub@gmail.com
Website: www.boahub.co.uk

Annual Report

2022-2023

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1. Trustees & Management Group

2. Annual report

3. Additional Reports

   3.1 Foodbank

   3.2 Hope Debt Advice Service (Jim Clarke)

4. Treasurer’s Report and Accounts (John Hutchinson)

5. Auditor’s Report

6. Acknowledgements

1.

i. Trustees 2022-23

Laurie Brown	Town Council	-	(resigned June 2022)
Jim Clarke	Churches Together	-	(end of term March 2023)
Angie Hill	Co-opted	-	Volunteer Liaison
John Hutchinson	BoACAN	-	Treasurer
David Jewell	Co-opted	-	(resigned July 2022)
Mike Roberts	Town Council		Chair (resigned July ’23)
Philip Secretan	Co-opted	-	IT & Facilities (new Chair)
Alison Wells	Churches Together	-	

Newly Appointed Trustees

Jennie Parker	Town Council
Graham Dove	Co-opted
Alison Potter	Town Council
Wendy Brown	Churches Together (Nominated to take up office April ’23)

ii. Management Group

Trustees	The named trustees (as above)
Cathy Hearn	Hub Administrator

iii. Invited but not attended

Ros Griffiths	Wiltshire Council

Annual Report

a. The Hub @ BA15

The trustees of The Hub@BA15 monitor the statutory requirements needed for running of the Hub to ensure compliance with its charitable status have been met. The annual report and finances for 2021/22 have been submitted to the Charities Commission as the annual return in January 2023.
The following insurances have been renewed:

- Public Liability
- Building and Contents

The following policies have been reviewed, and are available for inspection on the premises or on request

- Safeguarding (Vulnerable Adult & Child Protection)
    - Safeguarding Questionnaire
- Equal Opportunities
- Data Protection policy.
- Health and Safety Policy
    - Health and Safety Risk Assessments
    - H&S questionnaire
    - Fire Risk Assessments
- Lone Working
- Confidentiality
- Complaints Procedure
- Conflict of interest
- Volunteering Policy
    - Procedures

A Health & Safety poster and Manual Handling Guide are on display. There is an in-date First Aid Kit, accident book and posters naming the appointed first-aider and safeguarding officer.

The Hub@BA15 was opened in 2015 however the lease on premises now continues until 2025 with option to extend for a further two years.
The numbers of people visiting the Hub continue to slowly build since the pandemic although the food parcel requests have increased, as have the benefit and debt enquiries.

The delivery service which began during the pandemic continues; providing enough volunteers are able to respond to the requests for a driver; there is

less willingness to deliver outside the local area partly as a result of the current financial situation, but also that there is often a nearer local foodbank.

Contact with the agencies remains limited with fewer referrals for the Hub's services than hoped for. Agencies have been contacted and sent the annual report and newsletter in October and again in January with a copy of the latest newsletter to ensure that all are aware of the Hub and services are offered.

- The Hub services during this year consisted of:

    - The foodbank (deliveries have continued where drivers have been available)
    - Computer access (less people use them as many now use smart phones, however needed for benefit enquiries)
    - Advice and signposting remain limited

- Hope Debt Advice Service continued to offer face to face appointments and can be contacted via the Hub phone, using the free phone number or email. Paperwork continued to use the Hub address.

- Julian House outreach team hire the Hub meeting room on Tuesdays for their team meetings. The Hub invoices them for the use of the space.

- The AA meet between 11-12pm at the Hub, they pick the key up from the town council and offer a monthly donation as a contribution.

- CA meet at the Hub on a Wednesday evening and also pick the key up from the town council and offer a monthly donation as a contribution.

- The Ukraine group used the Hub on a Monday afternoon for 6 months although moved to the Guide premises in December as there was little space due to the Christmas boxes which resulted in health and safety concerns.

The number of collecting boxes in the community continue to reduce in number but the Bridge Street Coop boxes in particular continue to generate income. Although this decline in financial donations has been offset by the use of the card reader. The Hub was one of three charities (of the year) benefiting from the Co-op and we thank Maureen Breeze who presented the Hub with £300 on behalf of the Co-op with helpers from Mighty Girls one of the other beneficiaries.

The monthly coffee morning provides the opportunity to socialise and encourage supporters of the Hub and any from the local community to chat and sample fresh coffee and homemade cakes in a safe environment. The themed sales and donations from refreshments throughout the year together with the Christmas events (switch on of town lights with live music performed by our very own John Hutchinson plus the coffee morning with sale and raffle) raised the sum of £1189.37.

The Hub continued to provide holiday food parcels to the schools at Easter, Summer and Christmas, plus additional ones requested for October and February half term. These are not tailored to individual families although schools may choose to give a large families two parcels.

The 2021/2022 Annual General Meeting on 20th October 2022 was held at the United Church, Bradford on Avon, where Louis Shortall from Rough Sleeper was the guest speaker. With approximately 35 people in attendance David Jewell presented the annual report and John Hutchinson talked through the finances.

A number of new trustees have been appointed to replace the Town Council representative trustees' (Laurie Brown and Mike Roberts) who reigned abruptly. We therefore welcome Jennie Parker with her special interest in older people, Alzheimer's and loneliness and later Alison Potter. David Jewell also resigned his trusteeship; a huge thank you for his past service and he is replaced by Graham Dove who was one of the original instigators of the Hub eight years ago.
The resignation of Avril Clarke the coordinator appointed in 2014 meant that the process of appointing a replacement was necessary and our thanks to the trustee Angie Hill for organising this. We are pleased to welcome Cathy Hearn to the team…
At the beginning of 2023 we appointed a paid part-time Administrator following Avril Clarke's decision to leave her voluntary post as Administrator at the Hub. She had been its voluntary head since its inception in 2015 and had worked selflessly for the Charity. However, we knew that we would not be able to find anyone willing to commit full time as she had done and it was agreed to offer a part-time paid role for the post. It was agreed that Avril would step down from January 1st 2023.

We advertised the post on the website, OCM website for the Council, on a poster at the Hub and among the Churches Together in October 2022 and received many enquiries, resulting in 8 applications. All were of a high calibre but we decided to sift the applicants and interview the top 4.

The sift committee was comprised of Trustees John Hutchinson, Alison Wells and Angela Hill and the sift took place on 23.10.22. The 4 interviews then took place on 5.12.22 and were conducted by the panel of Alison Wells, Angela Hill (Trustees) and Cedric Pierce as a co-opted independent member. The interviews were all scored according to recommended HR advice and the successful candidate contracted accordingly.

We used 2 outside agencies for help with the process: HR Services Bristol who specialise in working with Charities and who sold us a comprehensive Job Application package which proved invaluable and included a draft contract. We also

employed the services of Butler Crowe Payroll, who also work with small organisations and now process our payroll.

Cathy started work just before Christmas and has successfully taken over the day to day running of the Hub.

The air conditioning units which have been used to supplement the heating failed and the cost of repair was prohibitive so the new wall fan heaters were bought and an electrician organised to install them. An air conditioning engineer was required to de-commission the old units and the three wall fittings and the large unit were taken allowing the upper room to become available as a new store room.

The planned upgrade to replace some of the low IT equipment took place and the debt advice and reception computers were all replaced; together with a large screen for the meeting room and one other computer. Our grateful thanks to the Lions whose donation went towards this.

b. Volunteers

There continue to be a number of regular volunteers who loyally offer their time to the Hub with a few additional volunteers joining in the New Year, the daily team is now usually 4-6. Some of the newer Monday volunteers also collect the food from Sainsbury's replacing the couple who faithfully provided this service for 8 years, whilst a couple collect o Friday. The volunteers who bring the food in from Winsley have resumed their service and another couple collect the food from Winsley Road Co-op, and they regularly deliver any requested food parcels. Individuals from Westwood, South Wraxall and Bathford all deliver donations of food to the Hub

During the year there have been no training opportunities or social activities for the volunteers, but some sessions should resume in the coming year making use of the new large screen in the meeting room and availing ourselves of the training opportunities offered by Trussell Trust.

c. Digital and Social Media

The Hub has two websites, which are linked which are looked after by a volunteer. They are both fairly static but requested items and special news can be added as an update. A QR code has been generated to take to the home page of the Hub website where current needs are identified, these have been laminated and added to some of the supermarket collection points.

The Facebook Page has a good following and information and photographs are regularly added, in addition to news items, requests regarding stock shortages and a general thank you to any donors; the administrators respond to private messages such as requests for food parcels. A linked Instagram account is now in place.

d. Future developments & sustainability

- The Hub has consolidated its position in the local community whilst being open to possible new initiatives to host or support. It is hoped the Hub can provide and develop a venue for groups that are in line with the Hub's charitable status.
- The new website should allow the planned online giving to ensure it is easier to donate, with possible access to gift aid forms.
- It is hoped to implement improvements to the toilets which will add considerably to the range of support services the Hub offers to its clients.
- During the next year all the fire extinguishers will need replacing as they will reach their expiry date
- The Hub continues to network locally, particularly with the agencies and sourcing additional funds to ensure its future sustainability.

