

NORTH PADDINGTON FOODBANK

England & Wales · Charity number 1165272

Details

Other names NPFB

Status Registered

Legal form Trust

Registered 2016-01-22

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

Contact

Address 57 Goldney Road
London
W9 2AR

Phone 07932 623443

Email info@npfoodbank.org.uk

Website www.npfoodbank.org.uk

Activities

Objects: THE OBJECTS OF THE CHARITY ARE:THE RELIEF OF POVERTY, HARDSHIP AND DISTRESS AMONGST PEOPLE IN THE AREA OF LONDON KNOWN AS NORTH PADDINGTON AND ITS SURROUNDING AREAS ("THE BENEFICIARIES") IN SUCH WAYS AS THE TRUSTEES FROM TIME TO TIME THINK FIT, IN PARTICULAR BU NOT EXCLUSIVELY BY THE PROVISION OF FOOD TO PEOPLE IN CRISIS.

Activities: NPFB addresses the "hidden hunger" and issues around the lack of food and opportunity which affect thousands of people across the UK. We provide not only food parcels but also advice through specialist partners in areas such as benefits and welfare. While no-one who needs help is turned away, our core area for both contributions and distribution is in the north of Westminster and Kensington.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- City Of Westminster
- Kensington And Chelsea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£618,598	£632,453	£218,520	9
2024-03-31	£720,378	£643,568	£232,376	1
2023-03-31	£492,820	£541,957	-	-
2022-03-31	£268,102	£367,842	-	-
2021-03-31	£753,792	£558,316	£0	12

Trustees

Name	Role	Appointed
Ajit Jansari		2022-10-25
Asif Hussain		2021-03-10
Bashir Ali		2023-11-27
JOHN MCARDLE		2023-11-27
Julia Colls		2022-10-25
Michelle Huggins		2021-03-10

NORTH PADDINGTON FOODBANK

England & Wales - Charity number 1165272

Accounts



2024/25

ANNUAL REPORT

Charity No. 1165272

www.npfoodbank.org.uk
info@npfoodbank.org.uk

**NORTH
PADDINGTON
FOOD
BANK**

**IT'S ABOUT
MORE THAN
JUST A MEAL —
IT'S ABOUT
DIGNITY AND
EMPOWERMENT**

INTRODUCTION FROM OUR CEO

2024/25 has been a defining year for North Paddington Foodbank, not just in the day-to-day work of supporting households in crisis, but in shaping what the future of this organisation looks like.

The biggest development this year was being successful in our bid to operate The Exchange, Westminster's flagship community hub. Winning this contract was a major moment for us. It gives NPFB a long-term home and a central base to deliver what a Cash First foodbank should look like in practice, a welcoming, dignified space with no crates, no queues, and real support that helps people move forward.

Alongside this, we continued our core crisis work across food, fuel and the Baby Bank, but importantly, we saw a 16% decrease in emergency aid demand compared to the previous year. In a national context where many areas are seeing demand rise, this reduction is a real win. It reflects the growing impact of our Income Maximisation team, and our focus on tackling the root causes of hardship rather than simply responding to the symptoms.

We also continued delivering our Cash First pilot in partnership with Turn2Us, completing the final phases with the remaining 50 households. Each household received £2,220 in cash grants, alongside advice and wraparound support. We already know from earlier stages of the pilot, and our ongoing tracking, that outcomes are incredibly strong, with more than half of participating households moving out of poverty and no longer needing a foodbank. We plan to publish the full report in 2026, once the three-year tracking period concludes, so we can confidently share both short and long-term impact.

This year also marked the start of our first major capital work. Through a £33,000 Greening Westminster grant, we transformed an underused space at King Solomon Academy into a growing garden, outdoor kitchen and education space, creating positive opportunities for young people after school and strengthening the link between food, learning and wellbeing. Many of the families we support have children at KSA, so seeing this project come to life has been a real source of pride.

None of this happens without the commitment of our staff team, volunteers, partners and supporters. Thank you for backing this work, and for believing in a future where emergency food aid is no longer the default response to poverty. With The Exchange now open and our Cash First model continuing to prove what works, we are entering 2025/26 in a strong position to scale impact and keep pushing for long-term change.

FROM FOODBANK TO **CASH FIRST**

Founded in 2014, North Paddington Foodbank (NPFB) began as a small, volunteer-led, traditional foodbank supporting local residents through emergency food parcels. Over time, demand increased significantly, and during the pandemic the charity scaled rapidly to meet exceptional need, including large-scale emergency provision across Westminster.

As the pandemic subsided, volunteer capacity and donated food reduced, but the underlying hardship in our community did not. This period reinforced the limits of a model that depends on sourcing, storing and distributing food to address what is ultimately an income problem.

In response, NPFB transitioned to a Cash First approach, shifting the charity's core service from providing pre-selected food parcels to providing dignity, choice and faster stabilisation through emergency financial support, combined with advice and routes into longer-term stability. This change reflects NPFB's charitable objective to relieve poverty, while also working to prevent repeat crisis by addressing the root causes of financial hardship.

Cash First: Our Operating Model

Cash First is NPFB's core delivery model. Instead of relying primarily on food donations, we provide supermarket vouchers, cash payments, and emergency financial support so households can purchase what they need most, in a way that suits their circumstances (including dietary, cultural and health needs). This approach strengthens dignity and autonomy for people experiencing crisis and reduces the practical barriers that come with a one-size-fits-all food parcel.

Cash First is delivered alongside advice, income maximisation and referral pathways. This means emergency support is not treated as the end point. It is used as a stabilising intervention while we work with households to increase income (for example through benefit entitlements and other support), reduce harmful costs, and connect people to wider services such as housing, debt and employment support. By combining emergency help with practical next steps, NPFB aims to reduce repeat reliance on emergency aid and improve household stability over time.



EVIDENCE AND RATIONALE

To date, NPFB has delivered over 20,000 supermarket vouchers and more than 2,630 cash payments, totalling £1.1 million in direct support to over 4,000 households and more than 10,000 people.

A core benefit of the Cash First approach is the dignity and choice it offers. Rather than receiving pre-selected food parcels, households can purchase what they need most, in ways that reflect their dietary, cultural and health requirements. This shift has significantly increased autonomy and improved the experience of people accessing support.

99% Of our customers said they prefer vouchers or cash over a food parcel

97% Said that receiving vouchers or cash has a positive impact on their physical and mental wellbeing

Scotland's Transition to a Cash-First Strategy

Our transition aligns with broader initiatives, including those by the Scottish Government, which advocate for a 'cash first' strategy to address food insecurity. This approach ensures prompt access to emergency income and financial guidance. The Scottish Government's plan, "Towards Ending the Need for Food Banks in Scotland," sets out a human rights approach to tackling food insecurity and improve responses to financial hardship and reduce the need for emergency food parcels. By enhancing the availability, coordination, and access to cash-first support, they aim to put money into people's pockets during crises. This support, backed by financial advice, helps maximize incomes and prevent future crises, making food banks a last resort.

A notable initiative within their action plan is the Scottish Child Payment, one of five family benefits provided by the Scottish Government. This payment offers unparalleled financial support to families across the UK and has already helped slow the demand for food bank services in Scotland. Additionally, the government supports households through Discretionary Housing Payments and the Council Tax Reduction Scheme, mitigating the effects of UK government policies. While Scotland is the first part of the UK to commit to ending the need for food banks in the long term, achieving this ambition requires concerted action from the UK Government.

Leeds Cash Grant Pilot Scheme

At local level, Leeds City Council ran a cash grant pilot scheme from October 2021 to April 2022, in conjunction with three local Trussell Trust food banks. They provided 187 grants to households, totalling over £45,000. The purpose of the grant programme was to improve the emotional well-being of recipients, reduce their reliance on food bank use, and enable them to afford essentials.

The small-scale pilot demonstrated that cash grants provided short-term respite, with many recipients using the funds for food and immediate needs such as energy. However, most grant recipients anticipated they would continue to need food aid, partly because there was a lack of intensive advice and income maximisation support, and the amount of cash provided (£200) was insufficient to address their long-term financial shortfalls.

WHO WE SUPPORT, HOW WE RESPOND

North Paddington Foodbank (NPFb) supports households across Westminster, with the highest levels of need concentrated in North Westminster, including Harrow Road, Queen's Park and Westbourne. We work with households facing acute financial pressure linked to low income, insecure work, high housing costs, benefit delays or deductions, disability or long-term health conditions, and the ongoing cost-of-living crisis. Many households include children, a significant proportion of service users are women, and we support households from ethnic minority communities who are disproportionately affected by financial hardship. Our approach focuses on responding quickly to crisis while reducing repeat need by strengthening financial stability and access to wider support.

Emergency Support Delivered


Emergency support is provided as part of NPFb's Cash First approach and is targeted based on assessed need. Support includes:

- In 2024/25, 2,879 **supermarket vouchers** were issued (down from 3,407 in 2023/24, a 15.5% reduction). Total expenditure on supermarket vouchers was £140,380, reflecting reduced repeat dependency alongside continued support for households in crisis.
- **Cash grants, delivered in partnership with Turn2Us**, providing direct financial support to households facing acute hardship.
- In 2024/25, £146,350 was distributed **through cash grants**, supporting households to meet urgent costs and stabilise more quickly.
- **Baby Bank** supporting families with essential items such as nappies, formula and baby clothing, supported 210 families in 2024/25 (down from 239 in 2023/24). Annual operating costs reduced to £30,700, compared to £33,100 the previous year, indicating reduced repeat dependency while maintaining targeted support.
- **Fuel vouchers**, helping households maintain safe and warm homes, reduced from 774 vouchers (£37,926) in 2023/24 to 619 vouchers in 2024/25, reflecting reduced repeat crisis linked to energy costs.

Overall emergency support activity reduced during the year:

- Referrals decreased by 6.6% (4,319 to 4,034)
- Households supported decreased by 16.4% (5,061 to 4,229)
- Pantry usage reduced by 34.3%, with costs falling from £8,270 to £5,435

Total emergency support costs reduced year on year, reflecting improved targeting, stronger early intervention and increased household stabilisation, while continuing to prioritise support for those with the highest levels of need.



"Without the Baby Bank, I don't know how I would have managed. Knowing someone is there to help me has been such a relief. It's not just the items—they've given me hope."

EARLY INTERVENTION AND TAILORED SUPPORT

During the year, North Paddington Foodbank (NPFb) strengthened its referral and assessment processes to intervene earlier and reduce long-term dependency on emergency aid. Our model is designed to ensure individuals and families receive the right support at the right time, based on a holistic assessment of their circumstances.

All referrals now include an affordability assessment reviewing income, essential outgoings and financial risks. This enables us to identify the root causes of hardship, assess eligibility for additional support, and understand the risk of repeat crisis. Alongside this, we prioritise income maximisation, identifying unclaimed benefits, grants and entitlements, and connecting households to wider support where appropriate. Each household is supported through a tailored action plan, ranging from short-term crisis support to more intensive intervention for households facing ongoing hardship.

Changing Patterns of Need

While overall demand for emergency support reduced during the year, the profile of households accessing support changed, indicating increased complexity of need.

- **Single-person** households increased by 55.8%
- **First-time** users increased by 49.2%
- Households with **No Recourse to Public Funds** increased by 41.6%
- **Disabled** households increased by 9.7%
- Referrals requiring **onward advice support** increased by 5%

These trends highlight growing structural barriers related to income, housing, disability and immigration status.

How We Responded

In response to increasing complexity, NPFb strengthened both internal capacity and community-based interventions.

- We **recruited a Casework Officer** and expanded administrative capacity to improve assessment, follow-up and referral quality
- We invested £69,351.75 in **community projects to reduce isolation**, increase engagement and provide practical support
- We allocated £8,897.26 to **household goods, enabling access to essential non-food items**
- We invested £8,965.11 in **supporting local pantries, strengthening the wider community food network**

Alongside Cash First delivery, we continued surplus food redistribution in partnership with Sainsbury's, Marks & Spencer, and Waitrose, helping maximise available resources across while supporting collaborative local responses.

WORKING IN PARTNERSHIP

NPFB works in partnership with a wide range of charitable and statutory organisations to address the root causes of financial hardship. These partnerships are central to our delivery model, enabling coordinated support across income, housing, debt, wellbeing and employment.

Since formalising our Cash First approach in 2022, partnership working has been integral to helping households stabilise more quickly and reduce reliance on emergency food aid. By combining emergency financial support with specialist advice and referral pathways, NPFB supports individuals and families to move towards greater financial security.

Turn2Us

Information and financial support to help people get back on track

Z2K

Providing housing, debt and benefit advice to people in London

Nucleus

Advice and assistance in areas such as debt, housing, employment law & welfare benefits

Cardinal Hume Centre

Support for young people and families with children including housing and benefits advice, employment support, immigration advice and general family support

Age UK Westminster

Support and advice for older people (50+), their families and carers

Westminster Family Hubs

Support for all Westminster residents including Wellbeing services, benefits, debt and employment advice

Family Lives

Support for families with children

Community Living Well

Support for all Westminster residents including Wellbeing services, benefits, debt and employment advice

Westminster Employment Service

Training and support for unemployed Westminster residents

The Passage

Supporting the homeless with a route off the streets with advice on education, employment, welfare rights and access to private renting

Shelter

Free housing advice

StepChange

Debt advice and money management

Asylum Aid

Provides legal aid advice and representation on behalf of asylum seekers and refugees

EXPANDING CASH FIRST IN PARTNERSHIP WITH TURN2US

Turn2Us is a leading charity in the UK dedicated to alleviating poverty and supporting individuals and families facing financial hardship.

This is a three-year programme, delivered from September 2022 to September 2025, and is now complete. The project has been delivered consistently throughout this period and has directly informed how NPFb now delivers its Cash First model.

A full monitoring and learning report will be published in NPFb's next Annual Report.

Project Objectives

The primary objective of the programme was to provide crisis response grants to 150 vulnerable households in Westminster, supporting households facing acute financial hardship linked to rising living costs. Over three years, £330,000 was distributed through cash grants, with the aim of stabilising households, reducing reliance on emergency food aid, and supporting longer-term financial resilience.

Purpose of the Evaluation

The evaluation assesses the effectiveness of the Cash First model delivered in partnership with Turn2Us, examining the impact of crisis response grants on household financial wellbeing. It also captures key learning from the programme to inform future delivery, partnership working and wider policy discussions on tackling financial insecurity.

Scope and Delivery

The monitoring report, due for publication in January 2026, covers the full delivery period from September 2022 to September 2025.

The evaluation focuses on:

- Different grant delivery methods (lump-sum payments versus weekly or monthly instalments)
- Household engagement and stabilisation
- Changes in reliance on emergency food aid
- Implications for future Cash First delivery and practice

Partnership and Impact

Turn2us, a leading UK charity supporting people facing financial hardship, provided grant funding and learning support. NPFb acted as the local delivery partner, combining cash grants with assessment, income maximisation and referral to specialist services. This partnership model ensured emergency financial support was paired with practical steps towards stability, helping prevent households from falling deeper into crisis.

Learning from this programme now forms the foundation of NPFb's ongoing Cash First approach, shaping how emergency financial support is delivered alongside advice and longer-term pathways out of hardship.

RISKS AND UNCERTAINTIES

As NPFB continues to deliver and embed its Cash First model at greater scale, including operating from The Exchange community hub, the Trustees recognise a number of risks and uncertainties that could impact delivery. These risks are actively monitored through established governance and financial controls, with mitigation measures in place.

Financial Sustainability

Risk: Expanding delivery through The Exchange, including increased staffing and longer opening hours, increases fixed costs and reliance on continued funding.

Mitigation: Income is diversified across grants and partnerships, growth is phased in line with secured funding, and financial performance is monitored monthly with rolling forecasts.

Capacity and Delivery at Scale

Risk: Operating six days a week for extended hours and delivering more intensive, holistic support places pressure on staff and systems.

Mitigation: NPFB has invested in staffing, strengthened internal processes, and uses The Exchange as a central hub to improve coordination, efficiency and partnership working.

Increasing Complexity of Need

Risk: While overall demand has reduced, the complexity of need has increased, including higher numbers of single-person, NRPF and disabled households.

Mitigation: Enhanced triage, affordability assessments and income maximisation ensure support is targeted and paired with specialist advice and early intervention.

External Environment and Perception

Risk: Changes to welfare policy or misunderstanding of the Cash First model could affect demand or support.

Mitigation: NPFB maintains strong partnerships, monitors policy developments and publishes evidence to demonstrate the effectiveness of its approach.

Governance and Oversight

The Trustees oversee risk through approval of the annual budget and plans, monthly financial review and regular Board and subcommittee reporting, ensuring emerging risks are identified and addressed promptly.

“The decision to expand delivery through The Exchange represents a managed and positive risk, enabling NPFB to provide more intensive, preventative support while maintaining strong governance and financial control.”

FINANCIAL REVIEW

OUR SUPPORTERS

Statutory and Large Grants (£100,000+)

These grants provided significant programme funding and enabled delivery at scale, including Cash First provision and associated support services.

- Westminster City Council – £254,261

Medium Grants (£10,001–£50,000)

These grants supported targeted programmes and crisis response activity.

Goldman Sachs – £26,000
The Mikheev Trust – £18,000
Islamic Relief – £33,300

Corporate and Trust Funding (£10,000 and Under)

Smaller corporate and trust donations provided flexible and project-specific support across NPFb's services.

- Cargill – £10,000
- Shaftesbury PLC – £10,000
- The Talent Fund – £10,000
- Virgin Management – £7,500
- Portrack Charitable Trust – £5,000
- Boltini Trust – £5,000
- Pinnacle – £4,500
- Morgan Sindall – £4,000
- National Philanthropic Trust – £2,000
- United Living – £2,000
- Gem Environment – £2,500
- Effectable – £1,500
- Attic Storage – £1,435
- Axis Europe – £1,000
- Heriot UK – £1,000
- The Winery – £1,200

Additional smaller donations (£1,000 and under) were received from a range of corporate and trust supporters, including British Land, Citibank, Oakray, Chesterhill, Simons Charity, St George's School, Westminster Almshouse, Society of Redress and others.

Alongside grant funding, NPFb received:

- Public donations: £83,259.50
- Fundraising and events income: £15,610

The Trustees consider NPFb's diverse funding base to be a key strength, reducing reliance on any single source and supporting financial resilience. A balance of statutory funding, trusts and foundations, corporate support and public donations enables NPFb to combine strategic programme delivery with flexible, community-led response.

FINANCIAL REVIEW

FINANCIAL PERFORMANCE & POSITION

In 2024/25, North Paddington Foodbank experienced a planned shift in both income and expenditure compared to the previous year. While total income reduced and operating costs increased, this reflects a deliberate strategic decision to pursue and implement the role of operator for The Exchange, Westminster's flagship community hub.

During the year, total income was £618,598, with total expenditure of £632,453, resulting in a planned operating deficit of £13,855. This deficit was covered through reserves, with £218,520 brought forward, maintaining four months of unrestricted reserves — the same strong financial position as the previous year.

In 2023/24, total income reached £720,378, representing a 32% increase on the year before. This growth was driven by strong fundraising momentum, with £556,720 secured from statutory bodies, corporate partners and trusts, alongside £114,306 from individual donations and legacies. Expenditure was largely focused on frontline delivery, with £597,558 invested directly in charitable activities and £40,891 allocated to governance, research and strategic development.

By contrast, 2024/25 was a year of transition and investment. Fundraising income was lower than the previous year, while expenditure increased. This was the direct result of NPFB committing significant organisational capacity to a six-month competitive commissioning process to become the operator of The Exchange, an incredible opportunity to secure a long-term home for our work and to demonstrate what a Cash First foodbank looks like in practice.

Following the award of the contract in December 2024, the organisation entered an intensive implementation phase to prepare the hub for opening in April 2025. This required substantial leadership, staffing and operational investment, which temporarily reduced fundraising capacity in the final quarter of the year and increased costs as services, systems and spaces were brought online.

Crucially, this investment was intentional and strategic. The Exchange marks a fundamental shift towards a welcoming, dignified community space, no crates, no queues — where people can connect, access cash-first support, and learn, thrive and grow. Securing the hub for five years positions NPFB to scale its Cash First model, deepen partnerships, and significantly increase impact from 2025/26 onwards.

Despite short-term financial pressures, the organisation has remained financially resilient, maintaining reserves at a consistent level year-on-year. This places NPFB in a strong position to move from a year of transition into a period of growth, sustainability and long-term systems change, aligned with our mission to end the need for foodbanks altogether.

FINANCIAL REVIEW TRUSTEE RESPONSABILITIES

Key Management Personnel

The remuneration of all staff is reviewed annually. The Trustees review the remuneration of key management personnel, and draw on their knowledge of the sector, the formal appraisal process, and common practice in other charities of similar size, to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Reserves Policy

The Trustees aim to hold three months of direct charitable expenditure as reserves (estimated to be approximately £105,000), which will allow the organisation to run efficiently, and meet the needs of its members and staff. The unrestricted funds available to the charity as at 31 March 2023 was £155,567

FINANCIAL REVIEW

TRUSTEE RESPONSABILITIES

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

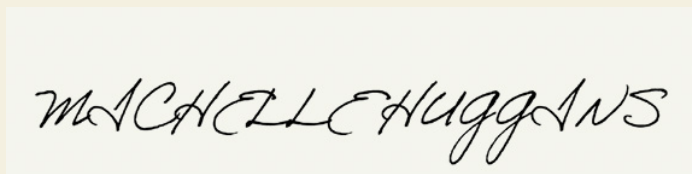
Charity law and good practice require trustees to ensure that financial statements are prepared which give a true and fair view of the charity's affairs and of the profit and loss of the organisation for that period. In order to achieve this, trustees must comply with their obligation under the Charities Act 2011 with regards to, the keeping of accounting records for the charity, the auditing or independent examination of the statements of account of the Charity, the transmission of the statements of account of the Charity to the Commission and the preparation of Annual Return and its transmission of the commission.

In preparing these financial statements, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;
- d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The financial statements were approved by the Board of Trustees on:
30th January 2026

And were signed on its behalf by:

A white rectangular box containing a handwritten signature in black ink that reads "MICHELLE HUGGINS".

Michelle Huggins, Chair of Trustees

INDEPENDENT EXAMINER'S REPORT

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). Independent examiner's statement.

INDEPENDENT EXAMINER'S STATEMENT

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act. I am disclosing the accounts are produced in line with the recommended practice.

I have examined the financial statements of North Paddington Food Bank for the Accounts and payroll year ended 31 March 2025, which comprise the Statement of Income, the Statement of Financial Position, and Trustee Report to the financial statements, including a summary of significant accounting policies.

In my opinion, the financial statements:

- give a true and fair view of the state of the charity activity as of 31 March 2025;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; have been prepared in accordance with the requirements of the charity commission.

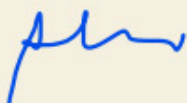
BASIS FOR OPINION

Ethical requirements that are relevant to my examination of the financial statements in the UK Ethical Standards, and I have fulfilled ethical responsibilities in accordance with these requirements.

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinion.

I have no concerns and have come across any 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 by: **Ambia Ali** - Chartered Management Institute
30th January 2026



STATEMENT OF FINANCIAL ACTIVITIES

ANNUAL ACCOUNTS FOR THE YEAR

ENDED 31 MARCH 2025

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ACTUAL TRANSACTIONS 2025 £
	£	£	
INCOME FROM PUBLIC DONATIONS & LEGACIES	99,584	360	99,944
STATUTORY, CORPORATE, TRUSTS AND FOUNDATIONS	126,913	389,940	516,853
OTHER TRADING ACTIVITIES	0	0	0
INVESTMENTS	1,801	0	1,801
TOTAL INCOME	228,298	390,300	618,598
EXPENDITURE ON FUNDRAISING	5,821	0	5,821
CHARITABLE OPERATIONS	61,302	390,300	589,792
GOVERNANCE	36,839	0	36,839
TOTAL EXPENDITURE	103,962	528,491	632,453
SURPLUS/(DEFICIT) FOR PERIOD	124,336	(138,191)	(13,855)
TRANSFER BETWEEN FUNDS	0	0	0
FUNDS BROUGHT FORWARD	94,184	138,191	232,375
FUNDS CARRIED FORWARD	218,520	0	218,520

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

STATEMENT OF FINANCIAL ACTIVITIES

ANNUAL ACCOUNTS FOR THE YEAR

ENDED 31 MARCH 2025

	2025	2024
	£	£
BALANCE SHEET 31 MARCH 22		
FIXED ASSETS	525	525
CURRENT ASSETS		
STOCK	0	0
DEBTORS		55,000
PREPAYMENTS AND ACCRUED INCOME	93,000	0
TOTAL BANK & CASH	133,238	204,609
TOTAL CURRENT ASSETS	226,238	260,134
CURRENT LIABILITIES		
CREDITORS	0	0
NIC & PAYE/STUDENT LOAN	3,271	(1,019)
PENSION CONTROL DUE	1,374	0
2021 HISTORICAL INTEREST OWED TO HMRC	2,835	0
ACCRUALS AND DEFERRED INCOME	0	0
TOTAL CURRENT LIABILITIES	7,718	27,758
NET CURRENT ASSETS		232,376
NET ASSETS	218,520	232,376
FUNDS		
UNRESTRICTED FUNDS	218,520	94,184
RESTRICTED FUNDS	0	138,191
TOTAL FUNDS	218,520	232,376

REPORT & ACCOUNTS

APRIL 2024 - MARCH 2025

ENDING POVERTY

IN WESTMINSTER

CONTACT US

North Paddington Food Bank
57 Goldney Road
London, W9 2AR
T: 07932 623443

www.npfoodbank.org.uk
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PADDINGTON
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NORTH PADDINGTON FOODBANK

England & Wales - Charity number 1165272

Accounts



2023/24

ANNUAL REPORT

North Paddington Food Bank

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Charity No. 1165272

NPFB

LARGEST EMERGENCY FOOD AID
CHARITY IN WESTMINSTER

**IT'S ABOUT
MORE THAN
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DIGNITY AND
EMPOWERMENT**

INTRODUCTION FROM OUR CEO

2023/24 has been an extraordinary year for North Paddington Foodbank (NPFb), filled with challenges, growth, and opportunities to make a lasting impact. The ripple effects of the ongoing cost-of-living crisis have been felt deeply by our community.

Rising energy prices, inflation, and economic insecurity have pushed more households into hardship, with many facing difficult choices between heating their homes, feeding their families, and paying their rent. Despite these unprecedented challenges, we at NPFb have continued to innovate and adapt our approach to meet the evolving needs of the people we serve.

This year marked another milestone in our journey as the UK's first and only cash-first foodbank. Our mission has always been to move beyond emergency food provision by addressing the root causes of food insecurity and empowering families and individuals to achieve stability. Through initiatives like our expanded partnership with Turn2Us, the Cash-First Project has proven transformative, helping households move away from dependency and regain financial independence.

None of this would be possible without our team of dedicated staff, volunteers, and supporters. Their commitment and determination have enabled us to make tangible progress in tackling poverty, fostering resilience, and building stronger community connections. This report is not only a reflection of our achievements but also a call to action to sustain and expand our work in the coming year.

Thank you for standing with us as we work toward a brighter future—one where foodbanks like ours are no longer needed.

Thomas Delap

CEO, North Paddington Foodbank



REPORT & ACCOUNTS

APRIL 2023 - MARCH 2024

ENDING POVERTY

IN WESTMINSTER

A FOODBANK TRANSFORMED

North Paddington Foodbank was founded in 2014, by a group of local volunteers. Those founders did not foresee its evolution to a charity of this scale.

Until early 2020, the foodbank operated like a traditional model, relying heavily on a network of volunteers, regular food collections, and donations, all facilitated through a community hall that distributed emergency food aid once a week. Access was largely referral-based, though initial packages were available to those without referrals, who were then directed to support organizations for further assistance or additional referrals if needed.

Despite increasing numbers year on year, the Board adapted through persistent fundraising and recruitment efforts. For perspective, in the financial year 2015/16, NPFB served 520 households. The following year, that number more than doubled to 1,168 households. By 2019, it had risen to 4,256 households. At the height of the pandemic, from January to October 2020, NPFB provided nearly 12,000 households with emergency food aid.



Meeting this unprecedented demand required a complete overhaul of operations. With the introduction of furlough in March 2020, we were fortunate to have a substantial number of volunteers ready to support with logistics and food delivery. Despite initial food shortages, we quickly purchased supplies from various suppliers. Our model shifted from primarily collection-based to full-time delivery, allowing us to take on more staff and operate multiple times a week.

Scaling our operation to this size was challenging, and sustaining this level of provision as the pandemic subsided proved even more difficult. Volunteer numbers and food donations began to decline, yet the hardship did not lessen—in fact, it intensified.

As the largest food aid charity in Westminster, NPFB is deeply concerned by the growing inequalities within our community and society. Last year, over 3 million people in the UK relied on food banks, underscoring a crisis where there are now more food banks than McDonald's restaurants.

After years of immense pressure to source, sort, package, and distribute food to individuals without the financial means to purchase necessities for their families—with no foreseeable end in sight—it became evident that food aid provision alone cannot effectively address food insecurity in Westminster. The persistent demand for support in a post-pandemic environment underscored the urgency of transitioning to a more sustainable, cash-first approach to meet ongoing needs efficiently.

WHAT IS CASH FIRST?

Recognising that traditional food aid alone is not a sustainable solution, we embarked on a strategic shift in November 2021, redefining our core services from direct food provision to a 'cash first' model utilising supermarket vouchers.

This groundbreaking approach, now the largest of its kind from a UK food bank, provides essential money advice and emergency income through supermarket food vouchers. To date, we have delivered over 18,000 vouchers to nearly 4,000 households, totaling £684,000 in direct transfers. The most compelling reason for adopting a cash-first approach is the dignity and choice it offers individuals over what they eat and need. Previously, staff and volunteers made efforts to cater to customers' preferences within inventory constraints, but the cash-first model significantly enhances their autonomy and satisfaction.

99% Of our customers said they prefer vouchers or cash over a food parcel

97% Said that receiving vouchers or cash has a positive impact on their physical and mental wellbeing

Scotland's Transition to a Cash-First Strategy

Our transition aligns with broader initiatives, including those by the Scottish Government, which advocate for a 'cash first' strategy to address food insecurity. This approach ensures prompt access to emergency income and financial guidance. The Scottish Government's plan, "Towards Ending the Need for Food Banks in Scotland," sets out a human rights approach to tackling food insecurity and improve responses to financial hardship and reduce the need for emergency food parcels. By enhancing the availability, coordination, and access to cash-first support, they aim to put money into people's pockets during crises. This support, backed by financial advice, helps maximize incomes and prevent future crises, making food banks a last resort.

A notable initiative within their action plan is the Scottish Child Payment, one of five family benefits provided by the Scottish Government. This payment offers unparalleled financial support to families across the UK and has already helped slow the demand for food bank services in Scotland. Additionally, the government supports households through Discretionary Housing Payments and the Council Tax Reduction Scheme, mitigating the effects of UK government policies. While Scotland is the first part of the UK to commit to ending the need for food banks in the long term, achieving this ambition requires concerted action from the UK Government.

Leeds Cash Grant Pilot Scheme

At the local level, Leeds City Council ran a cash grant pilot scheme from October 2021 to April 2022, in conjunction with three local Trussell Trust food banks. They provided 187 grants to households, totalling over £45,000. The purpose of the grant programme was to improve the emotional well-being of recipients, reduce their reliance on food bank use, and enable them to afford essentials.

The small-scale pilot demonstrated that cash grants provided short-term respite, with many recipients using the funds for food and immediate needs such as energy. However, most grant recipients anticipated they would continue to need food aid, partly because there was a lack of intensive advice and income maximisation support, and the amount of cash provided (£200) was insufficient to address their long-term financial shortfalls.

North Paddington Food Bank (NPFB) remains at the heart of North Westminster, providing critical support to communities facing food insecurity and financial hardship. Our core service areas include:

- Harrow Road, Queen's Park, and Westbourne – where the majority of our referrals originate.
- Expanding Reach – We continue to serve households across the borough, including the West End, South Westminster, and surrounding areas, where economic challenges persist.

NPFB assists a diverse range of individuals and households, many of whom are struggling due to the worsening cost-of-living crisis. This year, we have seen an increase in demand from:

- Low-income working households – often trapped in precarious employment or zero-hours contracts.
- Single-parent families – particularly women, who make up 67% of our service users.
- Ethnic minority communities – disproportionately affected by financial hardship, with one in four ethnic minority mothers struggling to feed their children.
- Individuals with disabilities and long-term health conditions – facing additional barriers to financial stability.

68%

Of our Customers
are Women

64%

Are from Ethnic
Minority Communities

56%

Customer or member
of their household
have a disability

26%

of households
supported this year
had Children

To address the root causes of food poverty and financial instability, NPFB has expanded its Cash-First approach, integrating targeted interventions and long-term support.

1. Emergency Aid

We provide immediate assistance to those in crisis through:

- Supermarket vouchers – giving families dignity and choice over their food purchases.
- Baby Bank support – essential items such as nappies, formula milk, and baby clothing, now enhanced by a new partnership with Boots, allowing families to access vouchers for essential baby products.
- Fuel vouchers – helping households keep their homes warm and safe.

2. Early Intervention & Income Maximisation

This year, NPFB introduced a new referral system designed to intervene earlier and prevent long-term food insecurity. Our process now includes:

- **Affordability Assessments** – evaluating household income and expenditure to tailor the right support.
- **Income Maximisation** – ensuring families access unclaimed benefits, grants, and financial entitlements.
- **Tailored Action Plans** – personalised pathways based on the level of need, ensuring that those at risk of long-term hardship receive ongoing guidance.

OPERATIONAL REVIEW / HOW IT WORKS

At NPFB, we go beyond simply providing food aid—we aim to break the cycle of crisis by addressing the root causes of financial hardship. Our referral and support model is designed to ensure that individuals receive the right support at the right time.

Early Intervention & Tailored Assessments

When an individual or family is referred to NPFB, our new triage system ensures that we assess their situation holistically. Instead of a one-size-fits-all response, we provide a tailored approach based on their level of need.

Affordability Assessments – Every referred household undergoes a review of their income, expenses, and financial vulnerabilities. This helps us understand:

- Whether they are eligible for additional support (e.g., unclaimed benefits, emergency grants).
- The root cause of their financial hardship (job loss, benefit delays, high rent, etc.).
- Whether they are at risk of long-term dependency on food aid.

Income Maximisation – Our team works proactively to boost household income by:

- Identifying unclaimed benefits, discounts, and entitlements.
- Supporting access to local hardship funds and grants.
- Connecting individuals with employment and training opportunities.

Tailored Action Plans – Each household is placed on a pathway of support based on their dependency level:

- **Short-term crisis support:** For those facing a temporary emergency (e.g., waiting for benefits, unexpected costs).
- **Medium-term intervention:** For those with ongoing financial struggles, we provide additional budgeting and income support.
- **Long-term resilience support:** Households with chronic financial hardship receive intensive intervention, including cash-first assistance, housing support, and employment pathways.

Looking Ahead: Transforming Crisis Support into Financial Stability

Through this strengthened referral process, early interventions, and Cash-First model, NPFB is changing the way poverty support works.

We are not just a foodbank—we are a hub for financial resilience, empowerment, and community-led solutions.

Our goal is clear:

1. Reduce long-term foodbank dependency.
2. Ensure families receive the right support before reaching crisis point.
3. Expand our financial assistance programmes, including cash grants and voucher schemes.
4. Create lasting pathways to financial stability for the most vulnerable households.

By embedding early intervention, financial empowerment, and tailored action plans, NPFB is leading the way in transforming food aid into long-term financial security.

OPERATIONAL REVIEW / WHO WE WORK WITH

NPFB has formed meaningful partnerships with these charitable and statutory bodies, working collectively to address the root causes of hardship. In January 2022, we formalised our commitment through the introduction of our new 'Cash First' model. This model is designed to facilitate individuals in achieving financial stability promptly, steering clear of dependency on emergency food aid by working in partnership.

Citizens Advice Westminster

Providing housing, debt, benefit and immigration advice for Westminster residents.