3. Additional reports

3.1 Bradford on Avon Foodbank at The Hub@BA15: Annual Report (2022-23)

a) Description

The foodbank continues to operate from the old bank vault within the Hub, and forms both the warehouse and distribution centre which is different from many Trussell Trust Foodbanks. The food is arranged on the shelves in approximate packing order (lighter items on the top shelves) with some toiletries and cleaning products stored under the shelves. There are additional shelves in the old air conditioning room, small room and kitchen corridor for items with a long date and non-food items particularly required for holiday stock.

b) Contributors

Donations are brought direct to the Hub or added to the collection points.

Main donors:-

Sainsburys. Host a collection point which is emptied twice a week by various volunteers. The weight for the year was an incredible **8757.65kg**. Thank you to all who have donated.

Coop, Bridge Yard hosts a small collection point through which **81.25kg** has been donated. In addition two collection boxes are hosted, which have raised **£175.73** for the Hub

Coop, Winsley Road hosts a collection point through which **1133.65kg.** has been donated. This has been collected weekly by Kathy van Griethuysen and her husband

St Nicholas Church Winsley the collection point has reverted back to the church with some items coming from Avon Park and is brought to the Hub by Elizabeth and Phillip Bush. **1266.65kg** has been collected and delivered to the Hub

Westwood Stores hosts a collection point through which **277.1kg.** has been donated. This has been delivered to the Hub by Sue Field

South Wraxall Residents hosts a collection point through which **123.05kg.** has been donated. This has been delivered to the Hub by Frank Garner. Although this has now ceased

Bathford Stores hosts a collection point through which **54.75kg.** has been donated. This has been delivered to the Hub

Zion Baptist Church, Trowbridge has brought over **109.1kg** of donated food, including seasonal items which are particularly helpful for school food parcels. The Hub is the nearest Trussell Trust foodbank to this church.

St Laurence School once again organised a tin collection and over 100 boxes of food were brought by sixth formers to the Hub in their minibus this totalled **2122.4kg**.

A number of local churches, groups and businesses, including the funeral directors, have donated food to the foodbank.

iv. Stock

Additional shelves have been bought to store the increased volume of stock which often seems excessive on the basis of the weekly number of food parcels that go out. However, the stock becomes depleted and the shelves empty after the holiday boxes are packed and delivered. The general public are extremely generous, but do not always supply all items offered by the foodbank, as individuals donate entirely as they wish, some donating out-of-date items. These out of date and short date items are weighed out and put in a box where volunteers and callers to the Hub can take anything (ideally for a donation) and clients can help themselves on the understanding it is out of date or has even been opened.

At Christmas financial donations were used to buy the items in short supply and to add variety and parity to the school holiday parcels

The total amount of food donated during the past year was an amazing **18041 kg**

c) Vouchers

Total vouchers honoured: **1171**

Total adults helped: **1807**

Total children helped: **1302**

This is 375 vouchers up on last year which is a 32% increase. Around 50% of the parcels/vouchers were delivered to families identified by the schools to help during the holiday period.

Schools in receipt of food parcels

- Fitzmaurice Primary School, Bradford on Avon
- Christchurch Primary School, Bradford on Avon
- Churchfields Village School, Atworth & Monkton Farleigh
- Winsley Primary School
- Westwood and Iford Primary School,
- Staverton Primary School,
- Holt Primary School,
- Studley Green Primary School, Trowbridge (offered due to acute need in the area)
- St Laurence School

Once again holiday hampers for families receiving free school meals were offered, and approximately 120-150 parcels were delivered for each of the three main school holidays. The schools hold foodbank vouchers which can be used any time (and all have been sent the invitation to the e-referral system allowing any nominated teachers or their colleague to issue the voucher/code). The Hub will pick the referral up and deliver the food parcel direct to the family's home address if it can't be collected and there are drivers available

d) Agencies who distribute vouchers

There are over 75 local agencies registered with the Bradford on Avon foodbank which hold foodbank vouchers although relatively few offer vouchers to their users. Those who have issued vouchers include:

- Schools

- Hope Debt Advice Service
- Alms House Board
- Rough Sleepers Team, Wiltshire Council
- Selwood Housing
- CAB (Help for Hardship)
- Wiltshire Sustainable Tenancy Support

The agencies' use of the e-referrals has meant that less food parcels are signed off by the Hub which is really positive. However, as The Hub is willing to deliver food parcels to Bradford on Avon, the villages and some BA14 postcodes, e-referrals received can include a request for deliveries outside these post codes for which it is not always possible to find drivers. Some time is taken contacting referrer and potential recipient alerting them to the fact the Hub is unable to deliver outside our local area (in which case advice is given as to othe.r foodbanks closer to the recipient's address)

e) Summary

During 2022-23 the financial support by the local community continued to be generous and there can be no doubt the Hub@BA15 is known within the town. The uptake in e-vouchers by some agencies hopefully makes it easier for all concerned and it is planned to continue to promote this system.

Future Plans for 2023-24

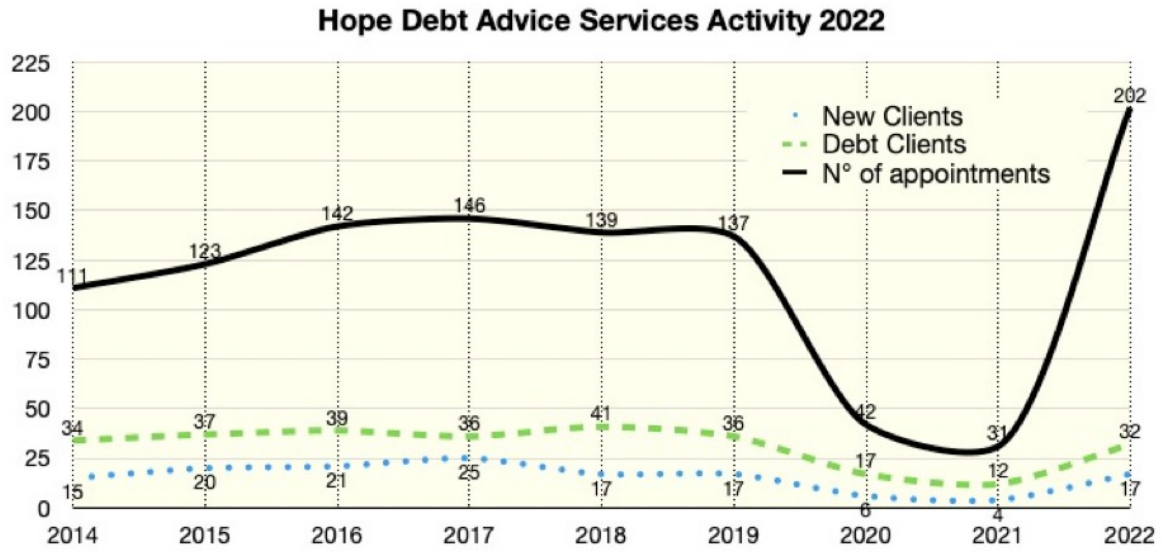
- To continue to collect sufficient food and to expand the range of foods we are able to offer (generally identified and suggested by Trussell Trust to include noodles and savoury biscuits and snacks to meet the needs of those coming to the foodbanks).
- To continue to promote the foodbank to ensure that it is known to the agencies and people of Bradford on Avon and surrounding area. This will involve further contact with agencies by phone and email using the biannual newsletter and annual report. This would ideally result in more e-referrals
- To explore the possibilities of expanding food provision by revisiting the local pantry/ community larder/cupboard opportunities, developing the concept of offering a low-cost selection of food and other items for sale to qualifying recipients.
- To continue to identify future fundraising opportunities.

ANNUAL REPORT 2023

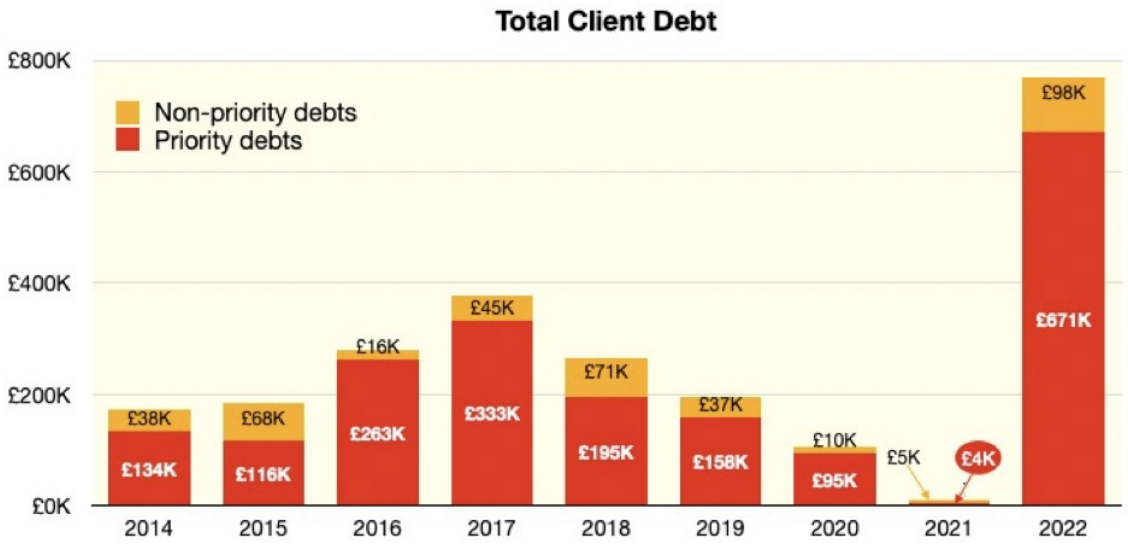
Hope Debt Advice Service (HDAS) is an unincorporated voluntary association which was established in 2008. Collaboration with The Hub continues to be a critical feature of our work to provide a complementary array of services to the community. HDAS provides debt, budgeting and money management advice to clients. HDAS is authorised and regulated by the Financial Conduct Authority (FCA) and is affiliated to Community Money Advice (C.M.A.) and AdviceUK.

The HDAS team has 10 volunteers who see clients and support the debt advice regulatory framework. Clients are referred by The Hub, Foodbank, and other agencies including health, welfare and social housing professionals. Clients are seen by prior appointment during The Hub opening hours. All members of the team seeing Clients have taken Debt Management training accredited by C.M.A. and recognised by the FCA.

This year's activity increased significantly over past years as illustrated by the number of appointments shown below. The appointment dip was largely caused by the Covid Pandemic and associated outcomes including no evictions and increased savings. However, as the nation returned to some form of normality, challenging conditions arose; job losses, cost of living increases, utility cost hikes, and the Covid benefit premium ending are just some of the principal factors.



The hardship experienced by Clients is indicated by the number of food parcel referrals made to The Hub foodbank, which doubled during the pandemic years and in 2022 was 90 a further 20% increase on 2021. The level of priority debt, which threatens personal liberty or basic shelter, also rose dramatically in 2022. As a general observation people's resilience does not appear to be as strong as it was pre pandemic. This coupled with Clients having the rationale not to address debt issues because of the pandemic has pushed up the complexity and effort required to unravel each situation.



Other significant factors influencing the workload are the

- increased level of information security required
- the general trend of digitalisation
- and a new regulatory framework “Consumer Duty” imposed by the FCA.

The reality of receiving and responding to digital information whilst actively following a duty of care meant HDAS had to adopt a more systematic approach to daily operations. This was an obvious area to collaborate on with The Hub. “Google Workspace” was chosen because key features were built in, namely:

- data security and audit trails
- positive verification of individuals contributing to each organisation
- ability to share information
- backup and disaster recovery
- basic set of office applications available with no licencing costs
- and importantly because we are not for profit, charitable organisations - free to use.

Collaborating with The Hub also meant backup administrative access could be set up to mitigate a single point of failure of something happening to the administrator.

The transition from a largely paper based organisation to a digital one has had its challenges but a great team effort and huge progress has been made. It has to be recognised that this has not been an easy transition for some team members. However, particularly pushed by the pandemic outcome the world will not return to manual and paper based approaches. HDAS must have the capability to meet up and match this evolving situation. The emerging opportunity is the potential to offer volunteers more flexible times and ways to contribute. In order for HDAS to continue offering its services to the local community in the future HDAS has to remain relevant and connected to the world we live in. Without volunteers there is no service to offer.

Regulatory oversight has increased significantly over the past few years, largely driven by the FCA’s creation of the “Debt Advice Portfolio'' and the major implementation of the “Consumer Duty'' principle. There is no doubt that HDAS’s

ethos, as exemplified by our Constitution fully embraces and is aligned to the FCA's espoused principles. The burdensome issue is how to evidence we are compliant and that all our approaches and procedures are fit for purpose. HDAS does not have the luxury of being able to resource a dedicated person/group for this. The only workable approach is for all of us to take small targeted steps as close as possible to any event that requires auditable evidence. This in turn requires us all to be disciplined and consistent. The practical outcome is that more time is required (possibly meetings) with Clients not only to discover but also to investigate and record circumstances in sufficient detail. A further complication is this can be counterintuitive to the general expectation of volunteering, causing recruitment and retention issues.

This combination of more acute Client circumstances and the demands of a more structured set of approaches have led to this significant workload increase. It is to the credit of all the team who have collectively stepped up, taken on the challenges and helped our local community. A huge thank you.

HDAS finances remain in good order and annual spend continues to be well controlled and relatively low (see Treasurer's Report below). A conscious decision has been made to concentrate on debt advice and not fund raising. There are sufficient funds to continue for a number of years. It is prudent for HDAS to seek further sources of funding for 2024/25. Any support that can be offered would be gratefully received.

In 2023 the aim will be to implement and consolidate all the changes to our approaches and procedures. Continued close cooperation with The Hub will contribute to our two organisations success.

Signed:		Position:	Coordinator
Date:	3 November 2023	Name:	Chris Sanders

Treasurer's Report

Income

Compared with 2021 – 22 the income was up, over £400 to £2,072. This was in part due to Debt Advisors either contributing or in some cases fully reimbursed the cost of their training. My thanks to them for assisting us.

Interest earned on funds held in the deposit account, increased from £1 in the previous financial year to £22 in the last financial year. This was due to the Bank of England Monetary Committee increasing the base rate over that period.

Expenditure

Compared with 2021 – 22 expenditure was down by some £60 to £2,766. However you will note that was still above our income, leaving a deficit of some £700.

This unfortunately has been the pattern over the last few years and has had to be met from our diminishing reserves. The sole grant from Wessex Water is critical to us but leaves us vulnerable. We are therefore looking at alternative funding streams to enable us to continue providing this valuable service to the local community.

If anyone here this evening feels able to make, either a one off donation, or a smaller amount monthly by Standing Order, then please see me afterwards. Any help that you can give would be most welcome.

Finally I should like to express my thanks to Janet Carpenter for kindly auditing our accounts. A task that she has undertaken willingly over many years.

Mike Turner
Treasurer

HOPE DEBT ADVICE SERVICE, Bradford-on-Avon

INCOME & EXPENDITURE STATEMENT

YEAR ENDING 31 MAR 2023

INCOME		**1 Apr 2022 – 31 Mar 2023 (£)**	1 Apr 2021 – 31 Mar 2022 (£)
Corporate Donations		**1,000**	1,000
Individual Donations		**660**	460
Gift Aid		**100**	112
Training		**290**	75
Interest		**22**	1
		2,072	1,648
EXPENDITURE			
Accommodation		**20**	120
Administration			
Fees (Registration, Insurance)	**1,822**		
Centre expenses (Printing Ink etc)	**211**		
		2,033	1,838
Bank Charges		**64**	21
Equipment		**---**	55
Telephones (Freephone & Mobile)		**69**	73
Training		**580**	600
		2,766	2,707
Surplus / Deficit		**-694**	-1,059
		2,072	1,648
Balance of Funds at 31 Mar 2023			
Funds brought forward		**6,559**	7,618
Surplus / deficit		**-694**	-1,059
		5,865	6,559
Represented by:			
HSBC Community Account		**1,439**	1,647
HSBC Money Manager		**4,334**	4,812
Petty Cash		**92**	100
		5,865	6,559

I have examined the accounts of Hope Debt Advice Service and consider the accounts to be properly prepared and give a true view of the finances to the year ending 31 March 2023.

Signed: J Carpenter Date: 04.07.2023

Janet Carpenter MAAT

cma
Freedom from debt
Hope for the future
The Queen's Diamond Jubilee Volunteering Award 2012

EMERGENCY FUND, Bradford-on-Avon

INCOME & EXPENDITURE STATEMENT

YEAR ENDING 31 MAR 2023

INCOME	**1 Apr 2022 – 31 Mar 2023 (£)**	1 Apr 2021 – 31 Mar 2022 (£)
Individual Donations	---	---
Received from Current Account	---	---
	---	---
EXPENDITURE		
	---	---
	---	---
	---	---
Excess of Expenditure over Income	---	---
Excess of Income over Expenditure	---	---
Balance of Funds at 31 Mar 2023		
Funds brought forward	**154**	---
Surplus / deficit	---	---
	154	154

BoA Emergency Fund is held by the Chairman – Mr James Clarke.

cma
Freedom from debt
Hope for the future
The Queen's Diamond Jubilee Volunteering Award 2012

4. Treasurer's Report for the year ended 31st March 2023

The Hub is now in the eighth year of operation and 2022/23 is the third year of the second

5-year lease which is extendable to 7 years, with Clifton Diocese.