Turn2Us

Information and financial support to help people get back on track

Z2K

Providing housing, debt and benefit advice to people in London

Nucleus

Advice and assistance in areas such as debt, housing, employment law & welfare benefits

Cardinal Hume Centre

Support for young people and families with children including housing and benefits advice, employment support, immigration advice and general family support

Age UK Westminster

Support and advice for older people (50+), their families and carers

Westminster Family Hubs

Support for all Westminster residents including Wellbeing services, benefits, debt and employment advice

Family Lives

Support for families with children

Community Living Well

Support for all Westminster residents including Wellbeing services, benefits, debt and employment advice

Westminster Employment Service

Training and support for unemployed Westminster residents

The Passage

Supporting the homeless with a route off the streets with advice on education, employment, welfare rights and access to private renting

Shelter

Free housing advice

StepChange

Debt advice and money management

Asylum Aid

Provides legal aid advice and representation on behalf of asylum seekers and refugees

OPERATIONAL REVIEW / EMERGENCY FOOD AID

At NPFB, 2023/24 saw significant advancements in how we deliver support to those in need. While we maintained our commitment to providing immediate emergency assistance, we also focused on embedding long-term solutions into our services.

Key Operational Highlights

- **Total Referrals from Support Services:** We received 5,943 referrals from 45 support agencies, reflecting both the growing need for our services and the trust that local organisations place in our team to deliver effective support.
- **Households Supported:** A total of 5,097 households accessed support this year, representing over 14,272 individuals directly impacted by our services.
- **Cash Grants Distributed:** We provided cash grants to 80 households, amounting to a total of £176,000. These grants offered recipients flexible financial support, enabling them to cover essential costs such as rent, food, utilities, transportation, and other critical expenses.
- **Vouchers Distributed:** Distributed 3,443 supermarket vouchers amounting to £152,880. With an average value of £44 per voucher, this immediate financial aid enabled families to purchase food and other essentials with dignity and choice.
- **Fuel Vouchers:** In response to the energy crisis, we distributed 400 fuel vouchers worth on average £64 each, equating to a total of £25,600. These vouchers provided critical assistance to help households keep their homes warm and safe during colder months.
- **Baby Bank:** Supported 222 families through 617 visits, providing essential items such as nappies, formula, and clothing. Families typically accessed the Baby Bank for an average of three months, offering stability during critical times.

Enhancing Support Through Innovation and Collaboration

This year, we significantly enhanced the quality of our interventions by adopting a more holistic and proactive approach:

- **Income Maximisation and Early Interventions:** We expanded our Advice and Support Hub to help households access welfare benefits, grants, and additional financial support. By addressing financial insecurity early, we've been able to prevent crises before they occur.
- **Partnerships with Local Agencies:** Strengthened ties with key partners, including Shelter, Citizens Advice, Westminster Community Mental Health Hubs, and Turn2Us, to deliver wraparound support that tackles root causes rather than symptoms.
- **Reducing Dependency:** A concerted effort to reduce repeat visits to the foodbank has resulted in a 36% reduction in repeat foodbank usage among our clients, highlighting the effectiveness of our interventions.

OPERATIONAL REVIEW / BABY BANK “PROVIDING A LIFELINE FOR FAMILIES”

Over the past year, the baby bank has grown into a vital service for struggling parents, offering not only material support but also guidance, dignity, and reassurance during difficult times.

Overview of Services

The Baby Bank operates as a referral-based service, working closely with local partners, including health visitors, social workers, and community organisations. It provides a wide range of essentials to families with children aged 0-5, including:

- **Nappies:** Supplying both disposable and reusable nappies based on families' preferences.
- **Formula Milk:** For families struggling to afford the cost of formula, we provide emergency supplies in line with UNICEF, WHO and Public Health guidelines.
- **Baby Equipment:** cash grants for items like clothes, prams, cots, high chairs, and car seats are distributed as needed.
- **Toiletries:** Including baby shampoo, soap, and wipes to help families maintain their children's hygiene.

Families Supported in 2023/24

This year, the Baby Bank provided assistance to 222 families, reflecting the growing demand for our services as economic pressures mount.

- Families typically accessed the Baby Bank for an average of three months, receiving ongoing support as they navigated their financial difficulties.
- The majority of families served were single-parent households, often juggling childcare responsibilities with part-time or insecure employment.
- **Partnership with Boots in 2024/25:** We are proud to announce a new collaboration with Boots, enabling us to distribute vouchers for families to purchase essential items such as nappies, formula milk, and other baby supplies. This ensures that families have the flexibility and dignity to choose products that best meet their children's specific needs.
- **Through this expanded support, we are working to ensure that every child has access to the basics they need to thrive, while empowering parents to regain financial independence and stability.**

"Without the Baby Bank, I don't know how I would have managed. Knowing someone is there to help me has been such a relief. It's not just the items—they've given me hope."





WORKING IN PARTNERSHIP WORKING WITH WESTBOURNE FOOD PANTRY



in April 2022, we established a critical partnership with Westbourne Pantry to address the rising demand for food aid across Westminster caused by the Cost of Living Crisis. At the time, with our resources stretched thin, this collaboration was vital to ensuring that no one went hungry.

Through this partnership, we were able to refer up to 280 households per month to the pantry, providing immediate relief to those in need while alleviating pressure on our core services. While this approach was essential in meeting the unprecedented demand, it was not designed as part of our long-term cash-first strategy. Since then, we have significantly reduced the number of referrals to the pantry as we pivot towards our strategic goals.

However, the food aid landscape has shifted dramatically since the pandemic. There has been a severe decline in food donations and surplus food available, coupled with a notable lack of volunteers to support operations. This comes at a time when demand for services continues to rise. Food banks and pantries, while providing immediate relief, do not address the root causes of poverty or work to reduce dependency in the same way that a cash-first approach does. This highlights the limitations of the traditional food bank and pantry model, which fails to provide long-term solutions to food insecurity.

As the largest emergency aid provider in Westminster, we continue to support the pantry by providing staff, volunteers, and managing surplus food collections and deliveries. Our team, including dedicated North Paddington volunteers, actively contributes to pantry operations each week. We also ensure the majority of our surplus food is directed to Westbourne Pantry while maintaining support for other local food banks through regular collections. However, this model is not sustainable in the long term, underscoring the importance of shifting towards a cash-first approach to tackle food poverty at its root.

"I USED TO FEEL SO ALONE, BUT 'EVERYBODY EATS' HAS CHANGED THAT FOR ME. NOW, I LOOK FORWARD TO SPENDING TUESDAYS WITH FRIENDS, AND ENJOYING A TASTY MEAL TOGETHER." - FATIMA, 78

With the support of the Winter in the City Fund, 'Everybody Eats' project has made a significant impact on the lives of vulnerable individuals, fostering social connection, enhancing wellbeing, and celebrating cultural diversity during the winter months. It is imperative that this initiative receives the necessary support and resources to continue serving the community and making a positive difference in the lives of those it serves.

DATA SUMMARY:

- 22 community meals delivered over 6 months
- Average weekly attendance: 48 participants
- 98% of attendees aged over 60
- More than 60% from global majority communities

"Community is important, especially for elderly people for wellbeing and to meet those people who struggle to get out, especially those people who are feeling so lonely. When they come here, they feel happy and they feel welcome, and they always tell us how good the food is, and how much they love what we cook." - Rosita, Community Chef



PROJECT OUTCOMES:

- **Social Connection:** By providing weekly communal meals and engaging activities, the project has significantly reduced social isolation among older residents. Participants have formed strong bonds and developed meaningful friendships, combating feelings of loneliness.
- **Enhanced Wellbeing:** The project has positively influenced the physical and emotional wellbeing of participants. Through nutritious meals, physical exercises, and educational discussions, individuals have experienced improved health outcomes and a greater sense of fulfillment.
- **Skill Development:** 'Everybody Eats' has empowered participants by providing opportunities to develop culinary skills, boost confidence, and rediscover passions. Trained community chef volunteers have played a pivotal role in imparting valuable knowledge and expertise.
- **Cultural Celebration:** The project celebrates cultural diversity through food, allowing participants to showcase their heritage and traditions. This inclusive approach promotes understanding, appreciation, and respect for different cultures within the community.



THE LUNCH RUN: EMPOWERING WOMEN, STRENGTHENING COMMUNITIES

Since its launch in 2022, The Lunch Run has evolved into much more than a weekly cooking project—it's a transformative community initiative that fosters empowerment, social connection, and opportunity for women. Over the past year, we've expanded our reach, directly engaging over 50 women from diverse backgrounds. Through shared meals and skills development, the project has become a vital space for learning, confidence-building, and social integration.



WHAT DO YOU ENJOY ABOUT THE CLASS?

"I enjoy the cooking and meeting people in the class, and especially Mads because she teaches us very good and healthy food too."

"I most enjoyed learning from a friendly and encouraging teaching team. I picked up lots of great ideas and tips to use at home with my children and was introduced to some great new flavours too."

75% FEEL MORE KNOWLEDGABLE ABOUT HEALTHY FOOD

100% FEEL MOTIVATED TO PREPARE FOOD MORE REGULARLY

60% ARE COOKING MORE HEALTHY MEALS AT HOME

75% THINK THEIR COOKING SKILL HAS IMPROVED

75% FEEL MORE CONFIDENT TO BE ABLE TO CHOSE A RECIPE AND LEAD A CLASS

WHAT WE DO

- Each week, women come together to cook, share, and connect, but **the impact extends far beyond the kitchen. The Lunch Run: Improves women's health and well-being**
 - Encourages nutritious, affordable home cooking.
 - Reduces social isolation by creating a welcoming, supportive space.
 - Provides an inclusive space for mental well-being and peer support.
- **Creates pathways to employment**
 - Offers hands-on food preparation and kitchen experience.
 - Supports participants in building confidence and employable skills.
 - Connects women with training, work experience, and job opportunities.
- **Strengthens community connections**
 - Encourages cross-cultural learning through food and storytelling.
 - Helps women build friendships and support networks.
 - Creates a safe, inclusive space for mothers and families.
- **Provides vital information and signposting**
 - Helps women access housing, benefits, childcare, and employment advice.
 - Connects families to specialist services and community support.
 - Offers guidance on health, parenting, and financial stability.



REPORT & ACCOUNTS

APRIL 2022 - MARCH 2023

ENDING POVERTY

IN WESTMINSTER

EXPANDING CASH FIRST IN PARTNERSHIP WITH TURN2US

Turn2Us is a leading charity in the UK dedicated to alleviating poverty and supporting individuals and families facing financial hardship.

Partnering with Turn2us, the North Paddington Food Bank plays a pivotal role as a local community partner, providing essential emergency food aid and comprehensive support services to vulnerable populations residing in Westminster and surrounding areas. The crisis response grants offered by Turn2us are designed to address immediate financial crises faced by households, aiming to prevent them from slipping deeper into poverty and reliance on emergency assistance.

Objectives : The primary objective of the project was to deliver vital support to 80 vulnerable households in Westminster through the distribution of crisis response grants.

- These grants, totalling £176,000, were intended to mitigate the adverse effects of escalating living costs and promote financial stability among recipients. This report aims to critically evaluate the effectiveness of the 'cash first' model adopted by Turn2us and assess the overall impact of the crisis response grants on the financial well-being of participating households. Additionally, the report seeks to document key findings and insights derived from the project, providing valuable lessons that can inform future interventions and policy decisions aimed at supporting households experiencing financial hardship.

Scope: The monitoring report due to be published in 2025 spans the period from September 2022 to March 2024, capturing the full lifecycle of the 18-month initiative funded by Turn2us. It encompasses the project's implementation, key milestones, and measurable outcomes, providing a comprehensive evaluation of its impact.

The evaluation focussed on assessing the impact of two distinct rounds of grant distribution: the first round launched in September 2022 and the second round initiated in April 2023. Key areas of examination include the different methods of grant distribution (lump sum payments versus weekly/monthly installments), levels of engagement among recipients, trends in dependency on emergency aid, and broader implications for policy and practice in addressing financial insecurity among vulnerable households.

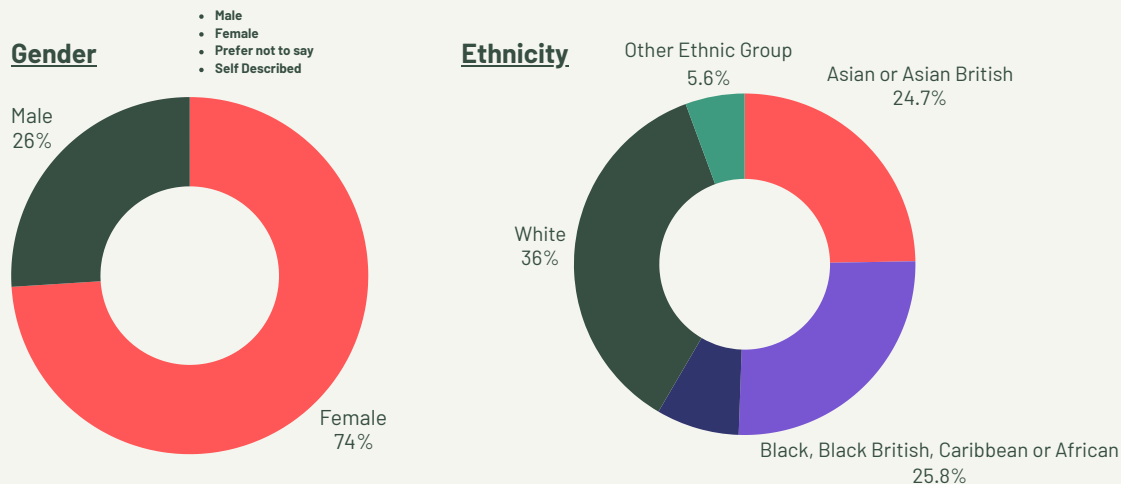
EXPANDING CASH FIRST IN PARTNERSHIP WITH TURN2US

The Cash First Impact Initiative, launched in collaboration between Turn2us & North Paddington Food Bank (NPFB), represents a strategic response to the compounded challenges of economic distress in the Westminster area. This 18-month project focused on integrating direct financial support with personalised advisory services, aiming to transition households from financial fragility to stability & independence. Key to this initiative was the adaptive use of technology to facilitate grant distribution & the strategic use of data to track progress & outcomes, ensuring that interventions were both timely & effective.

Demographics and characteristics of the grant recipients

The initiative specifically targeted households within Westminster that were frequently reliant on emergency support services, such as food banks. These households included a diverse demographic encompassing

- out-of-work households with children under 18 living at home
- lone-parent families on low incomes with children under 18 living at home
- people with no recourse to public funds
- individuals or couples under state pension age who have a disability or significant health issues
- full time unpaid carers living in the same household as the person they are caring for
- & others experiencing acute financial crises due to unforeseen circumstances like job loss or illness.
- The project was tailored to address the needs of these groups, focusing on reducing immediate economic pressures & building long-term resilience.



64%

Priority has been given to marginalized communities, including Black and Asian communities, those with insecure immigration status, and vulnerable women affected by domestic violence and abuse.

EXPANDING CASH FIRST IN PARTNERSHIP WITH TURN2US

Key Achievements of the Cash-First Project

- A total of 80 of our most vulnerable households were enrolled in the six-month Cash-First pilot program, designed to empower families by addressing financial insecurity at its root. Each household was selected based on their level of dependency on emergency food aid, ensuring targeted and impactful support.
- Over the course of the pilot, we distributed a total of £176,000 in direct cash grants, £2,200 per household. This funding provided recipients with the flexibility and dignity to address their unique needs, such as purchasing groceries, paying bills, or reducing debt.

Transformative Impact on Foodbank Dependency

- **56% of participating households no longer required foodbank** support six months after the grant period ended, showcasing the program's ability to foster long-term financial independence.
- **Among all participants, a remarkable 79% reduction in foodbank usage was recorded**, demonstrating the efficacy of direct cash interventions in breaking cycles of dependency even after the program's conclusion.
- **Holistic Support:** The Cash-First pilot went beyond financial aid. Participants received tailored one-on-one advice, assistance with budgeting, and support in accessing additional resources such as welfare benefits and housing support. This holistic approach amplified the effectiveness of the program by addressing the broader factors contributing to financial instability.

Scaling the Cash-First Model

The pilot's resounding success has reinforced our commitment to expanding the Cash-First approach as a cornerstone of tackling food poverty. To ensure more households benefit from this impactful model, we are actively pursuing the following:

- **Securing Sustainable Funding:** We are engaging with a broad network of funders to raise additional resources to expand the program, enabling us to support more households in Westminster and beyond.
- **Driving Policy Change:** Collaborating with policymakers at both local and national levels to integrate cash-first principles into poverty reduction strategies, ensuring systemic and scalable change.
- **Knowledge Sharing and Advocacy:** Partnering with other foodbanks and organisations across the UK to share insights, promote best practices, and encourage adoption of the cash-first model as a proven solution to food insecurity.

The Cash-First Project is a bold step forward in reimagining how we address poverty. By prioritising dignity, choice, and independence, we are not only alleviating immediate hardship but also laying the groundwork for lasting change.

As we continue to expand our services and innovate our approach, we recognise several key risks and uncertainties that could impact our operations. These risks are actively monitored, and we are implementing strategies to mitigate their effects.

Strategic Oversight and Risk Management

We are developing our long-term strategic plan, annual fundraising plan, and annual budget, all of which will be approved by the Trustees. A monthly review of our financial position—including quarterly rolling forecasts—along with a continuous evaluation of our business plan ensures that we maintain visibility over our priorities, activities, and risks. This allows us to identify emerging issues early and act accordingly.

Our Finance, Fundraising, Communications, Audit, and Risk board subcommittees review risk processes and significant risks as a standing agenda item. Updates on risks are provided at each bi-monthly Board of Trustees meeting to ensure strategic oversight and accountability.

At present, three key risks faced by the organisation can be broadly categorised as follows:

1. Financial Sustainability

Risk: As we rely on a mix of grant funding, donations, and corporate partnerships, fluctuations in funding availability could pose challenges for long-term sustainability.

Mitigation:

- Strengthening relationships with corporate partners and applying for multi-year funding to provide stability.
- Diversifying income streams, including potential social enterprise models to generate sustainable revenue.
- Ensuring rigorous financial forecasting and fundraising planning to proactively address funding gaps.