Income from donations has increased in comparison with 2021/22, indicating that continuing public awareness of the financial pressure being placed upon foodbanks is still high.

This Hub is now receiving greater Gift Aid contributions from HM Revenue & Customs.

2022/23 is the second year of the Hub's use of a contactless machine which enables the Hub bank to receive donations directly from a debit or credit card.

The Treasurer's Report contains:

The Income and Expenditure Account

The Balance Sheet

Notes to the Income and Expenditure Account

The Independent Examiner's Report

4.1 Income and Expenditure Account for Year Ended 31st March 2023

	Note	2023 £	2022 £
Income			
Grants	1	2500	7552
Other Income	2	43845	34969
Total Income		46345	42521
Expenditure			
Rent		7000	7000
Insurance		538	442
Contactless Charges		68	17
Printing Postage & Stationery		83	68
Payroll Costs		3162	0
Food for Foodbank		772	466
Light Heat & Power		735	530
Water		303	191
Telephone & Internet		572	536
Repairs & Maintenance		193	194
Fire Alarm maintenance		413	317
Refreshments		7	5
Advertising & Publicity		0	32
Cleaning		1026	2967
Website Support		58	70
Data protection registration		35	35
Gifts & donations		59	105
Sundry		92	104
Depreciation of assets		2575	2015
Total Expenditure		17691	15094
Surplus as at 31st March 2023		£28654	£27427

4.2 Balance Sheet at 31st March 2023

	2023		2022	
Assets				
Current Assets		177820		152259
Rent Deposit	1750		1750	
Cash in Hand	48		172	
Bank - Coventry Building Society	126469		107247	
Bank - Lloyds	49553		39590	
Debtors	0		3500	
Equipment		469		939
At Cost	2347		2347	
less Depreciation	1878		1408	
Fixtures and Fittings		3151		1325
At Cost	13572		10777	
less Depreciation	10421		9452	
Computer Equipment		3945		4353
At Cost	8863		8134	
less Depreciation	4918		3781	
Total Assets		£185385		£158876
Net Assets		£185385		£158876
Represented by				
Friends of BoA Community Healthcare Capital Fund		39465		40000
Utilities & Trussell Trust Fee Fund		831		2441
Food for Foodbank Fund		13600		13600
Reserves b/fwd		102835		75408
Surplus for the year		28654		27427
Reserves c/fwd		£185385		£158876

4.3 Notes to the Income and Expenditure Account for Year Ended 31st March 2023

	2023	2022
	£	**£**
1.		
Grants		
Holy Trinity Community Fund	0	5052
Wiltshire Council Area Board	2500	2500
Total Grants	2500	7552
2.		
Other Income		
Room Hire	1100	300
Donations and Community Events	40311	33951
Interest	1247	110
Gift Aid	1187	608
Total Other Income	43845	34969

The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15

I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31st March 2023.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of The Trust as required, or
2 the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Eric Kirk

Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove
Upper Westwood
Bradford on Avon
Wilts BA15 2DQ

Date: 14 September 2023

Acknowledgements

The Hub is extremely grateful for both the historic monetary donations and the current financial support we receive from within the local community. We are also thankful to the Trussell Trust for all that it does for us and for all in the country who benefit from it.

Special thanks to:

All our wonderful volunteers

All who donate financially

All who contribute to the foodbank

All who host or contribute to the collection boxes

All who hold and distribute foodbank vouchers

We simply could not function without the support we receive.

THE HUB@BA15

England & Wales - Charity number 1160807

Accounts

The Hub@BA15
Church Street, Bradford on Avon, Wiltshire, BA15 1LS
Tel. 01225 920748
Charity no. 1160807
Email boacommunityhub@gmail.com
Website : www.boahub.co.uk

Annual Report

2021-2022

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1. Trustees & Management Group

2. Annual report

3. Additional Reports

   3.1 Foodbank

   3.2 Hope Debt Advice Service (Jim Clarke)

4. Treasurer's Report and Accounts (John Hutchinson)

5. Auditor's Report

6. Acknowledgements

1.

i. Trustees 2021-22

Laurie Brown	Town Council	-	(resigned)
Jim Clarke	Churches Together		
Angie Hill	Co-opted	-	Volunteer
John Hutchinson	BoACAN	-	Treasurer
David Jewell	Co-opted	-	
Mike Roberts	Town Council		Chair (resigned)
Philip Secretan	Co-opted	-	IT & Facilities
Alison Wells	Churches Together	-	

ii. Management Group

Trustees	The named trustees (as above)
Belinda Dean	Co-opted
Avril Clarke	Coordinator
Caroline Medani	Co-opted to take minutes

iii. Invited but not attended

Ros Griffiths	Wiltshire Council

2. Annual Report

a. The Hub @ BA15

The trustees of The Hub@BA15 have taken considerable care to ensure that the statutory requirements needed for running of the Hub in compliance with its charitable status have been met. The annual report and finances for 2020/1 have been submitted to the Charities Commission as the annual return in January 2022.
The following insurances have been renewed:

- Public Liability
- Building and Contents

The following policies have been reviewed, signed by all relevant Trustees and are available for inspection on the premises:

- Safeguarding (Vulnerable Adult & Child Protection)
    - Safeguarding Questionnaire
- Equal Opportunities
- Data Protection policy.
- Health and Safety Policy
    - Health and Safety Risk Assessments
    - H&S questionnaire
    - Fire Risk Assessments
    - Covid 19 risk assessment
- Lone Working
- Confidentiality
- Complaints Procedure
- Conflict of interest
- Volunteering Policy
    - Procedures

A Health & Safety poster and Manual Handling Guide are on display. There is an in-date First Aid Kit, accident book and posters naming the appointed first-aider and safeguarding officer. Covid precautions such as the wearing of masks and the use of hand gel remain in place.

The Hub@BA15, was opened in 2015 however the lease on premises now continues until 2025 with option to extend for a further two years.
The numbers of people visiting the Hub is lower than before lockdown although the food parcel requests remain slightly higher and it is expected that debt enquiries will eventually increase.

The delivery service which began during the pandemic continues; providing enough volunteers are able to respond to the email requests for a driver; there is less willingness to deliver outside the local area partly as a result of the current financial situation.

Contact with the agencies remains limited with fewer referrals for any of the Hub's services than hoped for. Agencies have been contacted and sent the annual report and newsletter in October and again in March with a copy of the spring newsletter to ensure that all are aware of the Hub and what services are offered.

- The Hub services during this year consisted of:

  - The foodbank (deliveries have continued where drivers have been available)
  - Computer access (originally available on a limited basis, now less people use them as many now use smart phones)
  - Advice and signposting was limited but some enquiries were responded to via phone calls and emails.

- Hope Debt Advice Service continued to offer support via the phone using the free phone number and email, as volunteers worked from home. Paperwork continued to use the Hub address. Face to face appointments resumed in August 2021

- Enigma Counselling was set up in August 2021 offered by a certified Counsellor to help with depression, stress, anxiety and coping with addiction. This proved successful with a number of clients but due to issues around covid this sadly ceased at Christmas 2021.

- The IT Club which previously met in the library used the space from November 2021 but plan to return to the library in May 2022. The Hub will continue to signpost enquiries for IT support to them.

- From November 2021 Julian House outreach team hire the Hub meeting room on Tuesdays for their team meetings. The Hub invoices them for the use of the space.

- From September 2021 a new group of the AA meet between 11-12pm at the Hub, they pick the key up from the town council and offer a monthly donation as a contribution.

- Age UK no longer use the Hub, although the email of Ginnie Heads is held.

The Hub has received a number of grants which have supported the purchase of the additional food. Donations from individuals via cash, cheques, bank transfer and the new card reader are a welcome addition to the finances. The number of collecting boxes in the community have reduced in number but the Bridge Road Coop boxes in particular continue to generate income.

The monthly coffee morning provides the opportunity to socialise and encourage supporters of the Hub and any from the local community to chat and sample fresh coffee and homemade cakes in a safe environment. The themed sales and donations from refreshments throughout the year together with the Christmas events (switch on of town lights with live music performed by John Hutchinson plus the coffee morning with sale and raffle) raised the sum of £1189.37. The coffee mornings restarted in June with an outside event and returned inside in month of October.

The Hub continued to provide holiday food parcels to the schools at Easter, summer and Christmas, plus additional ones requested for October and February half term. These are not tailored to individual families although schools may choose to give a large families two parcels.