2. Increasing Demand for Services

Risk: The cost-of-living crisis continues to drive higher demand for emergency food support, financial assistance, and wraparound services, placing pressure on our resources.

Mitigation:

- Refining our Cash-First approach to reduce long-term dependency and improve financial resilience for households.
- Expanding early intervention strategies such as income maximisation, affordability assessments, and tailored action plans.
- Strengthening referral partnerships with local agencies to ensure support is distributed effectively.

3. Operational Capacity

Risk: As our initiatives grow, maintaining staffing levels, volunteer capacity, and operational efficiency is critical to sustaining impact.

Mitigation:

- Investing in staff retention, development, and volunteer training.
- Strengthening IT infrastructure and data systems to improve service delivery.
- Implementing robust governance and financial controls to ensure agility in decision-making.

Other Emerging Risks and Considerations

Policy and Regulatory Changes

- Government welfare and housing policies can impact beneficiaries. Engagement in policy advocacy ensures we can respond effectively to legislative changes.

Public and Political Perception

Misconceptions around the Cash-First model could lead to reduced public or political support. We are proactively publishing impact reports and engaging stakeholders to demonstrate its effectiveness.

FINANCIAL REVIEW

OUR SUPPORTERS

We are incredibly grateful for our partnership with Turn2Us and Westminster City Council, as well as the generosity of numerous charitable trusts and foundations. Their vital support has enabled us to expand and enhance our services, ensuring we can provide meaningful, long-term solutions for our community during these uncertain times. These grants have been instrumental in scaling up our key programmes, reinforcing our commitment to a Cash-First approach and bringing us closer to our ultimate goal: ending the need for food banks altogether.

Over 100k

- Westminster City Council
- Turn2Us

Over 50k

- Islamic Relief
- National Lottery

Under 50k

- Goldman Sachs
- Shaftsbury Foundation
- Virgin Foundation
- Howard De Walden
- The Mickheev Charitable Trust

10k or Under

- Paddington Central
- British Land
- GIC London
- Vodaphone
- Virgin Foundation
- Cromwell European
- The Joron Trust
- A2Dominion
- MFS International
- HOARE & CO
- Ian Cadbury Charitable Trust
- Baker Street Quarter Partnership
- National Philanthropic Trust
- Peter Stebbings Memorial Charity
- Cargill
- Serica Energy
- Westminster Foundation

FINANCIAL REVIEW

WHERE OUR INCOME COMES FROM

Donations & Legacies

16%



Statutory, Corporate, Trusts and Foundations

77%

TOTAL INCOME

£ 720,377

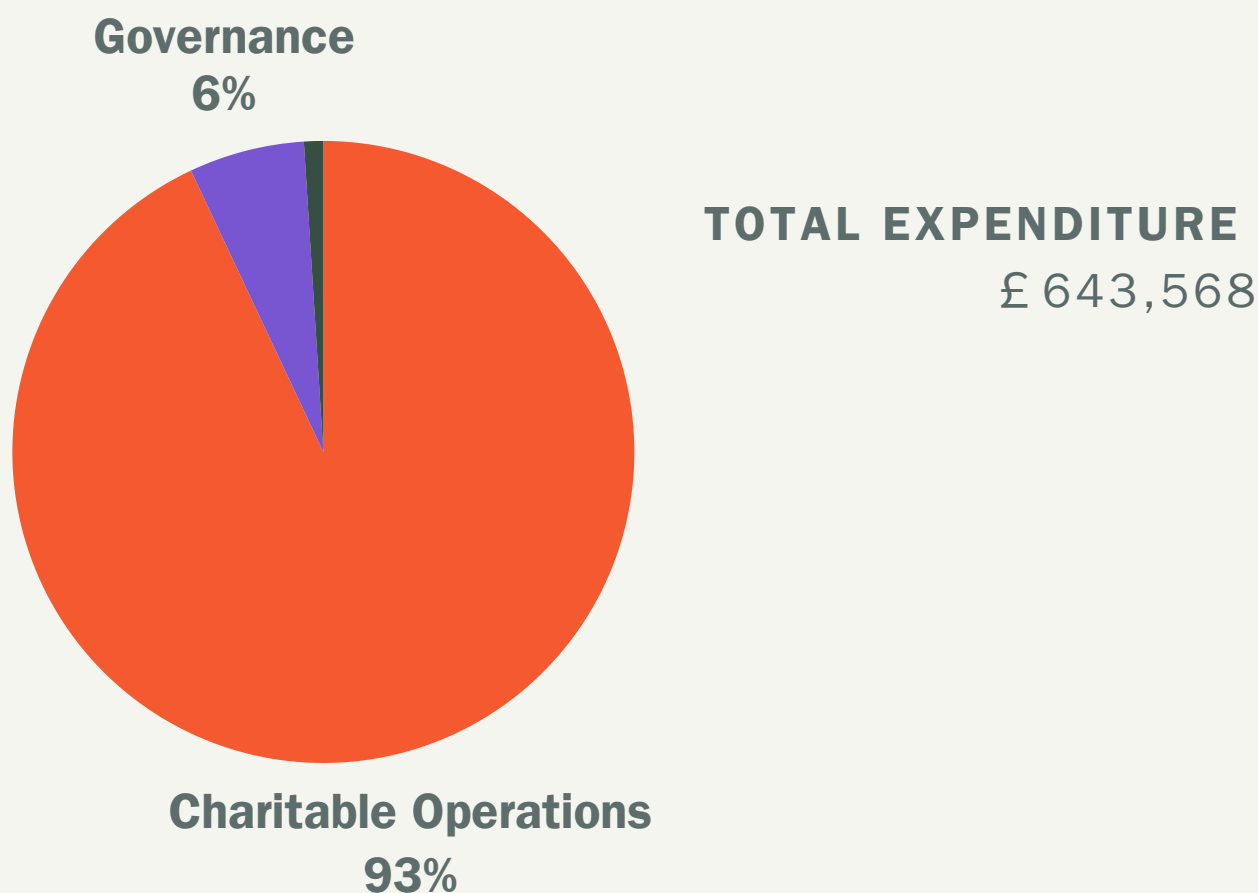
- **Public Donations & Legacies:** £114,306
- **Statutory, Corporate, Trusts and Foundations:** £556,720
- **Other Trading activities:** £ 49,352 (Interest Income)

At the heart of our mission is the generous support of individuals, businesses, and institutions dedicated to tackling poverty and ending the need for food banks. Our financial resources come from a diverse range of income streams, including:

- **Public Donations & Legacies:** Individual contributions, including Gift Aid, play a crucial role in sustaining our work. These generous donations allow us to respond flexibly to urgent needs in our community.
- **Statutory, Corporate, Trusts & Foundations:** We receive vital funding from corporate partners, charitable trusts, and foundations, enabling us to deliver key services and expand our impact. Our partnerships, whether through one-off grants or long-term funding agreements, provide stability and scalability.
- **Other Trading Activities:** Additional income is generated through trading activities and interest income, further supporting our operations.

FINANCIAL REVIEW

WHERE WE SPEND OUR INCOME



- **Charitable Operations: £ 597,558**

The majority of our funding goes directly toward providing emergency food aid, delivering our cash-first initiatives, and running our essential community programs. This also includes the operational costs of our food bank and the Baby Bank.

- **Governance: £ 40,891**

To truly end poverty in Westminster, we must address the root causes. This funding supports research, strategic planning, and customer support development, allowing us to advocate for systemic change and drive long-term solutions.

- **Fundraising: £ 5,120**

As with any charity, we must invest in fundraising to sustain and expand our impact. These funds allow us to secure essential financial support, ensuring we can continue delivering life-changing services for those who need them most.

FINANCIAL REVIEW

FINANCIAL PERFORMANCE & POSITION

Financial Performance

Despite the ongoing challenges posed by the cost-of-living crisis, we have maintained a stable financial position, allowing us to continue delivering vital support to households in need. Through a combination of public donations, statutory grants, corporate partnerships, and trust funding, we have been able to scale up key services, including our cash-first approach, community meals, and Baby Bank initiatives.

Our total income for 2023/24 reached £720,378, marking a 32% increase (£227,558) from the previous year. This growth reflects the unwavering generosity of our funders and the continued success of our fundraising efforts. A significant portion—£556,720—was secured through statutory bodies, corporate partners, and charitable trusts, reinforcing the vital role of strategic partnerships in sustaining our work. Additionally, £114,306 was raised through individual donations and legacies, highlighting the strong public commitment to tackling food insecurity and supporting our mission.

On the expenditure side, the majority of our funding (£597,558) was allocated to charitable operations, ensuring that we could directly support those facing food insecurity and financial hardship. Additionally, we invested £40,891 in governance, research, and strategy development, reinforcing our commitment to long-term poverty reduction.

Financial Position

At the close of the financial year, our reserves remained at a sustainable level, ensuring that we can continue operating effectively while planning for future growth. Our prudent financial management and monthly financial reviews allow us to respond swiftly to emerging challenges, ensuring that we can adapt to changes in demand while maintaining financial stability.

To strengthen our position, we are actively developing a long-term strategic plan, annual fundraising plan, and annual budget, all of which will be reviewed and approved by our Board of Trustees. Additionally, our quarterly rolling forecasts ensure that we maintain visibility on financial priorities and risks.

The Finance, Fundraising, Communications, Audit, and Risk Board subcommittees oversee our financial governance, with risk assessments forming a standing agenda item at each bi-monthly Trustee meeting. This rigorous approach enables us to identify and mitigate financial risks proactively, ensuring the sustainability of our work.

Looking ahead, our focus will remain on expanding sustainable funding sources, fostering new partnerships, and continuing to advocate for systemic change to address poverty at its root causes. By strengthening our financial position, we can ensure that we remain responsive, resilient, and effective in delivering support to our community.

FINANCIAL REVIEW

TRUSTEE RESPONSABILITIES

Key Management Personnel

The remuneration of all staff is reviewed annually. The Trustees review the remuneration of key management personnel, and draw on their knowledge of the sector, the formal appraisal process, and common practice in other charities of similar size, to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Reserves Policy

The Trustees aim to hold three months of direct charitable expenditure as reserves (estimated to be approximately £105,000), which will allow the organisation to run efficiently, and meet the needs of its members and staff. The unrestricted funds available to the charity as at 31 March 2023 was £155,567

FINANCIAL REVIEW

TRUSTEE RESPONSABILITIES

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

Charity law and good practice require trustees to ensure that financial statements are prepared which give a true and fair view of the charity's affairs and of the profit and loss of the organisation for that period. In order to achieve this, trustees must comply with their obligation under the Charities Act 2011 with regards to, the keeping of accounting records for the charity, the auditing or independent examination of the statements of account of the Charity, the transmission of the statements of account of the Charity to the Commission and the preparation of Annual Return and its transmission of the commission.

In preparing these financial statements, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;
- d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The financial statements were approved by the Board of Trustees on:
30th January 2024

And were signed on its behalf by:



Michelle Huggins, Chair of Trustees

INDEPENDENT EXAMINER'S REPORT

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
Independent examiner's statement.

INDEPENDENT EXAMINER'S STATEMENT

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act. I am disclosing the accounts are produced in line with the recommended practice.

I have examined the financial statements of North Paddington Food Bank for the Accounts and payroll year ended 31 March 2024, which comprise the Statement of Income, the Statement of Financial Position, and Trustee Report to the financial statements, including a summary of significant accounting policies.

In my opinion, the financial statements:

- give a true and fair view of the state of the charity activity as of 31 March 2024;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; have been prepared in accordance with the requirements of the charity commission.

BASIS FOR OPINION

Ethical requirements that are relevant to my examination of the financial statements in the UK Ethical Standards, and I have fulfilled ethical responsibilities in accordance with these requirements.

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinion.

I have no concerns and have come across any 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 by: **Ambia Ali** - Chartered Management Institute
30th January 2025



STATEMENT OF FINANCIAL ACTIVITIES

ANNUAL ACCOUNTS FOR THE YEAR

ENDED 31 MARCH 2024

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ACTUAL TRANSACTIONS 2024 £
	£	£	
INCOME FROM			
PUBLIC DONATIONS & LEGACIES	114,306		114,306
STATUTORY, CORPORATE, TRUSTS AND FOUNDATIONS	418,529	138,191	556,720
OTHER TRADING ACTIVITIES	47,900	0	47,900
INVESTMENTS	1,452	0	1,452
TOTAL INCOME	582,186	138,191	720,377
EXPENDITURE ON			
FUNDRAISING	5,120	0	5,120
CHARITABLE OPERATIONS	459,367	138,191	597,558
GOVERNANCE	40,891	0	40,891
TOTAL EXPENDITURE	505,378	138,191	643,568
SURPLUS/(DEFICIT) FOR PERIOD	(61,382)	138,191	76,809
TRANSFER BETWEEN FUNDS	0	0	0
FUNDS BROUGHT FORWARD	155,567	(0)	155,567
FUNDS CARRIED FORWARD	94,184	138,191	232,376

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

STATEMENT OF FINANCIAL ACTIVITIES

ANNUAL ACCOUNTS FOR THE YEAR

ENDED 31 MARCH 2024

	2024	2023
	£	£
BALANCE SHEET 31 MARCH 22		
FIXED ASSETS	525	0
CURRENT ASSETS		
STOCK	0	0
DEBTORS	55,000	0
PREPAYMENTS AND ACCRUED INCOME	0	0
TOTAL BANK & CASH	204,609	207,508
TOTAL CURRENT ASSETS	260,134	207,508
CURRENT LIABILITIES		
CREDITORS	0	0
NIC & PAYE/STUDENT LOAN	(1,019)	51,823
PENSION CONTROL DUE	0	118
VAT CONTROL DUE	0	0
ACCRUALS AND DEFERRED INCOME		0
TOTAL CURRENT LIABILITIES	27,758	51,941
NET CURRENT ASSETS	232,376	155,567
NET ASSETS	232,376	155,567
FUNDS		
UNRESTRICTED FUNDS	94,184	155,567
RESTRICTED FUNDS	138,191	(0)
TOTAL FUNDS	232,376	155,567

REPORT & ACCOUNTS

APRIL 2023 - MARCH 2024

ENDING POVERTY

IN WESTMINSTER

CONTACT US

North Paddington Food Bank
57 Goldney Road
London, W9 2AR
T: 07932 623443

www.npfoodbank.org.uk
info@npfoodbank.org.uk
Charity No. 1165272

LARGEST EMERGENCY AID FOOD AID CHARITY IN WESTMINSTER

NPFB

NORTH PADDINGTON FOODBANK

England & Wales - Charity number 1165272

Accounts

NPFB ANNUAL REPORT

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Financial Activities

PREPARED BY

BOARD OF TRUSTEES

NORTH PADDINGTON FOODBANK

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LARGEST EMERGENCY FOOD AID
CHARITY IN WESTMINSTER

INTRODUCTION FROM OUR HEAD OF FOODBANK

As we navigate through the challenges presented by the Covid-19 pandemic and the persistent cost-of-living crisis, I wanted to share a glimpse into the transformative journey we've undertaken at North Paddington Foodbank.

This past year has witnessed an unprecedented demand for emergency food aid, marking a peak in our nine-year history. Stepping up to meet this challenge, we provided vital assistance to 6,097 households and 14,633 individuals grappling with hardship.

In response to this surge in need, we launched Westminster's sole Baby Bank, extending support to 172 families with children under 5. Essential items like nappies, baby formula, wipes, and sanitary products were distributed to ensure the well-being of our community's youngest members.

Amidst the escalating cost of living, impacting both our beneficiaries and committed volunteers, we implemented measures to support our staff and volunteers through these challenging times.

Beyond Food Parcels: Recognising that food aid alone isn't the sustainable answer, we initiated a strategic shift. In 2022, we redefined our core offering, embracing a 'cash first' model. This innovative approach, now the largest of its kind from a UK foodbank, provides our local residents with money advice and emergency income through supermarket food vouchers.

Since adopting the 'Cash First' model, over 5,000 households have experienced newfound control and dignity in choosing and purchasing their own food. An overwhelming 98% of our customers now prefer vouchers over traditional food parcels, with 99% reporting a positive impact on their emotional and physical well-being.

Launching the Money & Advice Hub: In April 2023, we're taking this commitment further with the launch of our Money & Advice Hub. This initiative aims not only to manage immediate financial crises but also to address underlying issues related to fuel poverty, health, employment, and gambling risk. Our goal is to pave the way for a future where no one needs to rely on a food bank.

Building a Future Without Foodbanks: While we understand the limitations of temporary cash-based responses, we believe in practical and innovative steps toward a brighter future. Collaborating with the Westminster Food Network, dedicated staff, volunteers, partners, businesses, and the guidance of our Board of Trustees, we remain hopeful. Together, we are laying the foundation for a community where every individual thrives without the shadow of food insecurity.

THOMAS DELAP,
HEAD OF FOODBANK

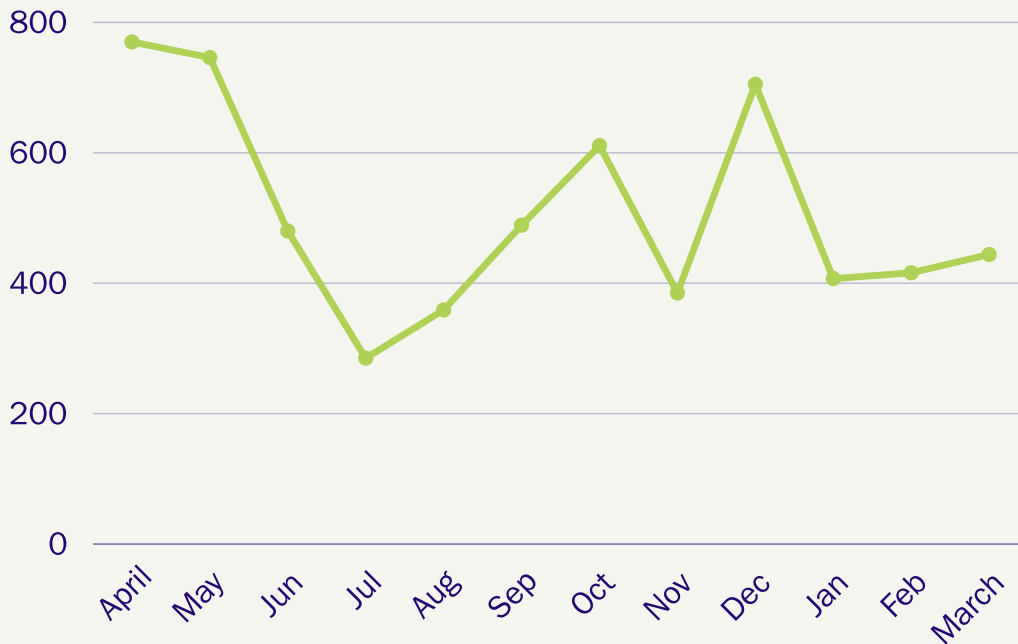


OPERATIONAL REVIEW

EMERGENCY FOOD AID

From April 2022 - March 2023 we have supported a total of 6,097 household referrals, and 14,633 people with emergency food aid, compared to 5,414 households, and 13,535 people the previous year.