Management meetings generally took place via zoom, however the Annual General Meeting on 28th October 2021 was held at the United Church, Bradford on Avon, where Tracy Ince the Watch Coordinator from Wiltshire Police was the guest speaker.

b. Volunteers

Over the year the original pre pandemic teams of volunteers reduced as their circumstances have changed; fortunately some new volunteers have come forward. A number of regulars continued throughout the Pandemic and the daily team increased to 3 or 4 which is enough with the current number of enquiries and visits. In addition there are volunteers that collect the food from Sainsburys - one couple on Monday and the other Friday. The volunteers who bring the food in from Winsley have resumed their service and another couple collect the food from Winsley Road Co-op, and they regularly deliver any requested food parcels. Individuals from Westwood, South Wraxall and Bathford all deliver donations of food to the Hub

The volunteer outreach worker appointed in January 2020 was unable to continue but she approached an acquaintance and Clare replaced her in August 2021. Clare has made contact with a number of agencies although the "hard to reach" ones continue to remain reluctant to activate the e-referrals. She has been set up with a new tablet and a Hub email account.

During the year there have been no training opportunities or social activities for the volunteers, but some sessions should resume in the coming year.

c. Digital and Social Media

A decision was made to rebuild the Hub website as Varn media who had previously built and maintained it identified it needed updating, as new features were required. A volunteer has oversight of the Trussell Trust cloned website and this is intermittently updated and she will also take on the updating of the new one. Generally both these websites are static and the criteria is that there is nothing out of date on them.

The Facebook Page has a good following and information and photographs are regularly added, in addition to news items, requests regarding stock shortages and a general thank you to any donors; the administrators respond to private messages such as requests for food parcels.

d. Future developments & sustainability

- The Hub has consolidated its position in the local community whilst being open to possible new initiatives to host or support. It is hoped the Hub can provide and develop a venue for groups that are in line with the Hub's charitable status.
- The new website should allow the planned online giving to ensure it is easier to donate, with possible access to gift aid forms.
- It is hoped to implement improvements to the toilets which will add considerably to the range of support services the Hub offers to its clients. Also the repair/replacement of broken air condition system which has been used to supplement the heating within the Hub.
- It is planned to upgrade and replace some of the IT equipment and a donation from the Lions will go towards this.
- During the next year all the fire extinguishers will need replacing as they will reach their expiry date
- The Hub continues to network locally, particularly with the agencies and sourcing additional funds to ensure its future sustainability.

3. Additional reports

3.1 Bradford on Avon Foodbank at The Hub@BA15: Annual Report (2021-22)

a) Description

The foodbank continues to operate from the old bank vault within the Hub, and forms both the warehouse and distribution centre which is different from many Trussell Trust Foodbanks. The food is arranged on the shelves in approximate packing order (lighter items on the top shelves) with some toiletries and cleaning products stored under the shelves. There are additional shelves in the air conditioning room, small room and kitchen corridor for items with a long date this was particularly required for holiday stock.

b) Contributors

Donations are brought direct to the Hub or added to the collection points.

Main donors through:-

Sainsburys. Host a collection point which is emptied twice a week by various volunteers. The weight for the year was an incredible **8757.65kg**. Thank you to all who have donated.

Coop, Bridge Yard hosts a small collection point through which **81.25kg** has been donated. However two collection boxes are hosted, which have raised **£175.73** for the Hub

Coop, Winsley Road hosts a collection point through which **1133.65kg.** has been donated. This has been collected weekly by Kathy van Griethuysen and her husband

St Nicholas Church Winsley the collection point has reverted back to the church with some items coming from Avon Park and is brought to the Hub by Elizabeth and Phillip Bush. **1266.65kg** has been collected and delivered to the Hub

Westwood Stores hosts a collection point through which **277.1kg.** has been donated. This has been delivered to the Hub by Sue Field

South Wraxall Residents hosts a collection point through which **123.05kg.** has been donated. This has been delivered to the Hub by Frank Garner. Although this has now ceased

Bathford Stores hosts a collection point through which **54.75kg.** has been donated. This has been delivered to the Hub

Zion Baptist Church, Trowbridge has brought over **109.1kg** of donated food, including seasonal items which are particularly helpful for school food parcels. The Hub is the nearest Trussell Trust foodbank to this church.

St Laurence School sixth former organised a tin collection and over 100 boxes of food were brought to the Hub in their minibus this totalled **2122.4kg**.

Many churches in the local area donated food to the Hub at their harvest festival and this was often around 50kg. A number of local groups and businesses such as the Woman's Institute and Team Eleven have donated food to the foodbank. The Beavers (6-7 year olds) spent an evening session at the Hub finding out what the foodbank was about, and each donated an Easter egg in preparation for Easter.

iv. Stock

Additional shelves have been bought to store the increased volume of stock which often seems excessive on the basis of the weekly number of food parcels that go out. However the stock becomes depleted and the shelves empty after the holiday boxes are packed and delivered. The general public are extremely generous, but do not supply all items offered by the foodbank, as individuals donate entirely as they wish, some donating out-of-date items. These out of date and short date items, are weighed out and put in a box where volunteers can take anything ideally for a donation and clients can help themselves on the understanding it is out of date or has even been opened. The financial donations were used to buy the items that are in short supply and to add variety and parity to the school holiday parcels

The total amount of food donated during the past year was an amazing **18041 kg** which is slightly less than last year increase but did not include the Fareshare deliveries!

c) Vouchers

Total vouchers honoured: **1171**

Total adults helped: **1807**

Total children helped: **1302**

This is 375 vouchers up on last year which is a 32% increase. Around 50% of the parcels/vouchers were delivered to families identified by the schools to help during the holiday period.

Schools in receipt of food parcels

- Fitzmaurice Primary School, Bradford on Avon
- Christchurch Primary School, Bradford on Avon
- Churchfields Village School, (Atworth & Monkton Farleigh) offered but not requested
- Winsley Primary School
- Westwood and Iford Primary School,
- Staverton Primary School,
- Holt Primary School,
- Studley Green Primary School, Trowbridge (offered due to need in the area)
- St Laurence School

Once again holiday hampers for their families on free school meals were offered, and approximately 150 parcels were delivered for each of the three main school holidays. The schools hold foodbank vouchers which can be used any time however all have been sent the

invitation to the e-referral system allowing any teacher/colleague to issue the voucher/code. The Hub will pick the referral up and deliver the food parcel direct to the family's home address if it can't be collected.

d) Agencies who distribute vouchers

There are 81 agencies in the Bradford on Avon area holding foodbank vouchers but relatively few offer many vouchers to their users. Those who have issued vouchers include:

- Schools
- Hope Debt Advice Service
- Alms House Board
- Rough sleepers Team, Wiltshire Council
- Selwood Housing
- CAB (Help for hardship)
- Wiltshire Sustainable Tenancy Support

The agencies use of the e-referrals has meant that less food parcels are signed off by the Hub which is really positive. However as The Hub is willing to deliver food parcels to Bradford on Avon, the villages and most BA14 postcodes (if they cannot be collected), the e-referrals received, can request deliveries outside these post codes which is not always possible to find drivers for.

e) Summary

During 2021-22 the financial support by the local community continues to be brilliant and there can be no doubt the Hub@BA15 is known within the town. The uptake in e-vouchers by some of agencies hopefully makes it easier for all concerned and it is planned to continue to promote this system particularly with the help of the outreach worker. A reworking of the volunteer foodbank procedures using the volunteers, has taken place and this is now available to add to the paperwork and welcome pack.

Future Plans for 2021-22

- To continue to collect sufficient food and to expand the range identified by Trussell Trust to include noodles and savoury biscuits and snacks to meet the needs of those coming to the foodbank.
- To continue to promote the foodbank to ensure that it is known to the agencies and people of Bradford on Avon and surrounding area. This will involve further contact with agencies by phone and email using the biannual newsletter and annual report. This would ideally result in more e-referrals
- To explore the possibilities of expanding food provision by revisiting the local pantry / community larder / cupboard developing the concept of offering a low-cost selection of food and other items for sale to qualifying recipients.
- To continue to identify future fundraising opportunities.

3.2 Hope Debt Advice Service – Annual Report

During the past year we did not see clients on a face to face basis at the Hub until 1ST August 2021 but we continued to deal with debt and welfare benefits clients by telephone and e.mail up until that time. Below there is a copy of our statistics for the past year and they reflect the fewer clients and cases that we have been able to deal with during the restrictions imposed by the Covid pandemic. It is of particular interest that we have helped 225 people with their financial problems since we started operations in January 2009 and that they had 1810 debts totalling just under £3million. The financial news being regularly reported at this time indicates that there could be an increasing demand for our services in the coming year.

During the year we have bid farewell to three of our volunteers namely Mike & Jenny Fuller who had been part of our debt advice team since we started at the United Church in January 2009, and Georgie Beaumont who along with her husband, David, joined us following the closure of a debt advice group in Trowbridge around October 2014. We are always ready to welcome anyone interested in joining our team and further information can be obtained from myself or Chris Sanders.

During the past year members of the debt advice team have met online by Zoom and have had one face to face meeting on a restricted basis. We seek to be flexible to clients in offering debt advice appointments during the week according to the availability of volunteers. We aim to arrange occasional team meetings to share information along with problems encountered by clients.

As a voluntary organisation we are affiliated and regulated by the Financial Conduct Authority (F.C.A.) and are affiliated to Community Money Advice (C.M.A.). C.M.A. provide a Level 3 Award in Generalist Debt Advice training to meet the F.C.A. requirements for those wanting to provide advice within a debt advice centre. C.M.A. also have a Level 4 Award in Casework & Specialist Debt Advice and three of us have attended this course in the past year.

In addition to offering debt advice to clients we also seek to provide welfare benefits and general advice to people who come in to the Hub needing help. We are always seeking to recruit any existing or potential volunteers to the Hub to enlist and take part in locally organised training that we provide from our own resources, and we are always willing to hear from anyone who is interested in joining our debt advice group or take part in the benefits training.

ACTIVITY	2020	2021	2009/20
New Clients	6	4	225
Clients seen	17	12	218*
No. of appointments	42	31	760*
Cancelled appointments	16	6	149*
Abortive appointments	39	6	224*
Priority Debts	12	10	418*
Value of priority debts	£9980.66	£4887.19	£535929.95
Non-priority Debts	61	10	1392*
Value of non-priority debts	£95313.84	£4350.85	£2430465.70
Welfare Benefits cases	30	11	264*
Welfare Benefits sessions	43	16	498*
Budgeting cases	1	Nil	6
Foodbank Vouchers	67	75	207

Jim Clarke *2015/2020

4. Treasurer's Report for the year ended 31st March 2022

The Hub is now in the seventh year of operation and continues to enjoy the generous support of the legacy fund from Holy Trinity Church partially underwriting the rental cost, which is the Hub's principal expenditure item.

2021/22 is the second year of the new 5 year lease which is extendable to 7 years, with Clifton Diocese.

Income from donations has decreased in comparison with 2020/21, however public awareness of the financial pressure being placed upon foodbanks is still high.

This Hub is now receiving Gift Aid by which taxpayer donations attract an additional amount from HM Revenue & Customs when they register for the scheme.

2021/22 is the first complete year of the Hub's use of a contactless machine which enables the Hub bank to receive donations directly from a debit or credit card.

The Treasurer's Report contains:

The Income and Expenditure Account

The Balance Sheet

Notes to the Income and Expenditure Account

The Independent Examiner's Report

4.1 Income and Expenditure Account for Year Ended 31st March 2022

	Note	2022 £	2021 £
Income			
Grants	1	7552	15000
Other Income	2	34969	42636
Total Income		42521	57636
Expenditure			
Rent		7000	7000
Insurance		442	437
Contactless Charges		17	0
Printing Postage & Stationery		68	26
Food for Foodbank		466	2499
Light Heat & Power		530	562
Water		191	178
Telephone & Internet		536	562
Repairs & Maintenance		194	20
Fire Alarm maintenance		317	374
Refreshments		5	7
Advertising & Publicity		32	37
Coronavirus Safety		0	320
Computer Equipment for School		0	4160
Cleaning		2967	995
Website Support		70	68
Data protection registration		35	35
Honoraria		0	4500
Gifts & donations		105	356
Sundry		104	26
Depreciation of assets		2015	2309
Prior year adjustment		0	1750
Total Expenditure		15094	26221
Surplus as at 31st March 2022		£27427	£31415

4.2 Balance Sheet at 31st March 2022

	2022		2021	
Assets				
Current Assets		152259		134322
Rent Deposit	1750		1750	
Cash in Hand	172		199	
Bank - Coventry Building Society	107247		96675	
Bank - Lloyds	39590		35698	
Debtors	3500		0	
Equipment		939		1408
At Cost	2347		2347	
less Depreciation	1408		939	
Fixtures and Fittings		1325		1253
At Cost	10777		10295	
less Depreciation	9452		9042	
Computer Equipment		4353		775
At Cost	8134		3420	
less Depreciation	3781		2645	
Total Assets		£158876		£137758
Net Assets		£158876		£137758
Represented by				
Friends of BoA Community Healthcare Capital Fund		40000		40000
Holy Trinity Community Rent Fund		0		5052
Utilities & Trussell Trust Fee Fund		2441		3698
Food for Foodbank Fund		13600		13600
Reserves b/fwd		75408		43993
Surplus for the year		27427		31415
Reserves c/fwd		£158876		£137758

4.3 Notes to the Income and Expenditure Account for Year Ended 31st March 2022

	2022 £	2021 £
1.		
Grants		
Holy Trinity Community Fund	5052	7000
Bradford on Avon Town Council	0	3500
Wiltshire Council Area Board	2500	2000
Wiltshire Foundation Coronavirus Recovery	0	2500
Total Grants	7552	15000
2.		
Other Income		
Room Hire	300	7
Donations	33951	40777
Donations for Food	0	1725
Interest	110	127
Gift Aid	608	0
Total Other Income	34969	42636

For information, Honoraria payments have been made in previous years and declared in the submissions made to the Charity Commission at the time. The payments have been discussed with the Commission recently and matters arising have been mutually and satisfactorily closed.

5.0 Auditor's Report

The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15

I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31st March 2022.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of The Trust as required, or
2 the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Eric Kirk

Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove
Upper Westwood
Bradford on Avon
Wilts BA15 2DQ

Date: 4th October 2022

Acknowledgements

The Hub recognises the historic monetary donations and current financial support and interest from:

Holy Trinity Church (Bradford on Avon)

Bradford on Avon Town Council

Bradford on Avon Churches Together (BACT)

Friends of Bradford on Avon Community Healthcare (now disbanded)

Varn Media

Co-op (Bridge Yard, Bradford on Avon)

Co-op (Winsley Road Bradford on Avon)

Sainsbury's (Bradford on Avon)

Clifton Diocese

Wiltshire Council

Winsley Churches and Residents

Grocery Basket (Bradford on Avon)

Holt Superstore

Westwood Stores

All who donate financially

All who contribute to the foodbank

All who host or contribute to the collection boxes

All our wonderful volunteers

All who hold and distribute foodbank vouchers

THE HUB@BA15

England & Wales - Charity number 1160807

Accounts

The Hub@BA15
Church Street, Bradford on Avon, Wiltshire, BA15 1LS
Tel. 01225 920748
Charity no. 1160807
Email boacommunityhub@gmail.com
Website : www.boahub.co.uk

Annual Report

2020-2021

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2. Annual Report

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   3.1 Foodbank

   3.2 Hope Debt Advice Service

4. Treasurer’s Report

5. Acknowledgements

1. Trustees & Management Group

Trustees

Flossie Battle	Co-opted	-	until 22.10.20
Laurie Brown	Town Council	-	Chair until 11.01.21
Jim Clarke	Churches Together		
Angie Hill	Co-opted		
John Hutchinson	BoACAN	-	Treasurer
David Jewell	Churches Together	-	Chair from 11.01.21
Mike Roberts	Town Council	-	from 22.10.20
Philip Secretan	Co-opted	-	from 12.01.21
Alison Wells	Churches Together	-	

Management Group

Trustees	The named Trustees above, plus	
Flossie Battle	Co-opted	
Robert Beesley	Co-opted	until 12.01.21
Avril Clarke	Coordinator	
Caroline Medani	Co-opted to take minutes	
Peter Owen	Catholic Church, link to Diocese	

Wiltshire Council Liaison

Ros Griffiths	Community Engagement Manager

2. Annual Report

a. The Hub @ BA15

The Trustees of The Hub@BA15 have taken considerable care to ensure that the statutory requirements needed for running the Hub in compliance with its charitable status have been met. The annual report and finances were submitted to the Charities Commission as the annual return in January 2021.

The following insurances have been renewed:

- Public Liability
- Building and Contents

The following policies have been reviewed and are available for inspection on the premises:

- Safeguarding (Vulnerable Adult & Child Protection)
- Equal Opportunities
- Data Protection
- Health and Safety
    - Health and Safety Risk Assessments
    - Fire Risk Assessments
    - Covid 19 risk assessment (Aug 2020)
- Lone Working
- Confidentiality
- Complaints Procedure
- Conflict of interest
- Volunteers

A Health & Safety poster and Manual Handling Guide are on display. There is an in-date First Aid Kit, accident book and posters naming the appointed first-aider and safeguarding officer.

The Hub@BA15, has now been open for six years and the lease on premises continues until 2025, with the option to extend for a further two years.

During the year covered by this Annual Report the Hub's activities were curtailed by lockdowns and associated safety measures resulting from the pandemic.

A sub-group was established to review and recommend covid-safe practices and their recommendations were acted upon.