Rate of Referrals



Upcoming Challenges

We foresee a further surge in the demand for emergency food aid throughout 2023. Several factors contribute to this anticipation:

1. The increase in the energy price cap, placing low-income families in the difficult position of choosing between heating, essentials, and food.
2. The ongoing challenge of rising unemployment coupled with the enduring 5-week wait for universal credit.
3. Operating within a highly challenging and unpredictable environment.
4. The prevailing political and economic uncertainty.
5. The removal of critical temporary government support such as the £20 uplift, and changes to UK benefits with managed migration to Universal Credit, exacerbated by the ongoing cost-of-living crisis, is significantly impacting the number of people relying on our food bank.

In collaboration with Westminster Council and the Westminster Food Network, we are proactively preparing for the lasting impact that the escalating cost of living will continue to impose on the most vulnerable households in our community.

OPERATIONAL REVIEW

EMERGENCY BABY BANK

Launched in April 2022 in collaboration with Westminster Family Hubs and Family Lives.

Our Baby Bank initiative, designed in response to the ongoing cost-of-living crisis, has provided critical support for families with infants and young children.

And from April 2022 to March 2023, we've made a significant impact:

- 172 Households Served
- 1,037 Visits to the Baby Bank
- Supporting 309 Children Under 5

Tailored Support and Essential Supplies:

Beyond supplying essential items like nappies and formula, our project has been about addressing the unique needs of each family. Thanks to funding from Children in Need, we've provided 85 critical grants amounting to £19,833. This support has covered crucial items like cookers, furniture, kitchen equipment, beds, washing machines, and more.

This underscores the profound impact our initiative is having in meeting the holistic needs of families in our community.



OPERATIONAL REVIEW

WHO WE SUPPORT

Where? The North Paddington Food Bank Initiative (NPFBI) operates at the heart of North Westminster, directly engaging with the community to address urgent issues related to food security and access to essential resources.

Our primary service areas include the wards of Harrow Road, Queens Park, and Westbourne, encompassing most residents of North Westminster. While our focus remains on these areas, we extend our support to a considerable number of households in the West End and neighboring boroughs, such as South Westminster.

Who? NPFBI caters to a diverse spectrum of individuals and households within the Westminster borough. We are responsive to the exacerbated challenges posed by the escalating cost of living, witnessing firsthand the difficult choices families and individuals are compelled to make. The heartbreaking reality is that individuals find themselves in the agonising dilemma of choosing between heating their homes and putting food on the table—an injustice that demands our attention. This crisis has a profound impact on various groups within the community.

67%

Of our Customers
are Women

63%

Are from Ethnic
Minority Communities

54%

Customer or member
of their household
have a disability

26%

of households
supported this year
had Children

What We Provide:

The project employs a multifaceted strategy to alleviate the impacts of the cost-of-living crisis:

1. Emergency Aid:

- Addressing immediate needs, NPFBI provides vital food aid through supermarket vouchers. Additionally, our Baby Bank offers essential items for children, ensuring vulnerable individuals and households have access to nourishing meals and necessary items.

2. Customer Advice & Support:

- NPFBI empowers beneficiaries by providing advice and support, assisting them in navigating the complexities of the cost-of-living crisis. This encompasses guidance on financial management, available support systems, and more.

Through emergency food aid, NPFBI ensures that vulnerable individuals and households can access nourishing meals, effectively addressing immediate needs and alleviating hunger. Our commitment to equity is underscored by our statistics, with 67% of our customers being women, highlighting the impact on gender disparity.

The urgent need to address racial disparities is emphasized by the challenges faced by a quarter of ethnic minority mothers in feeding their children, reinforcing the significance of our outreach. NPFBI's initiatives, such as the Baby Bank, extend beyond alleviating immediate food insecurity, laying the foundation for enhanced financial stability and contributing to building stronger community resilience.

OPERATIONAL REVIEW

HOW IT WORKS

When individuals are referred to our service, we not only address their immediate food needs but also act as a support system to tackle the underlying issues that have led households to seek assistance from NPFB. Simultaneously, we connect them with other professional services capable of providing comprehensive support. This approach ensures that emergency food needs are met promptly, while concerted efforts are made to resolve the complex underlying challenges our customers are facing.

Since its inception, NPFB has collaborated with various charitable and statutory bodies, including Westminster HELP and Citizen's Advice Westminster, to extend support to the community facing hardships. In January 2022, we formalized this commitment through the adoption of a 'Cash First' model. This model focuses on offering individuals signposting and referrals to expedite their journey toward financial stability and security, aiming to prevent dependency on emergency food aid.

NPFB Customer Advice & Support

Our innovative NPFB Customer Advice & Support (CAAS) program, developed this year, takes a proactive approach, offering advice and support early in the customer journey through a Social Prescribing model.

Utilizing the Social Prescribing approach, we connect individuals with appropriate community resources, aligning seamlessly with the Cash First model.

- Strengthened relationships with referrers enhance our ability to guide households toward financial security.
- NPFB remains committed to using research and data to forge new partnerships, addressing gaps in support.
- Our public-facing activities allow staff and volunteers to identify customers in need of intensive support, while also encouraging customers to self-present with queries and seek advice.

25%

Of our Customers are
Complex Cases
Dependant on Food Aid

While monitoring any reduction in complex cases and household dependency on our food bank, our initial focus this year was the successful launch of this new model.

We will utilise Monitoring and Evaluation data to inform future outcomes.

OPERATIONAL REVIEW

WHO WE WORK WITH

NPFB has formed meaningful partnerships with these charitable and statutory bodies, working collectively to address the root causes of hardship. In January 2022, we formalised our commitment through the introduction of our new 'Cash First' model. This model is designed to facilitate individuals in achieving financial stability promptly, steering clear of dependency on emergency food aid by working in partnership.

Citizens Advice Westminster

Providing housing, debt, benefit and immigration advice for Westminster residents.

Turn2Us

Information and financial support to help people get back on track

Z2K

Providing housing, debt and benefit advice to people in London

Nucleus

Advice and assistance in areas such as debt, housing, employment law & welfare benefits

Cardinal Hume Centre

Support for young people and families with children including housing and benefits advice, employment support, immigration advice and general family support

Age UK Westminster

Support and advice for older people (50+), their families and carers

Westminster Family Hubs

Support for all Westminster residents including Wellbeing services, benefits, debt and employment advice

Family Lives

Support for families with children

Community Living Well

Support for all Westminster residents including Wellbeing services, benefits, debt and employment advice

Westminster Employment Service

Training and support for unemployed Westminster residents

The Passage

Supporting the homeless with a route off the streets with advice on education, employment, welfare rights and access to private renting

Shelter

Free housing advice

StepChange

Debt advice and money management

Asylum Aid

Provides legal aid advice and representation on behalf of asylum seekers and refugees

OPERATIONAL REVIEW

WHO WE WORK WITH



WORKING WITH THE WESTBOURNE FOOD PANTRY

In April 2022, we initiated a valuable partnership with Westbourne Pantry in response to the escalating referrals across all food aid partners in Westminster due to the Cost of Living Crisis.

This collaboration involved expanding our support to bolster their operations, allowing us the capacity to refer up to 280 households per month to the pantry. This strategic move aims to alleviate the increasing demand on our services in the upcoming months. In adherence to our partnership agreement, we've actively promoted this opportunity within our volunteer network. Currently, a member of staff and a dedicated group of North Paddington Volunteers works at the pantry every week.

Additionally, we've committed to directing the majority of our food surplus to Westbourne Park Food Pantry while maintaining support for other local food banks through continued food collections.

WORKING WITH PARTNERSHIP WITH KILBURN STREET KITCHEN & THE HALLFIELD ESTATE

Following the closure of Granville Community Kitchen Foodbank in June 2022, we engaged in discussions with fellow food aid providers to explore collaborative approaches in preparation for challenging times.

Granville, assisting around 200 households weekly, with approximately 20% (40 households) from Westminster, was initially established as a temporary response to Covid in 2020. Recognizing the limitations of this model in addressing food poverty, we are now collaborating with Kilburn Street Kitchen & Hallfield Estate Housing Association to facilitate the establishment of a food bank, ensuring a seamless transition and preventing any interruption in provision.

Embracing the Cash First model, we remain committed to supporting local food banks by collecting surplus from supermarkets. Our partnerships with the Felix Project and City Harvest further reinforce sustainable levels of food supply for this collective effort.

Food Aid Partners:

- The Pantry (Thursday and Friday)
- Kilburn Street Kitchen (Friday)
- Hallfield (Tuesday)

Food Collection Rota:

Waitrose

- Fridays

Clifton Greens

- Thursday

Panzers

- Friday

Sainsbury's Edgware Road

- Once a week

Sainsbury's Queensway

- Once a week

Sainsbury's Paddington Basin

- Once a week

Sainsbury's Finchley Road

- Daily

Marks and Spencers Notting Hill

- Daily

Sainsbury's Ladbroke Grove

- Daily

OPERATIONAL REVIEW

COMMUNITY PROJECTS

THE 'LUNCH RUN': EMPOWERING WOMEN, BUILDING COMMUNITY

Launched this year, the 'Lunch Run' stands as more than a weekly cookery project. It's a platform that has directly engaged 23 women and 37 children under 16. Beyond the culinary aspect, it's a catalyst for empowerment and community-building. The project fosters a supportive and inclusive environment, offering women a space to connect, share experiences, and forge meaningful relationships with fellow mothers.

WHAT DO YOU ENJOY ABOUT THE CLASS?

"I enjoy the cooking and meeting people in the class, and especially Mads because she teaches us very good and healthy food too."

"I most enjoyed learning from a friendly and encouraging teaching team. I picked up lots of great ideas and tips to use at home with my children and was introduced to some great new flavours too."

75% FEEL MORE KNOWLEGABLE ABOUT HEALTHY FOOD

100% FEEL MOTIVATED TO PREPARE FOOD MORE REGULARLY

60% ARE COOKING MORE HEALTHY MEALS AT HOME

75% THINK THEIR COOKING SKILL HAS IMPROVED

75% FEEL MORE CONFIDENT TO BE ABLE TO CHOSE A RECIPE AND LEAD A CLASS

THE PROJECT AIMS TO –

- improve women's health and well-being
- provide more routes to employment for Women
- improve social understanding and community integration
- provided information, signposting to other services and support that would benefit Women, children, families who attend activities



REPORT & ACCOUNTS

APRIL 2022 - MARCH 2023

ENDING POVERTY

IN WESTMINSTER

TURN2US EMERGENCY GRANTS PROGRAMME



North Paddington Foodbank worked in partnership with Turn2US to deliver their Emergency Grants programme, a short-term crisis response programme providing an ‘Emergency Grants’ of £2,000 to help people experiencing severe financial hardship because of the rapidly increasing cost of living.

Turn2us is a national charity providing practical support and information to give individuals the opportunity to build financial sustainability and thrive, and as part of our long-term strategy to ‘End Poverty in Westminster’, this project saw:

- NPFB & Turn2us work together to provide financial assistance to 31 households experiencing severe financial hardship and at high risk of destitution.
- Provide additional support including signposting or access to other services and resources as appropriate.
- Learn about whether and how, by working together, we can deepen the impact we hope to achieve for people in financial difficulty.

The fund was targeted towards –

- out-of-work households with children under 18 living at home
- lone-parent families on low incomes with children under 18 living at home at least part of the week on a regular basis
- single people with no recourse to public funds
- individuals or couples under state pension age who have a disability or significant health issues
- full time unpaid carers living in the same household as the person they are caring for



COST OF LIVING STRATEGY 2023/24

Around a quarter of households across Westminster (approximately 31,000 households) are particularly vulnerable to rises in living costs, with some people facing extreme hardship.

In 2022/23, we supported 6,097 households (14,633 people) with emergency food aid, a significant increase from the previous year's 5,414 households (13,535 people). Notably, 30% of referrals since April were from households new to foodbank usage.

OUR APPROACH FOR 2023/24 IS GROUNDED IN THREE PILLARS TO EFFECTIVELY ADDRESS THE CHALLENGES POSED BY THE RISING COST OF LIVING.

1. Emergency Aid

Targeting an initial £350,000 package of direct emergency support to help households in Westminster that are struggling with the rising cost of living

2. Partnership Working

Working with our partners to ensure that we coordinate and maximise our impact.

3. Access to Information & Advice

Making sure our residents have the information they need to access all the support that is on offer to them.

TO FULFIL THIS, WE WILL CARRY OUT AN SIX-POINT PLAN AND TAKE ACTION ACROSS THESE KEY AREAS TO SUPPORT RESIDENTS WITH THE COST OF LIVING CRISIS:

1. Improve levels of Cash First support
2. Educate and promote Understanding and Impact of Cash First
3. Pilot welfare and debt advice to support vulnerable residents understand their financial situation and cope with increasing financial pressures
4. Improve accessibility and promotion of mental health services
5. Provide additional provision to support families with children
6. Mitigate the impact of No Recourse

RISKS AND UNCERTAINTIES

The on-going fallout from the pandemic, cost of living, and energy crisis continues to create a significant amount of uncertainty and disruption.

We are developing our long-term strategic plan, annual fundraising plan and annual budget, all of which to be approved by the Trustees.

The monthly review of both our financial position (including quarterly rolling forecasts) and review of our business plan ensures visibility of our priorities, activities, and risks to identify any emerging issues and allow us to act accordingly.

The nominated Finance, Fundraising, Communications, Audit and Risk board subcommittees reviews risk processes and significant risks as a standing agenda item and the Board of Trustees is updated at each bi-monthly board meeting.

At present, three key risks faced by the organisation can be broadly categorised as follows:

1. Highly Challenging and unpredictable operating environment

The current political and economic uncertainty - removal of key temporary government support such as the £20 uplift to Universal Credit, and Cost of Living crisis - are all adversely affecting the numbers of people requiring the support of a food bank, and the amount of financial donations by the general public.

We are working closely with Westminster Council to improve levels of cash first support and find policy solutions to reduce levels of food bank need, and we will launch an emergency appeal for funding in the public spaces.

2. Operational Demands

Operational demands mean that our ability to engage with strategic activity as a priority can be restricted, leading to slower long-term change. NPFB are committed to providing the most compassionate and immediate response, but we also recognise that we need to implement strategic solutions which address the drivers of increased food bank need. To mitigate this risk, we have expanded our dedicated Customer Support and Advice team through increased resources and skillset through our Money and Advice Hub, and phonenumber, we are increasing opportunities and access to specific support roles for volunteers.

3. Decrease in coverage and support for food banks

With the significant increase in need over the past few years, food banks have been at the forefront of the national conversation. Widespread media coverage has helped contribute to a rise in financial support for the charity and individual food banks. It has provided a spur to our new Cash First approach.

If we emerge from the cost of living crisis there is a risk that the national conversation moves on and the issue of food banks is less relevant, resulting in a potential reduction in financial support. To counteract this risk, we are creating a new communications team with expanded capacity and expertise. This new team will expand our media and campaigning footprint and build on the support received during Covid-19, and so far during the Cost of Living Crisis ensuring that the cause remains high on the national and local agenda.

FINANCIAL REVIEW

OUR SUPPORTERS

We are so very grateful for our partnership with Westminster City Council, and the generosity we have received from numerous charitable trusts and foundations. These grants have played a critical role in allowing us to scale up the support we are able to offer to our community in uncertain times and significantly expand our key programmes to end the need for food banks.