Even during the short period when lockdown was lifted – from August to November - only limited access was permitted to the Hub. A chain was added to the inner door, preventing people walking in, and everyone attending was required to sign in for track and trace purposes, to wear a mask and to apply hand sanitising gel. Social distancing, ventilation and safe working practices were prioritised and a professional cleaner was employed. Food parcels were left in the entrance porch to be collected by clients or were delivered by a small group of new volunteers.

The Hub's services during this year consisted of:

- The foodbank (parcels collected or delivered)
- Emergency computer access (when permissible)
- Advice and signposting (via phone or email, with occasional on-site support for homeless clients).
- Hope Debt Advice Service (affiliated to Community Money Advice) volunteers worked from home, offering free phone and email support.
- Age UK – support via email.

Rental of the Hub premises or the use of the space for other purposes could not be permitted.

The Hub continued to be available from 10am to 1pm Monday to Friday for the foodbank only, staffed by the coordinator and a volunteer, with welcome additional support from volunteers, including Philip Secretan.

We acknowledge and thank all the many members of the community, local businesses, authorities, voluntary support groups and charities who during the year so generously offered their support, whether by way of gifts, offers to assist, grants or financial and food donations.

The generosity of so many allowed us to support those most in need during a period of crisis, to purchase additional food stocks and equipment to support rough sleepers and to continue to provide holiday food boxes to our client families over the Easter, Summer and Christmas holidays, and October and February half term breaks.

Inspired by the national 'Local Pantry' scheme, the Hub opened its own version – a Summer Cupboard - for a trial period over the summer holidays. Each Monday afternoon, families in receipt of free school meals were offered a choice of items from which to select. These were supplied from excess stock, together with purchased items not usually included in food parcels, such as washing powder, anti-bacterial cleaner, large jars of coffee and other items suitable for families with children.

Take-up, however, was low, probably due to the constraints on movement during the pandemic and for this reason it was decided not to continue the scheme at this time.

The Hub was unable to offer hot lunches this year but partnered with The Swan Hotel who generously provided take away meals on a referral basis during the months of February and March 2021. Between 6 and 14 meals were provided each week.

Most management and other meetings took place online. Our Annual General Meeting was held on 29th October, with the guest speaker being Paul Robertson, organiser of the Bradford on Avon Community Volunteers.

b. Volunteers

Many volunteers had to absent themselves as they needed to shield due to age and/or health issues. However, over the year a number of new volunteers offered their services and, although the number permitted in the building was limited, we were grateful for their assistance with the delivery of food parcels.

In addition to client-facing services, administrative tasks continued as before, with Wendy Brown regularly collecting our foodbank vouchers and updating the database with in-coming donations and stock going out mainly as food parcels.

In January, Rosi Lewis joined our team in the newly-created role of outreach worker. Again, outreach work was limited by the pandemic, but Rosi established contact with some of our local schools and the Citizens Advice Bureau and succeeded in encouraging clients who were initially reluctant to sign up for e-referrals to participate in the scheme.

c. Digital and Social Media

The Hub Website continued to be maintained by Tom Vaughton of VarnMedia. Through the website we were able to provide up to date information regarding the Hub's Covid 19 arrangements, notify foodbank donors as to items in short supply and respond to private requests for food parcels. Frances Hopwood oversaw and maintained the Trussell Trust cloned website and Belinda Dean and David Jewell updated the Hub's Facebook Page, which attracted a good following.

d. Future developments & sustainability

The Hub has consolidated its position in the local community whilst being open to possible new initiatives to host or support. Our delivery service, for example, was greatly expanded due to the pandemic. It is planned in the coming year to improve and increase the methods by which donors can donate, through the purchase of a card reader and by offering online-giving.

It is hoped to implement some internal improvements which will add considerably to the range of support services the Hub offers to its clients.

The Hub continues to network locally, particularly with the agencies and by sourcing additional funds to ensure its future sustainability.

3. Additional reports

3.1 Bradford on Avon Foodbank at The Hub: Annual Report (2020-21)

a) Description

Early in lockdown we received several requests from Wiltshire Council departments for food parcels for them to store and give out themselves. Whilst we could not supply food in this way, we were able to deliver to those in difficult circumstances.

As referrals from agencies were relatively low at the start of the year, reminders were sent to each to increase their awareness of the Hub and its services. The re-launch of the Trussell Trust e-referral system resulted in more agencies, particularly some of the schools and the CAB, requesting food parcels for their families/clients. A donation of eggs just after the October half term holiday enabled us to strengthen our relationship with all the local schools by offering them to children on free school meals. It is hoped that the contacts forged during the pandemic will endure into coming years.

Food parcel requests were higher than the previous year, as clients were unable or unwilling to venture out during lockdown. At the height of lockdown the number of requests rose from an average of 5 to 8 per week to around 30. This had settled to around 12 to 14 a week by the end of the year.

The foodbank continues to operate from the old bank vault within the Hub. In this way the Hub differs from many other Trussell Trust Foodbanks in housing both the warehouse and the distribution centre.

By virtue of its relationship with the Trussell Trust the Hub benefited from the Fareshare scheme, which provided a large quantity of stock from April through to June.

A system was developed to deal with the large amounts of food being processed, whereby items were arranged on shelves in approximate packing order. Additional shelving was also installed for storing items with a longer date.

b) Contributors

Donations were brought directly to the Hub or collected from supermarket collection points. The foodbank also received generous monetary donations from Zion Baptist Church Trowbridge in lieu of a food delivery, as the Hub is their nearest Trussell Trust foodbank.

Collection Points:

Sainsburys - emptied twice weekly by volunteers. The weight of food donated during the year was an incredible 9739kg!

Co-op, Bridge Yard - 281.5kg was donated and two collection boxes raised £220.

Co-op, Winsley Road - 1374kg was donated, collected weekly by Kathy van Griethuysen and her husband

Winsley (St Nicholas Church & Winsley residents) the box was moved into Kathy and John's garden during the pandemic, for which thank you. 523.45kg was collected and delivered.

Westwood Stores - 82kg was donated and this was delivered to the Hub by Sue Field.

South Wraxall Residents - 61.35kg was donated and this was delivered to the Hub by Frank Garner.

Bathford Stores - 20.5kg was donated and delivered.

c) Stock

During the Lockdown the foodbank received a weekly delivery from Fareshare, totalling 2625kg over the three months.

The beginning of November saw the receipt of just under 3,840 eggs donated for half term school lunches. The eggs were gratefully received by the local schools and helped increase schools' engagement with the Hub.

The increase in the provision of school holiday boxes used much of the surplus stock, allowing the half term boxes and Christmas hampers to be provided from the remainder.

The generous financial donations received during this unusual year were critical in allowing the Hub to top up where food items were in short supply and to ensure variety and parity in the school holiday parcels

The total amount of food donated during the year was a staggering 22,786.4 kg - an increase of 10,000kg over the previous year!

d) Vouchers

Total vouchers honoured: 776

Total adults helped: 1044

Total children helped: 725

Around 50% of the parcels went to support families with children in our local schools in particular need during the holiday periods.

Participating Schools

- Fitzmaurice Primary School, Bradford on Avon
- Christchurch Primary School, Bradford on Avon
- Churchfields Village School, (Atworth & Monkton Farleigh)
- Winsley Primary School
- Westwood and Iford Primary School,
- Staverton Primary School,
- Holt Primary School,

- Wingfield (part of the Mead school)
- St Laurence School

This year all the schools responded to the offer of Christmas hampers for their families in receipt of free school meals, and a total of 150 parcels were delivered. Schools can refer children by means of the Hub's red vouchers which can be used any time and some also chose to make use of the e-referral system whereby teachers/colleague are empowered to issue the voucher/code. Food parcels which couldn't be collected were delivered to the family's home address.

e) Agencies which distribute vouchers

81 agencies in the Bradford on Avon area hold foodbank vouchers. Those which issued vouchers this year include:

- Schools
- Hope Debt Advice Service
- The Health Centre, Health visitors, Age UK, The Alms House Board
- The Children's Centre (Trowbridge)
- The CAB (all in Trowbridge)
-

f) Summary

2020-21 was the year of the pandemic. Few of the services normally operating from the Hub were able to continue, although unsurprisingly the foodbank experienced a surge in demand, particularly in the early months. The financial support of the local community was amazing and there can be no doubt the Hub@BA15 is known within the town.

g) Plans for 2021-22

- To continue to collect sufficient food items to include the range recommended by the Trussell Trust to meet the needs of clients of the foodbank.
- To promote the foodbank to ensure that it is known to the agencies and the people of Bradford on Avon.
- To increase the number of registrations for e-referrals and build upon the increasing uptake of e-vouchers by some of the schools, the CAB and Selwood Housing in the coming year.
- To explore the possibilities of expanding food provision by revisiting the pantry / larder / cupboard concept of offering a low-cost selection of food and other items for sale to qualifying recipients.
- To identify further future fundraising opportunities.

3.2 Hope Debt Advice Service : Annual Report

During the past year we have not been able to see clients on a face to face basis at the Hub but we have continued to deal with debt and welfare benefits clients by telephone and e.mail. Below there is a copy of our statistics for the past year and they reflect the fewer clients and cases that we have been able to deal with during the restrictions imposed by the pandemic.

The national and local news has included information about people who have either lost their jobs or have been on furlough, in both instances with a reduction in their take-home pay. Similarly there has been news of people who have had moratoriums with their mortgage, rent and debt repayments which have provided them with short-term easing of their financial problems. These problems have also been alleviated by temporary increases in Universal Credit payments. However looking towards the time when these restrictions will be permanently lifted it is anticipated that many people will be confronted by the longer term consequences of their financial problems, and we have sought to be in a position to assist a greater number of people in the coming months.

During the past year members of the debt advice team have met online by Zoom and have had one face to face meeting on a restricted basis. Several have attended an online training course run by Community Money Advice (C.M.A.) and two of us attended an online national conference that C.M.A. ran on a well organised basis. We have a Management Support Group which overseas our activities, and that group has also met on an online basis during the year. Plans are in hand to run another welfare benefits and general advice training course for other volunteers at the Hub in the near future, and we are always willing to hear from anyone who is interested in joining our debt advice group. These activities continue to be important and integral features of the services which the Hub seeks to provide.

STATISTICS

ACTIVITY	2019	2020	2009/20
New Clients	17	6	221
Clients seen	36	17	206*
No. of appointments	137	42	729*
Cancelled appointments	30	16	143*
Abortive appointments	39	9	218*
Priority Debts	24	12	408*
Value of priority debts	£37188.45	£9980.66	£531042.76
Non-priority Debts	73	61	1382*
Value of non-priority debts	£158131.11	£95313.84	£2426114.85
Welfare Benefits cases	47	30	253*
Welfare Benefits sessions	105	43	482*
Budgeting cases	2	1	6
Foodbank Vouchers	67		132
Restart Applications	7	1	19
A.D.H.P.	1	None	2
D.R.O. Applications	3	None	8
I.V.A's	None	None	None
Bankruptcy cases	None	None	1

*2015/20

Acknowledgements

The Hub acknowledges and offers thanks for donations both financial and food items, support and interest

All who donate financially both organisations charities and individuals

All who contribute to the foodbank

All who host or contribute to the collection boxes

All who deliver food parcels

All our wonderful volunteers

All who hold and distribute foodbank vouchers and e-vouchers

Treasurer's Report for the year ended 31st March 2021

The Hub is now in the sixth year of operation and continues to enjoy the generous support of the legacy fund from Holy Trinity Church underwriting the rental cost, which is the Hub's principal expenditure item.

2020/21 is the first year of the new 5 year lease which is extendable to 7 years, with Clifton Diocese.

Income from donations has increased significantly in comparison with 2020, especially at the beginning of the year reflecting generosity in the light of the Coronavirus pandemic and public awareness of the financial pressure being placed upon foodbanks.

The Treasurer's Report contains:

The Income and Expenditure Account

The Balance Sheet

Notes to the Income and Expenditure Account

The Independent Examiner's Report

Income and Expenditure Account for Year Ended 31st March 2021

	Note	2021 £	2020 £
Income			
Grants	1	15000	12500
Other Income	2	42636	19325
Total Income		57636	31825
Expenditure			
Rent		7000	7000
Insurance		437	436
Printing Postage & Stationery		26	108
Food for Foodbank		2499	342
Light Heat & Power		562	416
Water		178	202
Telephone & Internet		562	661
Repairs & Maintenance		20	115
Fire Alarm maintenance		374	402
Refreshments		7	10
Advertising & Publicity		37	0
Coronavirus Safety		320	0
Computer Equipment for School		4160	0
Cleaning		995	0
Bank Charges		0	78
Website Support		68	68
Data protection registration		35	35
Honoraria		4500	3500
Foodbank :Trussell Trust Membership		0	360
Gifts & donations		356	0
Sundry		26	45
Depreciation of assets		2309	2705
Prior year adjustment		1750	351
Total Expenditure		26221	16834
Surplus as at 31st March 2021		£31415	£14991

Balance Sheet at 31st March 2021

	2021		2020	
Assets				
Current Assets		134322		92835
Rent Deposit	1750		1750	
Rent paid in advance	0		1750	
Cash in Hand	199		104	
Bank - Coventry Building Society	96675		76134	
Bank - Lloyds	35698		13097	
Equipment		1408		1878
At Cost	2347		2347	
less Depreciation	939		469	
Fixtures and Fittings		1253		1212
At Cost	10295		8729	
less Depreciation	9042		7517	
Computer Equipment		775		120
At Cost	3420		2451	
less Depreciation	2645		2331	
Total Assets		£137758		£96045
Net Assets		£137758		£96045
Represented by				
Friends of BoA Community Healthcare Capital Fund		40000		40000
Holy Trinity Community Rent Fund		5052		12052
Utilities & Trussell Trust Fee Fund		3698		
Food for Foodbank Fund		13600		
Reserves b/fwd		43993		29002
Surplus for the year		31415		14991
Reserves c/fwd		£137758		£96045

Notes to the Income and Expenditure Account for Year Ended 31st March 2021

	2021 £	2020 £
1.		
Grants		
Holy Trinity Community Fund	7000	7000
Bradford on Avon Town Council	3500	5500
Wiltshire Council Area Board	2000	
Wiltshire Foundation Coronavirus Recovery	2500	
Total Grants	15000	12500
2.		
Other Income		
Room Hire	7	803
Donations	40777	16265
Donations for Food	1725	1670
Interest	127	587
Total Other Income	42636	19325

Independent Examiner's Report to the Trustees of the HUB@BA15

The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15

I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31st March 2021.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of The Trust as required, or
2 the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Eric Kirk

Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove
Upper Westwood
Bradford on Avon
Wilts BA15 2DQ

Date: 11 October 2021

Treasurer's Report for the year ended 31st March 2021

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2020/21 is the first year of the new 5 year lease which is extendable to 7 years, with Clifton Diocese.

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Notes to the Income and Expenditure Account

The Independent Examiner's Report

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Income			
Grants	1	15000	12500
Other Income	2	42636	19325
Total Income		57636	31825
Expenditure			
Rent		7000	7000
Insurance		437	436
Printing Postage & Stationery		26	108
Food for Foodbank		2499	342
Light Heat & Power		562	416
Water		178	202
Telephone & Internet		562	661
Repairs & Maintenance		20	115
Fire Alarm maintenance		374	402
Refreshments		7	10
Advertising & Publicity		37	0
Coronavirus Safety		320	0
Computer Equipment for School		4160	0
Cleaning		995	0
Bank Charges		0	78
Website Support		68	68
Data protection registration		35	35
Honoraria		4500	3500
Foodbank :Trussell Trust Membership		0	360
Gifts & donations		356	0
Sundry		26	45
Depreciation of assets		2309	2705
Prior year adjustment		1750	351
Total Expenditure		26221	16834
Surplus as at 31st March 2021		£31415	£14991

Balance Sheet at 31st March 2021

	2021		2020	
Assets				
Current Assets		134322		92835
Rent Deposit	1750		1750	
Rent paid in advance	0		1750	
Cash in Hand	199		104	
Bank - Coventry Building Society	96675		76134	
Bank - Lloyds	35698		13097	
Equipment		1408		1878
At Cost	2347		2347	
less Depreciation	939		469	
Fixtures and Fittings		1253		1212
At Cost	10295		8729	
less Depreciation	9042		7517	
Computer Equipment		775		120
At Cost	3420		2451	
less Depreciation	2645		2331	
Total Assets		£137758		£96045
Net Assets		£137758		£96045
Represented by				
Friends of BoA Community Healthcare Capital Fund		40000		40000
Holy Trinity Community Rent Fund		5052		12052
Utilities & Trussell Trust Fee Fund		3698		
Food for Foodbank Fund		13600		
Reserves b/fwd		43993		29002
Surplus for the year		31415		14991
Reserves c/fwd		£137758		£96045

Notes to the Income and Expenditure Account for Year Ended 31st March 2021

	2021 £	2020 £
1.		
Grants		
Holy Trinity Community Fund	7000	7000
Bradford on Avon Town Council	3500	5500
Wiltshire Council Area Board	2000	
Wiltshire Foundation Coronavirus Recovery	2500	
Total Grants	15000	12500
2.		
Other Income		
Room Hire	7	803
Donations	40777	16265
Donations for Food	1725	1670
Interest	127	587
Total Other Income	42636	19325

Independent Examiner's Report to the Trustees of the HUB@BA15

The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15

I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31st March 2021.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of The Trust as required, or
2 the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Eric Kirk

Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove
Upper Westwood
Bradford on Avon
Wilts BA15 2DQ

Date: 11 October 2021