Over 100k

> Westminster City Council

10k or Under

> Paddington Central

Over 50k

> Turn2Us

> British Land

> GIC London

> Islamic Relief

> Vodaphone

> Cromwell European

Under 50k

> Goldman Sachs

> The Joron Trust

> A2Dominion

> Shaftsbury Foundation

> MFS International

> Virgin Foundation

> Westminster Almhouses

> Howard De Walden

> HOARE & CO

> The Boltini Trust

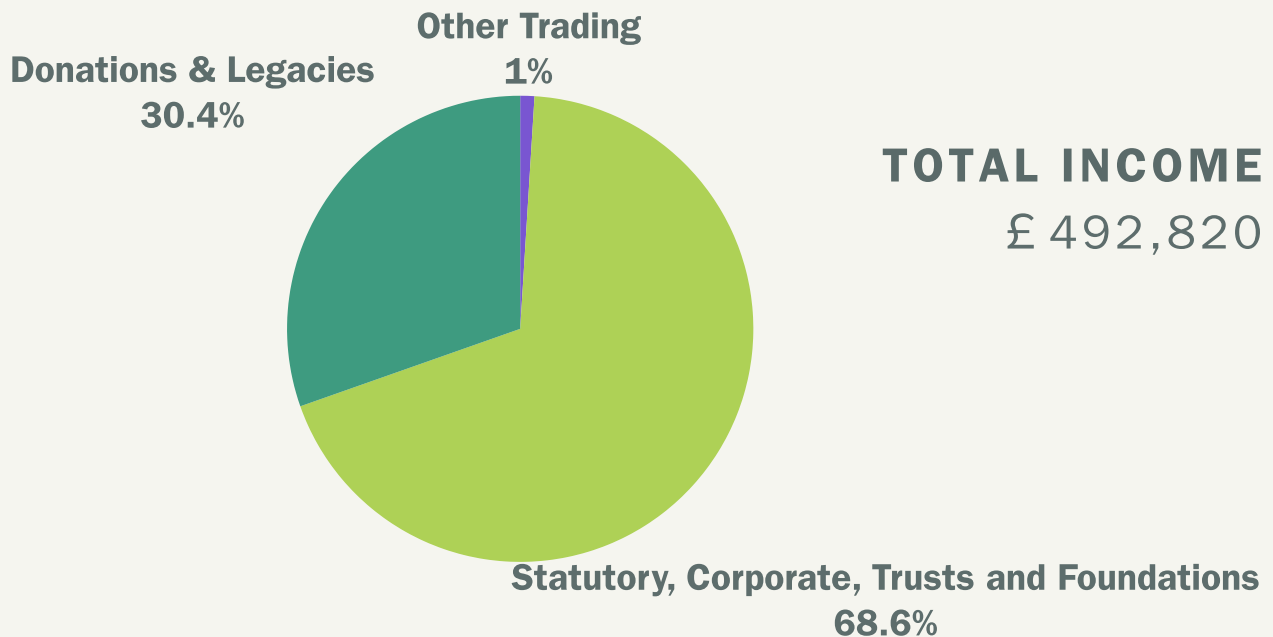
> Ian Cadbury Charitable Trust

> The Mickheev Charitable Trust

Baker Street Quarter
Partnership

FINANCIAL REVIEW

WHERE OUR INCOME COMES FROM



- **Public Donations & Legacies:** £149,479
- **Statutory, Corporate, Trusts and Foundations:** £343,020
- **Other Trading activities:** £ 325 (Interest Income)

At the heart of our mission lies the invaluable support from individuals and diverse entities committed to eradicating hunger. Our financial foundation comprises:

1. Individual Donations (Including Gift Aid):

- Contribution from Individuals form a significant part of our support network, contributing through generous donations and the added impact of Gift Aid.

2. Corporate, Trusts, and Foundations:

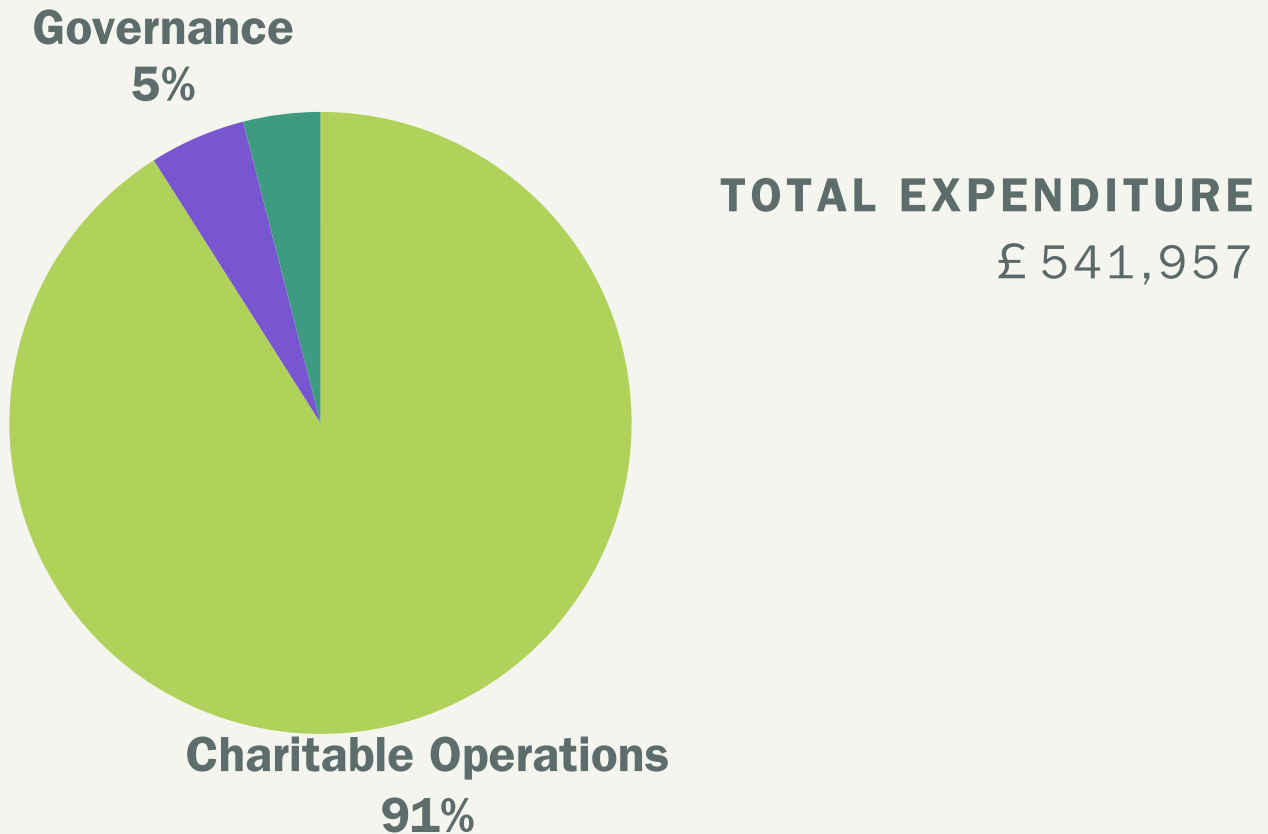
- Partnership with Purpose: We receive essential support from corporates, trusts, and foundations, both through one-time donations and ongoing contractual partnership payments.

3. Statutory Grants:

- Collaboration with Westminster Council: Our work is amplified through grants from statutory bodies, reflecting collaborative efforts with public institutions.

FINANCIAL REVIEW

WHERE WE SPEND OUR INCOME



- **Charitable Operations: £ 499,784**

The majority of our expenditure relates to our provision of delivering an effective emergency food aid service, also included here are the running cost of the food bank.

- **Governance: £ 29,791**

Costs included here relate to our research, strategy, and customer support development. In order to achieve our ultimate charitable aim of ending poverty in Westminster, we must identify the structural issues that drive people to food banks, and be in a position to address these issues.

- **Fundraising: £ 23,382**

Like every charity, we must invest in our fundraising to enable us to secure the funding we require to continue and expand our charitable work

FINANCIAL REVIEW

FINANCIAL PERFORMANCE & POSITION

Over the financial year ending on March 31, 2023, North Paddington Foodbank faced a financial deficit of £49,137, marking a significant improvement from the previous year's deficit of £99,740, which was influenced by the challenging circumstances of 2021/22, the lasting impacts of COVID-19, and the persistent strain of the Cost of Living Crisis.

Despite a commendable increase in fundraising, from £268,103 in 2021-22 to £492,820 in 2022-23, the persistent cost-of-living crisis posed operational challenges. Notably, 30% of referrals during this period were from first-time aid seekers.

In response, we strategically expanded our team and intensified emergency aid efforts. The Board of Trustees, propelled by confidence in our fundraising strategy and robust financial forecasts, judiciously utilised free reserves. This proactive measure ensured uninterrupted essential services to households in need.

The Board's commitment to making a lasting impact during this critical period accelerated our ambitious plans. A resolute 'Cash First' approach to poverty, supported by sound financial planning, underscores our dedication to end the need for food banks in Westminster.

Armed with a robust fundraising strategy and substantial secured funding for the upcoming financial year, we stand poised for an even greater impact in the upcoming year. Our mission is clear: extend vital aid, carve pathways out of poverty, and usher in a brighter future for the households we serve.

FINANCIAL REVIEW

TRUSTEE RESPONSABILITIES

Key Management Personnel

The remuneration of all staff is reviewed annually. The Trustees review the remuneration of key management personnel, and draw on their knowledge of the sector, the formal appraisal process, and common practice in other charities of similar size, to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Reserves Policy

The Trustees aim to hold three months of direct charitable expenditure as reserves (estimated to be approximately £105,000), which will allow the organisation to run efficiently, and meet the needs of its members and staff. The unrestricted funds available to the charity as at 31 March 2023 was £155,567

FINANCIAL REVIEW

TRUSTEE RESPONSABILITIES

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

Charity law and good practice require trustees to ensure that financial statements are prepared which give a true and fair view of the charity's affairs and of the profit and loss of the organisation for that period. In order to achieve this, trustees must comply with their obligation under the Charities Act 2011 with regards to, the keeping of accounting records for the charity, the auditing or independent examination of the statements of account of the Charity, the transmission of the statements of account of the Charity to the Commission and the preparation of Annual Return and its transmission of the commission.

In preparing these financial statements, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;
- d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The financial statements were approved by the Board of Trustees on:
30th January 2024

And were signed on its behalf by:



Michelle Huggins, Chair

INDEPENDENT EXAMINER'S REPORT

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
Independent examiner's statement.

INDEPENDENT EXAMINER'S STATEMENT

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act. I am disclosing the accounts are produced in line with the recommended practice.

I have examined the financial statements of North Paddington Food Bank for the Accounts and payroll year ended 31 March 2023, which comprise the Statement of Income, the Statement of Financial Position, and Trustee Report to the financial statements, including a summary of significant accounting policies.

In my opinion, the financial statements:

- give a true and fair view of the state of the charity activity as of 31 March 2023;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; have been prepared in accordance with the requirements of the charity commission.

BASIS FOR OPINION

Ethical requirements that are relevant to my examination of the financial statements in the UK Ethical Standards, and I have fulfilled ethical responsibilities in accordance with these requirements.

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinion.

I have no concerns and have come across any 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 by: **Ambia Ali** - Chartered Management Institute
30th January 2024



STATEMENT OF FINANCIAL ACTIVITIES

ANNUAL ACCOUNTS FOR THE YEAR

ENDED 31 MARCH 2023

	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	ACTUAL TRANSACTIONS 2023 £
INCOME FROM			
PUBLIC DONATIONS & LEGACIES	149,214	265	149,479
STATUTORY, CORPORATE, TRUSTS AND FOUNDATIONS	111,371	231,649	343,020
OTHER TRADING ACTIVITIES	320	0	320
INVESTMENTS	5	0	5
TOTAL INCOME	260,906	231,914	492,820
EXPENDITURE ON			
FUNDRAISING	23,382	0	23,382
CHARITABLE OPERATIONS	256,870	231,914	488,784
GOVERNANCE	29,791	0	29,791
TOTAL EXPENDITURE	310,043	231,914	541,957
SURPLUS/(DEFICIT) FOR PERIOD	(49,137)	0	(49,137)
TRANSFER BETWEEN FUNDS	0	0	0
FUNDS BROUGHT FORWARD	204,704	(0)	204,704
FUNDS CARRIED FORWARD	155,567	(0)	155,567

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

STATEMENT OF FINANCIAL ACTIVITIES

ANNUAL ACCOUNTS FOR THE YEAR

ENDED 31 MARCH 2023

	2023	2022
	£	£
BALANCE SHEET 31 MARCH 22		
FIXED ASSETS	0	0
CURRENT ASSETS		
STOCK	0	0
DEBTORS	0	0
PREPAYMENTS AND ACCRUED INCOME	0	0
TOTAL BANK & CASH	207,508	265,492
TOTAL CURRENT ASSETS	207,508	265,492
CURRENT LIABILITIES		
CREDITORS		
NIC & PAYE/STUDENT LOAN	51,823	60,718
PENSION CONTROL DUE	118	69
VAT CONTROL DUE	0	0
ACCRUALS AND DEFERRED INCOME	0	0
TOTAL CURRENT LIABILITIES	51,941	60,788
NET CURRENT ASSETS	155,567	204,704
NET ASSETS	155,567	204,704
FUNDS		
UNRESTRICTED FUNDS	155,567	204,704
RESTRICTED FUNDS	(0)	(0)
TOTAL FUNDS	155,567	204,704

STATEMENT OF FINANCIAL ACTIVITIES

ANALYSIS OF EXPENDITURE

	CHARITY OPERATIONS £	GOVERNANCE £	FUNDRAISING £
ADVERTISING & MARKETING			4,225
SUBSCRIPTIONS			2,491
BANK FEES		615	
AUDIT & ACCOUNTANCY		2,158	
DIRECT EMERGENCY FOOD AID	207,867		
BABY BANK	22,818		
COMMUNITY PROJECTS	21,953		
ADVICE & SUPPORT (CAB)	7,897		
SALARIES	153,288	16,666	16,666
NATIONAL INSURANCE	12,240		
COST OF LIVING GRANTS	9,857		
GENERAL EXPENSES	5,808		
IT SOFTWARE		1,120	
OFFICE RENT	31,467		
PAYROLL SERVICES		301	
PENSIONS COSTS	4,216		
PRINTING & STATIONERY	1,921		
STAFF TRAINING		204	
INSURANCE		638	
DIGITAL SERVICES		8,089	
TRANSPORT	7,707		
VOLUNTEER EXPENSES	1,568		
TOTAL	499,784	29,791	23,382

Of the total expenditure (£541,957), £310,043 was unrestricted and £231,914 was restricted.

Purposes of restricted funds

- Foodbank, staff and service costs grants were received from various donors toward cost of food, staff and increased demand for services of the charity.
- Emergency Food Aid Response grants was received from Westminster City Council, Turn2Us and Islamic Relief toward provision of food during the cost of living crisis.

REPORT & ACCOUNTS

APRIL 2022 - MARCH 2023

CONTACT US

North Paddington Food Bank
57 Goldney Road
London, W9 2AR
T: 07932 623443

www.npfoodbank.org.uk
info@npfoodbank.org.uk
Charity No. 1165272



ENDING POVERTY
IN WESTMINSTER

NORTH PADDINGTON FOODBANK

England & Wales - Charity number 1165272

Accounts

NPFB Annual Report 21/22

REPORT & ACCOUNTS
APRIL 2021 - MARCH 2022



PREPARED BY

Board of Trustees
North Paddington Foodbank

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Welcome

Sadly, Covid-19 caused the highest ever need for emergency food aid in our 7-years of history, but it was also a catalyst for so much fundamental change.

Following months of intense pressure to source, sort, parcel, and distribute food to people who have been left without financial means to purchase the food they want and need for their families – and with no end in sight – it is even clearer now that food aid provision simply isn't the answer to food insecurity in Westminster.

The Scottish Government's response to tackling food insecurity has been by promoting a 'cash first' approach. This involves preventative and responsive measures such as providing immediate access to emergency income as well as the delivery of money advice.

Following a strategic review in 2021, we made a decision to develop a new core offering to deliver a 'cash first' model that aims to support our local residents in need with access to money advice, and emergency income in the form of supermarket food vouchers.

We are currently the only food aid charity to be offering this form of support on this scale in the UK, and since moving to a 'Cash First' model, it's proved hugely popular, and so far we have been able to give more than 2000 households more control and dignity to choose and buy their own food.

We know that temporary cash-based responses are not a replacement for genuine investment in the social safety net that has been systematically dismantled under the weight of austerity measures and cutbacks. But in the meantime, many food banks are looking for practical and innovative steps to support people with alternatives to just food aid.

Food is one of the most fundamental human necessities for survival. It's the last thing that any household chooses to cut in their budget. However, an energy price cap increase of 54% that will be imposed from 1 April 22, highlights the sad reality that more low-income families and individuals will face the choice between heat, essentials, and food.

Food poverty campaigner, Jack Monroe says nearly half of the people using foodbanks in the UK could be helped immediately by simply removing the 5-week wait for Universal Credit, this will lift half of the people who are currently in food poverty in the UK out of it overnight, and that's a button push.

It is early days, but this 'cash first' approach to poverty by the Scottish Government seems to be working to reduce the need for food banks. We will need to keep an eye on the statistics, and of course, one person needing to use a food bank is one person too many, but in the face of rising foodbank use across the rest of the UK, the fall in Scotland, however small, seems grounds for cautious optimism.

Thomas Delap,
Head of Foodbank

Michelle Huggins, Chair



Michelle has been involved with NPFB since its inception in various capacities and officially joined the board in February 2021 and was subsequently appointed Chair in December 2021.

Having grown up on Queens Park Estate, Michelle is acutely aware of the issues faced by local people. "NPFB is a lifeline and a source of familiarity and security to those most vulnerable in our community." Enabling people to have choice and dignity in the way food aid support is offered and received is something Michelle is extremely passionate about. "I am really pleased to be working alongside a brilliant team of Trustees and Staff who continue to work hard to help those most in need."

Away from NPFB Michelle works as a consultant in the affordable housing sector, specialising in community-led development, enabling people to have a say in what, where and how new housing is delivered in their communities.

Asif Hussain, Vice Chair

Asif joined the board of the NPFB in March 2021 out of a desire to support those hardest-hit by the pandemic with practical grass-roots led help." I currently work for the Mayor of London as an Adviser, and I have taken a keen interest in driving change for the better locally and across London."

Asif was also recently elected as local councillor in West Harrow, representing the Labour Party. In his spare time, "I'm enjoying watching Arsenal's resurgence to the top of the league, and continuously running after a toddler not as much."



Mission, Vision & Values

The North Paddington Food Bank (NPFb) was established in 2014 and remains an independent food bank. We are a part of the Independent Food Aid Network (IFAN), which connects over 900 organisations that do not operate under the banner of larger charities, such as the Trussell Trust.

Mission

To end poverty in Westminster

Vision

To work with our local community to provide people in need with food, and a pathway out of poverty toward a better life

North Paddington Foodbank is focused on solving food poverty challenges faced by residents living in the Borough of Westminster.

Values

> Accessible

We want to ensure that anyone who may need help is able to access it easily.

> Understanding

Whilst providing help, we want to understand what is leading people to need us, so that we can make sure that any further help that could benefit a person is accessed.

> Responsive

This understanding on an individual and larger level will help us make sure our service is set up to meet the needs of people using it.

> Respectful

All of our activities are carried out in a manner that seeks to ensure that people feel comfortable and well-supported.

What We Do

NPFB are the largest food aid charity in Westminster, this year we have supported a total of 5,414 households and 13,535 people.

Our primary method of supporting our local residents in need is via the provision of emergency food and fuel aid, alongside this we are now providing more than 150 families a week additional support with nappies, baby formula, and sanitary products.

To assist our customers to move beyond the need for emergency food support, we offer person-centred casework to identify and address the issues that may be driving their food poverty.

To support this work we have established key partnerships with specialist organisations including the CAB Westminster, Westminster Employment Service, Shelter, Age UK, and the NEA who make themselves available at our office to offer specialist advice and support during Advice Surgeries.

- Emergency food vouchers
- Emergency fuel vouchers
- Family & Baby Packages
- One 2 one case-work advice and support
- Advice surgeries

The Need

Across Westminster, we are sadly finding that an increasing number of people are experiencing situations where they have little to no money to purchase food and essentials. Benefits issues, unexpected costs, redundancy and long-term health problems and other issues have created difficult situations that mean more women and families need to access support from charities like North Paddington Foodbank.

What is the main reason households are experiencing hardship?

96%

Said that Benefits are not enough

From conversations, it is clear that benefits are not enough for families to survive and that many are accessing their full benefit entitlement but needing the foodbank in addition. Issues such as sanctions, declined applications and long waits for a decision make up a significant proportion of long term customers we speak with.

Cash First

Though the scale of food insecurity feels overwhelming, the reasons people require emergency food aid are simple.

Years of research and experience have demonstrated that emergency food aid is a temporary response to low and insecure incomes from poorly paid work and insufficient benefits, often combined with sudden income shocks.

The reasons people find themselves needing food aid fall into four categories:

- suddenly losing income / having an additional expense
- waiting for a payment or benefit decision
- living on a low income (from poorly paid work or benefit levels that don't cover the costs of living)
- struggling with debts (often related to experiencing at least one of the above)

NPFB's response to food insecurity is to remove the barriers people face in accessing all their existing financial entitlements and emergency cash payments by providing people in need with access to money advice, and emergency income in the form of supermarket food vouchers.

The value of our vouchers is based on the average UK household supermarket spend and the weekly support package breaks down like this:

- 1 person = £25
- 2 people = £30
- 3 people = £45
- 4 people or more = £60

Impact

98%

prefer vouchers or cash over a food parcel

99%

said that receiving supermarket vouchers has had a positive impact on their emotional wellbeing

92%

feel more in control of the important things in life

90%

did not need to use another foodbank while receiving supermarket vouchers us

How it Works

When someone is referred to our service we will then act as both a support for the issues that have led households to need NPFB whilst connecting them to other professional services that can provide further support, this means that emergency food needs are met in the short term whilst work is carried out to help resolve the complex and underlying issues our customers are dealing with.

Since its inception NPFB has worked with a number of charitable and statutory bodies such as Westminster HELP and Citizen's Advice Westminster to provide support for the community around factors leading to hardship. In January 2022 this was formalised as the adoption of a 'Cash First' model which is based on providing people with signposting and referrals to help them achieve financial stability and security as quickly as possible and avoid a situation of dependency on emergency food aid.

NPFB Customer Advice & Support

Our new NPFB Customer Advice & Support (CAAS) programme was developed this year to be proactive and provide a pathway for advice and support at the earliest opportunity in the customer journey using a Social Prescribing approach.

The social prescribing approach is based on connecting individuals with all the appropriate resources in the community and is well aligned with the Cash First model. Strengthened relationships and collaborative working with referrers will help households towards financial security, and NPFB will continue to use research and data to create new partnerships where we identify gaps in the support we are able to signpost or offer.

The public-facing activity of NPFB has provided opportunities for staff and volunteers to identify customers in need of more intensive support, or for customers to self-present with questions and seek advice.

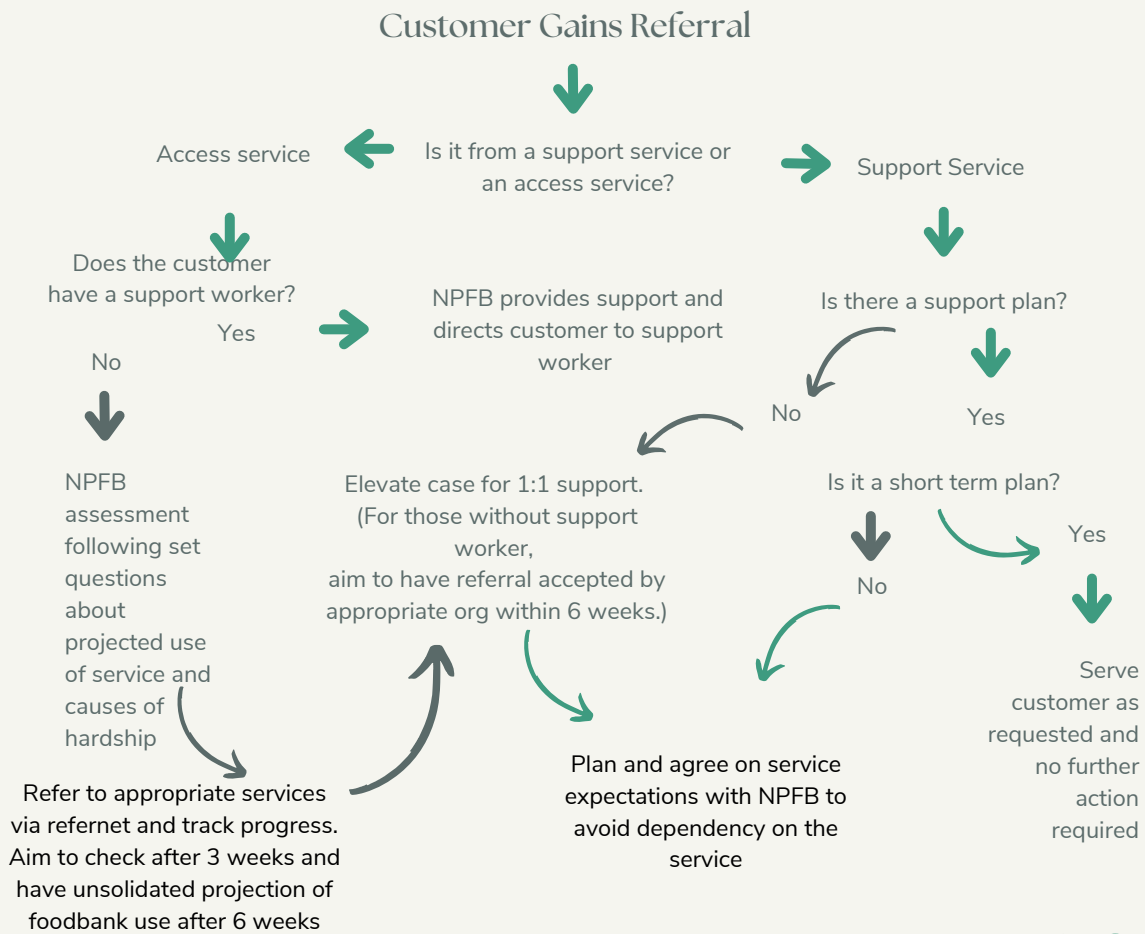
25%

Of our Customers are
Complex Cases
Dependant on Food Aid

Any reduction in the number of complex cases and households dependent on our foodbank will, of course, be monitored during the implementation of this new programme, however, this year we were initially focused on successfully launching this new model into our service, and we will use Monitoring and Evaluation data to inform any future outcomes.

Customer Journey

We help households who are experiencing hardship with supermarket vouchers for up to 6 weeks, the time it should take for Universal Credit to be awarded. For customers who require more than 6 weeks support, we will work with referral partners to develop a care plan that aims to ensure households are in receipt of full benefit entitlement or gain employment so they are no longer dependent on using the foodbank.



Westminster Taskforce

As part of our new customer journey and long term strategy to reduce the number of households needing to access emergency food support, North Paddington Foodbank and Westminster Council held the first of a series of Complex Case Workshops focussing on people needing food banks on a long term basis, who are supported by multiple WCC departments and community partners.

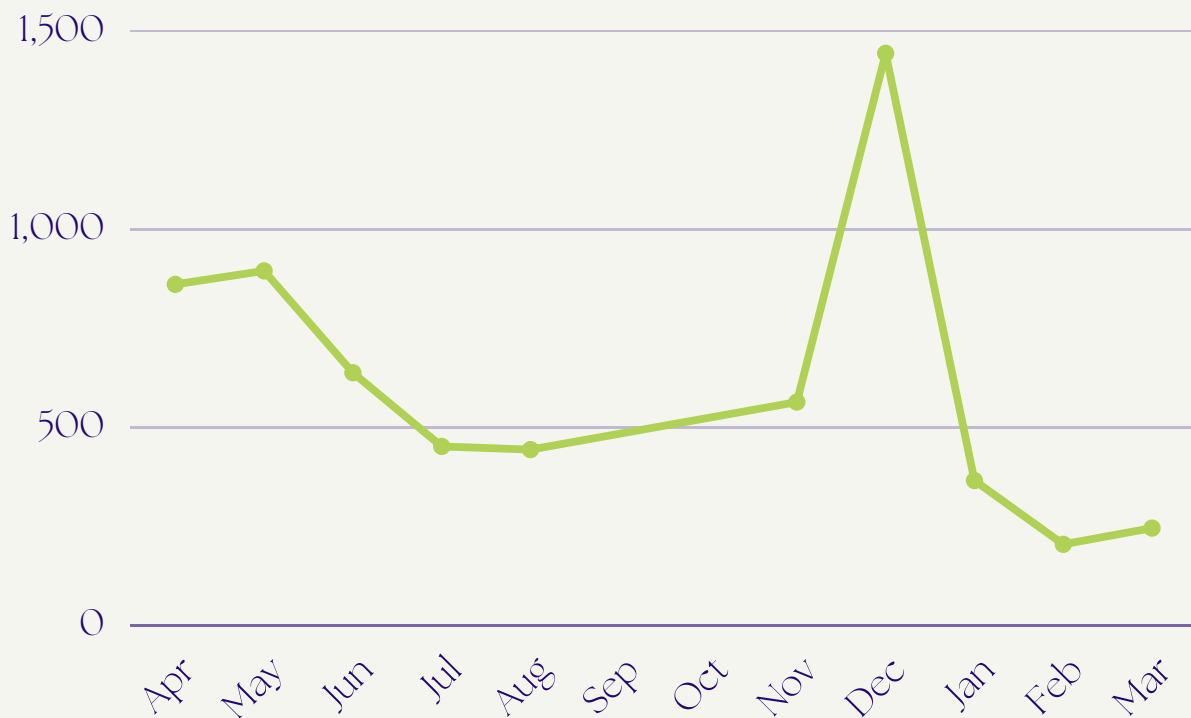
Involving all key WCC and VCS stakeholders our aim is to highlight the importance of creative and pro-active joint agency working to better engage vulnerable individuals and households, by linking them into the relevant support more effectively.

Sharing methods and resources gives us a better chance to reach non-engaging clients with complex needs and provide a pathway out of poverty toward a better life.

Operational Review

From April 2021 – March 2022 we have supported a total of 5,414 households (13,535 people) with Emergency Food Aid. and distributed 2,631 supermarket vouchers from November 21 - March 22.

Rate of Referrals



Upcoming challenges

We anticipate that demand for emergency food aid will continue to rise;

- An energy price cap increase of 54% that will be imposed from 1 April 22, highlights the sad reality that more low-income families and individuals will face the choice between heat, essentials, and food
- Rising unemployment and the continued 5 week wait for universal credit
- Stress on services and access to our foodbank and other support

We are working with Westminster Council and Westminster Food Network to be prepared for the impact that the Rising Cost of Living will have on the most vulnerable households in our community.

Who We Support

It is well documented that austerity has disproportionately affected women and in particular black and minoritised women, and the Women's Budget Group found that Racial disparities have also been exacerbated by the legacy of COVID-19, with a quarter of ethnic minority mothers reporting that they were struggling to feed their children (23.7%)

Since we started recording Customer Equalities

- 24.95% Asian Other/Pakistani
- 30.73% Black African/Caribbean/Other/British
- 0.16% Chinese
- 5.16% Mixed White/Asian, White/African, White/Caribbean
- 39% White/British, Irish, Scottish
- or other

Total number of people in household

- 58% 1-person Household
- 14% 2-person Household
- 9% 3-person Household
- 12% 4-person Household
- 4% 5-person Household
- 3% 6 or more-person Household

Of the 3,566 households served this year,

- 58% were single person households
- Over the period April 21 - March 22, 42% of households had children under 12, this was 36% the previous year.
- Another emerging group this year had been households living with a disability, and people who act as unpaid carers

65%

Of our Customers are Women

61%

Are from Ethnic Minority Communities

52%

Customer or member of their household have a disability

21%

Act as a unpaid carer for a disabled person

Our Goals for 22/23

Working with Our Community

As a charity we have always been an important social function, bringing people together from a cross-sector of the community to address isolation. A new community Engagement Programme focussing on enriching will build on this and help provide a trusted space where people can access information, support or even try something new. A new project and community co-ordinator has recently been recruited to develop and implement a community engagement and volunteer programme, work is already underway on our first project 'The Lunch Run' a weekly cookery class for women and girls in our community.

Building Stronger Partnerships

Our primary aim is to provide emergency food support and then to complement this with services that build skills, confidence and experience and to help people gain meaningful employment. We aim to develop new partnerships and strengthen existing ones providing signposting advice that help people learn about paid work as well as assisting with their health and wellbeing. We aim to introduce whatever additional support people need and want to improve their situation.

Cultivating the skills of Staff and Volunteers

NPFB is aware of the commitment of our volunteers, who alongside staff and the trustees have together ensured that the charity has not only survived during difficult times but flourished. We work in a wonderfully ethnically-diverse community and we champion equality. As a team, we now seek to cultivate these qualities and skills further and one practical way we are doing this currently so is to offer training to volunteers to help them meet the requirements of their important roles, such as guidance about the benefits system and rules, and providing essential insight into the complex reasons why people use the foodbank.

Fundraising!

As a small independent charity acting as the last line of support for people living in crisis we are reliant on funding not only to meet local demand, but to keep our service running for those that need it most. As staff and trustees this is now our immediate priority. A new Head of Service has been recruited to lead on this and is developing new ideas such as the charities first fundraising auction, strengthening relationships with statutory bodies, and establishing new partnerships with major donors.

Our Supporters

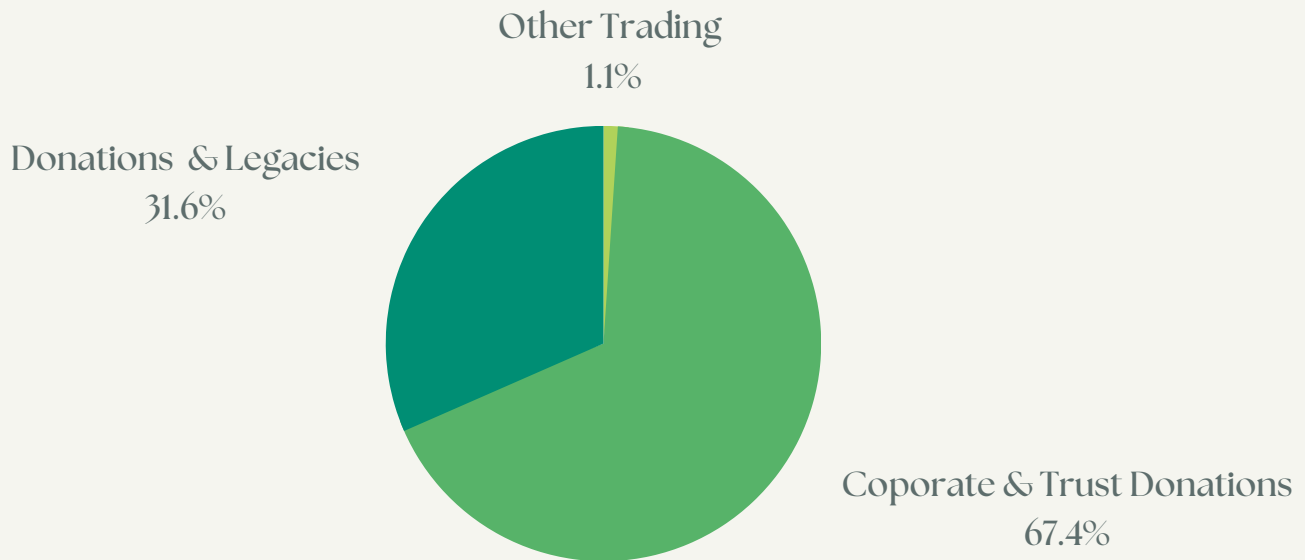
We are so very grateful for the partnership we share with Westminster City Council, and the generosity we have received from numerous charitable trusts and foundations. These grants have played a critical role in allowing us to scale up the support we are able to offer to our community in uncertain times and significantly expand our key programmes to end the need for food banks.

- > Westminster City Council
- > Paddington Development Trust
- > British Land
- > Virgin Foundation
- > Paddington Central
- > Baker Street Quarter Partnership
- > First Hand Foundation
- > GIC London
- > John Lewis & Partners
- > Waitrose & Partners
- > DDB Remedy LTD
- > A2Dominion
- > MFS International
- > Howard De Walden
- > The Mickheev Charitable Trust
- > The Social Bite Fund
- > Catenian Association
- > HOARE & CO
- > Ian Cadbury Charitable Trust
- > Sainsburys Paddington Station, Sheldon Square and Ladbroke Grove

Financial Review

Where Our Income Comes From

TOTAL INCOME
£ 268,102



We are reliant upon the generosity of all our supporters to fund our charitable activities and work towards a future where no one goes hungry.

Our income is made up of donations (including Gift Aid) from individuals, plus donations, statutory grants, and contractual partnership payments from corporates, trusts and foundations.

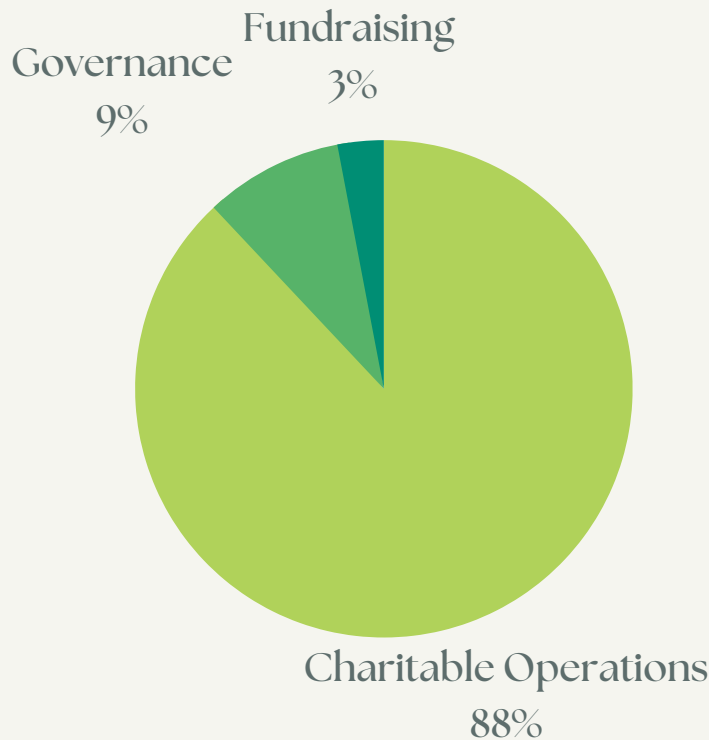
- Public Donations & Legacies - 95,433
- Corporate, Trusts and Foundations - £172,274
- Other Trading activities - £ 386

Financial Review

Where We Spend Our Income

TOTAL EXPENDITURE

£ 367,842



- **Charitable Operations - £ 325,124**

The majority of our expenditure relates to our provision of delivering an effective emergency food aid service, also included here are the running cost of the food bank.

- **Governance - £ 32,819**

Costs included here relate to our research, strategy, and customer support work. In order to achieve our ultimate charitable aim of ending poverty in Westminster, we must identify the structural issues that drive people to food banks and address these issues.

- **Fundraising - £ 9,899**

Like every charity, we must invest in our fundraising to enable us to secure the funding we require to continue and expand our charitable work

Financial Review

Financial Performance & Position

For the year to 31 March 2022, the North Paddington Foodbank generated a deficit of £99,740, following a surplus of £200,474 in the year to 31 March 2021 where our supporters, both new and existing, responded to the demands of the Covid-19 pandemic with overwhelming generosity.

This surplus from 2020/21 enabled us to step up our operations and governance in 21/22, and also created a strong financial platform to build upon.

As a small charity, we are reliant on funding not only to meet increasing demand but to keep our service running for people in Westminster who need it most. Demand for emergency food aid has been growing since we started, but the events of 2020/21 multiplied this need, from supporting around 50-100 families a week to more than 1000 households a week in the space of 6 months.

A direct consequence and legacy of the pandemic was a continued high dependency on our service in 2021/22, accompanied by a drop in donations.

Our new Chair, Vice Chair and Head of Foodbank, were appointed in December 2021 and collectively developed a strong and immediate understanding of the charity's finances at a critical moment.

As a Board of Trustees our commitment to delivering impact during this critical time accelerated our ambitious plans to end the need for food banks in Westminster through resourcing a 'Cash First' approach to poverty.

We are now geared up to have a greater impact next year and be in a position to support more households with emergency food aid, and a pathway out of poverty toward a better life.

Financial Review

Key Management Personnel

The remuneration of all staff is reviewed annually. The Trustees review the remuneration of key management personnel, and draw on their knowledge of the sector, the formal appraisal process, and common practice in other charities of similar size, to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Reserves Policy

The Trustees aim to hold six months of direct charitable expenditure as reserves (estimated to be approximately £95,000), which will allow the organisation to run efficiently, and meet the needs of its members and staff. The unrestricted funds available to the charity as at 31 March 2022 was £174,791

Financial Review

Trustees' Responsibilities

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

Charity law and good practice require trustees to ensure that financial statements are prepared which give a true and fair view of the charity's affairs and of the profit and loss of the organisation for that period. In order to achieve this, trustees must comply with their obligation under the Charities Act 2011 with regards to, the keeping of accounting records for the charity, the auditing or independent examination of the statements of account of the Charity, the transmission of the statements of account of the Charity to the Commission and the preparation of Annual Return and its transmission of the commission.

In preparing these financial statements, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;
- d) state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The financial statements were approved by the Board of Trustees on:
30th January 2023

And were signed on its behalf by:

Michelle Huggins, Chair 

independent Examiner's Report

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with their requirements of the Charities Act 2011 ('the Act').

Independent examiner's statement

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act.

I am disclosing my recommendation to mitigate all Risk areas. The independent examination of the year ended 31 March 2022 Accounts and Payroll shows there was overstatement of Surplus in a prior year ended 31 March 2021. The Tax and NIC is due to HMRC for payment for the Salary Payroll submissions RTI.

This was identified after the submission of the 2021 Accounts. Therefore reconciled in the 2022 Accounts which means the HMRC Tax & NIC due is recognised as a Liability. The Tax office has been informed of the Error and a payment plan has been agreed by the Charity Committee & HMRC. This was accepted and has been reflected in 2022 Annual Accounts & Trustee Report.

The Committee has already made improvements by introducing Financial Procedures for routine payroll process and seeking advice/guidance from professional external party.

Weekly Payroll to be reconciled to Balance Sheet & Financial Statement. Employers Pension & HMRC Control payment must be introduced & continued during the Charity growth to mitigate risk of Fraud and avoid Penalty & Fines for Pension/Tax Liability being withheld to the Government.

This will be verified by the year ending 31 March 2023 submission deadline 31 January 2024. 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 by: **Ambia Ali** - Chartered Management Institute
30th January 2023



Statement of Financial Activities

Annual accounts for the Year ended 31 March 2022

	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	ACTUAL TRANSACTIONS 2022 £
INCOME FROM			
PUBLIC DONATIONS & LEGACIES	82,115	13,328	95,443
CORPORATE, TRUSTS AND FOUNDATIONS	91,411	80,863	172,274
OTHER TRADING ACTIVITIES	381		381
INVESTMENTS	5		5
TOTAL INCOME	173,912	94,191	268,103
EXPENDITURE ON			
FUNDRAISING	9,899		9,899
CHARITABLE OPERATIONS	230,934	94,191	325,124
GOVERNANCE	32,819		32,819
TOTAL EXPENDITURE	273,652	94,191	367,842
SURPLUS/(DEFICIT) FOR PERIOD	(99,740)	0	(99,740)
TRANSFER BETWEEN FUNDS	29,913	(29,913)	0
FUNDS BROUGHT FORWARD	290,820	13,623	304,443
FUNDS CARRIED FORWARD	204,704	0	204,704

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above.

Statement of Financial Activities

Annual accounts for the Year ended 31 March 2022

	2022	2022
	£	£
BALANCE SHEET 31 MARCH 22		
FIXED ASSETS		0
CURRENT ASSETS		
STOCK	0	
DEBTORS	0	
PREPAYMENTS AND ACCRUED INCOME	0	
BANK & CASH SOLDO AC	74,545	
BANK & CASH BARCLAYS	117,602	
BANK & CASH BARCLAYS	54,025	
BANK & CASH BARCLAYS	0	
BANK & CASH RBS	12,086	
BANK & CASH RBS	7,234	
TOTAL BANK & CASH	265,492	
TOTAL CURRENT ASSETS		265,492
CURRENT LIABILITIES		
CREDITORS	0	
NIC & PAYE/STUDENT LOAN	60,718	
PENSION CONTROL DUE	69	
VAT CONTROL DUE	0	
ACCRUALS AND DEFERRED INCOME	0	
TOTAL CURRENT LIABILITIES		60,788
NET CURRENT ASSETS		204,704
NET ASSETS		204,704
FUNDS		
UNRESTRICTED FUNDS		204,704
RESTRICTED FUNDS		0
TOTAL FUNDS		204,704

Statement of Financial Activities

Analysis of expenditure

	CHARITY OPERATIONS £	GOVERNANCE £	FUNDRAISING £
ADVERTISING & MARKETING			1,566
BANK FEES		596	
CONSULTING	11,600	27,294	
COST OF GOODS SOLD	6,038		
DIRECT EXPENSES	3,761		
DIRECT WAGES	208		
NATIONAL INSURANCE	31,465		
FOOD PURCHASES	91,416		
GENERAL EXPENSES	12,503		
IT SOFTWARE	8,805		
LEGAL EXPENSES		206	
OFFICE RENT	26,850		
PAYROLL SERVICES		4,546	
PENSIONS COSTS	4,991		
PRINTING & STATIONERY	1,315		
SALARIES	105,139		8,333
STAFF TRAINING	3,416		
SUBSCRIPTIONS		177	
TELEPHONE & INTERNET	4,899		
TRANSPORT	7,164		
VOLUNTEER EXPENSES	5,552		
TOTAL	325,124	32,819	9,899

Of the total expenditure (£367,842), £273,652 was unrestricted and £94,191 was restricted

Purposes of restricted funds

- Foodbank, staff and service costs grants were received from various donors toward cost of food, staff and increased demand for services of the charity.
- Food Aid Response grants was received from Westminster City Council toward provision of food during the pandemic.

REPORT & ACCOUNTS
APRIL 2021 - MARCH 2022

CONTACT US

North Paddington Food Bank
57 Goldney Road
London, W9 2AR
T: 07932 623443

www.npfoodbank.org.uk
info@npfoodbank.org.uk
Charity No. 1165272

NORTH PADDINGTON FOODBANK

England & Wales - Charity number 1165272

Accounts

ANNUAL REPORT 2020/21

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Income & Expenditure Summary

SUMMARY

The North Paddington Food Bank (NPFB) was established in 2014 and remains an independent food bank.

NPFB is part of the Independent Food Aid Network (IFAN), which connects over 900 organisations that do not operate under the banner of larger charities, such as the Trussell Trust. IFAN membership helps small charities connect with like-minded organisations and contribute our experience to campaigns.

Sabine Goodwin, Coordinator of IFAN, has volunteered with the North Paddington Foodbank.

“The North Paddington FoodBank plays a critical role in filling a growing gap. While charitable food aid is an aberration in the 5th richest economy in the world, it is vital that dignity is at the heart of emergency food aid provision and the food provided is as healthy possible. The solution to the escalating food insecurity crisis has never been the provision of charitable food aid” “At the Independent Food Aid Network we believe that by bringing together hundreds of food aid providers across the UK we can create a powerful voice for change. We support and connect a range of independent frontline food aid organisations while advocating on their behalf at a national level. Our vision is of a country that doesn’t need emergency food aid and in which good food is accessible to all.”



Phyllis Osie – Chair of Trustees

It’s been an unprecedented year, Covid-19 has irrevocably changed our way of life, and statistics reveal the elderly and the BAME community are disproportionately affected. Globally, we’ve seen demonstrations of social unrest. This has resulted in mass protest marches for social justice and racial equality. The response has been a crusade towards a more equitable society. Here in the north of Westminster, at a grassroots level, local people have enacted local forms of activism by making the conscientious and progressive decision to support the North Paddington FoodBank for the public good. Covid-19 has exacerbated food insecurity. Since both lockdowns, research on UK household insecurity has revealed that over 8 million people have reported going hungry. That’s almost 12% of the population! It has negatively impacted people who are unemployed, low income families, adults with disabilities and the BAME community. Some contributing factors are a reduction in income due to furlough or benefit delays. James Baldwin said ‘anyone who has ever struggled with poverty knows how extremely expensive it is to be poor’. Poverty can lead to a spiral of debt. However, local communities have risen up to help provide a safety net. People have generously volunteered their time, donated food and also money. Cash has allowed us to bulk buy the essentials that people need. We have witnessed community in action and for that we sincerely thank everyone.

WHAT WE DO

2

NO FOOD POVERTY IN WESTMINSTER

North Paddington Foodbank is a humanitarian charity that helps people in chronic long-term need as well as short-term acute food poverty.

We know a FoodBank should not have to exist in this the most wealthy part of Britain, but we are proud that we are able to help and particularly proud of the voluntary support of local citizens and local businesses.

Their generosity is a heart warming contrast to the inadequacies of the national social security system that drive people to seek help. We guard against becoming a permanent feature of the neighbourhood by keeping a constant eye on our top line, which is that there should be “No Food Poverty in North Westminster”.

OPERATIONS

NPFB is always trying to improve. We want to be more efficient and more responsive to need. During 2020 we have faced extraordinary demands with so many more people needing help as the impacts of Covid-19 lockdowns cut into people’s incomes. We have kept pace by transforming every aspect of the FoodBank’s operation.

Donations of food were far from sufficient so we had to buy from supermarkets and wholesalers, thanks to a large increase in donations of money.

NPFB has always been well connected with other local organisations, with schools, faith groups and other charities. This year saw these partnerships extended and take on greater importance as NPFB became the go-to help for thousands.

Food Plus

The foodbank offers so much than food. Comfort and company are much valued too, as is advice. We employ a dedicated customer support manager whose job is to help customers towards greater independence in many areas of their life. This case-work requires partnership with other local support agencies, (inc. Z2K, Citizens Advice, Asylum Aid, Single Homeless Project, Age UK, local CMHTs, Care Navigators and GP surgeries, to name but a few). This support includes challenging unsuccessful benefit claims and benefit sanctions, addressing long term debts, requesting greater statutory support, care package reviews and making charity grant applications on behalf of our customers. Supporting people to change their lives invariably means offering long-term help; rarely are there effective short-term “solutions”. However, NPFB’s collaborative approach with statutory services, with volunteer organisations and with other support services enables us to support our clients towards a more independent future.

WHO WE SUPPORT

Diversity and Inequality

The north of Westminster is ethnically diverse. And it is home to many people who face discrimination and exclusion due to entrenched racism and the effects of government austerity policies. We guard against becoming a permanent feature of the neighbourhood by keeping a constant eye on our top line, which is that there should be “No Food Poverty in North Westminster”. Covid-19 have exposed injustices that our FoodBank has been responding to since it was founded in 2014.

It is well documented that austerity has disproportionately affected women and in particular black and minoritised women, and the Women’s Budget Group found that Racial disparities have also been exacerbated by COVID-19, with a quarter of ethnic minority mothers reported that they were struggling to feed their children (23.7%)

61%

OF PEOPLE WE SUPPORT ARE FROM ETHNIC MINORITY COMMUNITIES



WHERE PEOPLE COME FROM

Most people visiting the FoodBank live in the nearby Wards of Harrow Road, Queens Park, and Westbourne or from other parts of North Westminster. Some come from North Kensington, and from other adjacent boroughs, but few from South Westminster where there is another FoodBank.

- HARROW ROAD 23%
- QUEENS PARK 21%
- WESTBOURNE 18%
- NORTH WESTMINSTER 13%
- KENSINGTON & CHELSEA 6%
- CHURCH STREET 6%
- MAIDA VALE 6%
- OTHER BOROUGHES 5%
- SOUTH WESTMINSTER 2%

12,512

Number of
Households NPFB
Supported

30,028

Number of People
NPFB Supported

21,413

Number of Food Parcels
NPFB Distributed

NUMBER OF PEOPLE PROVIDED WITH FOOD AND ESSENTIALS PACKAGES BY THE NORTH PADDINGTON FOOD BANK

Across Westminster, we are finding that an increasing number of people are experiencing situations where they have little to no money to purchase food and essentials. Benefits issues, unexpected costs, redundancy and long term health problems and other issues have created difficult situations that mean people need to access support from charities like North Paddington Foodbank .

We are currently the largest food aid charity in Westminster, during 2020/21 we supported 30,028 people and 12,512 households, and distributed 21,413 food parcels, an incredible effort!

Special thanks to our wonderful staff and volunteers who helped us to support so many vulnerable people in our community.



INCOME & EXPENDITURE SUMMARY

Demand for the Foodbank in North Paddington has been growing since we started, but the events of 2020 multiplied this need as is reported elsewhere. A direct consequence of this change was a real increase in our costs, fortunately accompanied by an upswing in donations as people and organisations; locally, from London, and beyond; responded to our need with tremendous generosity.

We are about to submit our accounts for 2020/21 to the Charities Commission, during the year we spent £558,316 in providing the service and received income of £753,790.

The largest part of this income, 39%, came in the form of corporate donations, with 37% from individual online donations.

Our biggest single cost was salaries at £293,531 followed by the purchase of food to cover shortages in donations, and infrastructure to deliver food packages at £164,681.

The 2020-21 financial statements have been prepared to the best of NPFB knowledge.

- Due to the absence of a Treasurer during this period, the accounts have not been signed. The accounts will be reviewed in the coming year to judge for any misstatements and prior period adjustments will be made for any material errors.
- The financial accounts for 2020-21 are also unaudited as the financial period did not meet the required threshold for auditing of a gross annual income of £1 million; or gross assets of £3.5 million and a gross annual income of £250,000.

Our balance to start financial year 2021/22 will be £195,475.64

THANK YOU
FOR YOUR CONTINUED SUPPORT

Profit and Loss

North Paddington Food Bank

For the year ended 31 March 2021

Account	2021
Turnover	
Corporate Donations - Restricted funds	5,020.00
Corporate Donations - Unrestricted funds	197,118.50
Grant Income - Restricted Funds	202,971.00
Individual Donation - Restricted Funds	145.00
Individual Donations - Unrestricted Funds	74,945.66
Interest Income	13.23
Online Donations	273,323.36
Other Revenue	255.59
Total Turnover	753,792.34
Cost of Sales	
Cost of Goods Sold	1,930.52
Direct Expenses	3,972.54
Food Purchases	150,736.27
Transport	8,043.40
Volunteer Expenses	37.63
Total Cost of Sales	164,720.36
Gross Profit	589,071.98
Administrative Costs	
Advertising & Marketing	2,595.18
Audit & Accountancy fees	2,073.30
Bank Fees	61.51
Consulting	20,526.00
Employers National Insurance	24,468.84
General Expenses	25,613.01
Insurance	684.68
Interest Paid	(10.17)
IT Software and Consumables	5,437.60
Legal Expenses	2,386.00
Office rent	34,861.95
Pensions Costs	5,160.54
Postage, Freight & Courier	53.61
Printing & Stationery	842.79
Salaries	263,903.30
Staff Training	3,300.00
Subscriptions	486.87
Telephone & Internet	1,151.33
Total Administrative Costs	393,596.34
Operating Profit	195,475.64
Profit on Ordinary Activities Before Tax	195,475.64
Profit after Taxation	195,475.64