



2023/24

ANNUAL REPORT

North Paddington Food Bank

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Charity No. 1165272

NPF

LARGEST EMERGENCY FOOD AID
CHARITY IN WESTMINSTER

**IT'S ABOUT
MORE THAN
JUST A MEAL —
IT'S ABOUT
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

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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 KNOWLEDGEABLE 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.

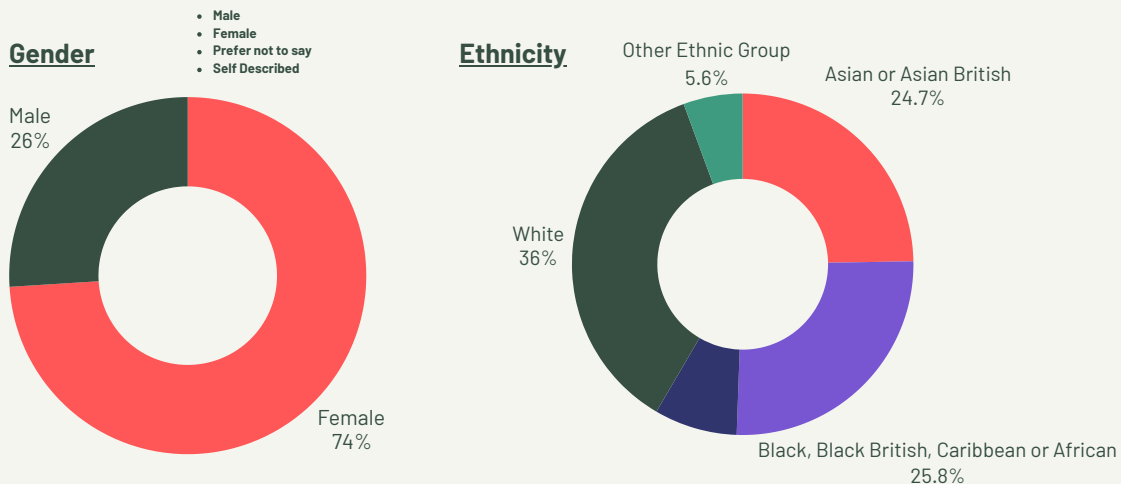
EXPANDING CASH FIRST IN PARTNERSHIP WITH TURN2US

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

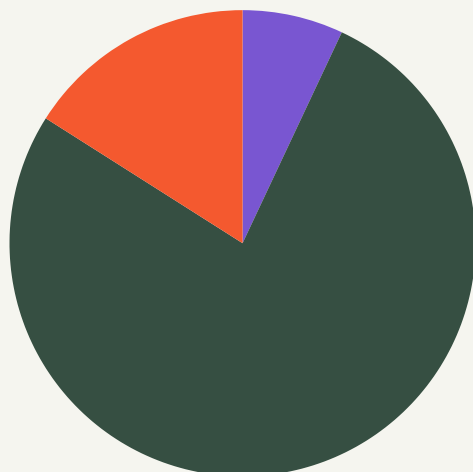
- Paddington Central
- British Land
- GLC London
- Vodafone
- Virgin Foundation
- Cromwell European
- The Joron Trust
- A2Dominion
- MFS International
- HOARE & CO
- Ian Cadbury Charitable Trust
- Baker Street Quarter Partnership
- National Philanthropic Trust
- Peter Stebbings Memorial Charity
- Cargill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

FINANCIAL REVIEW

WHERE OUR INCOME COMES FROM

Donations & Legacies

16%



TOTAL INCOME

£ 720,377

Statutory, Corporate, Trusts and Foundations

77%

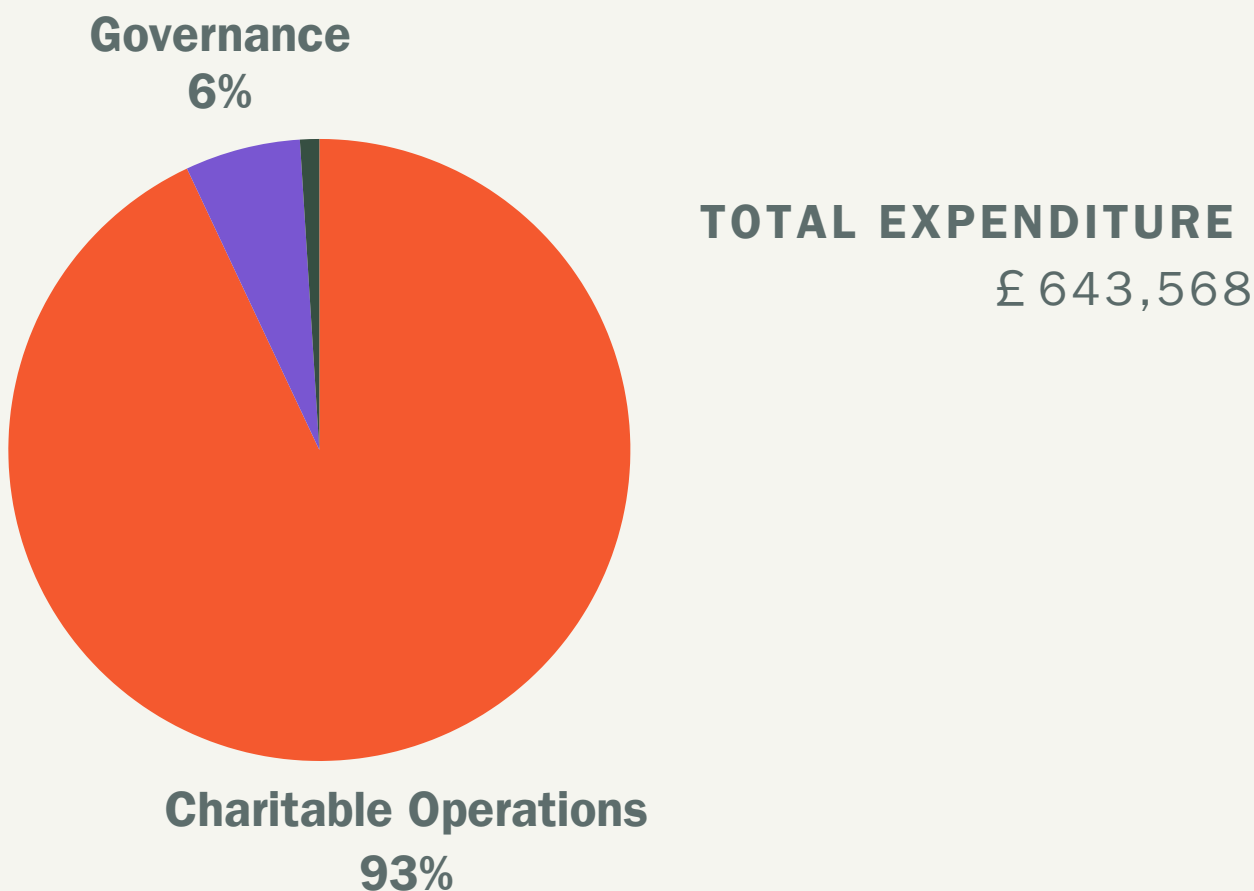
- **Public Donations & Legacies:** £114,306
- **Statutory, Corporate, Trusts and Foundations:** £556,720
- **Other Trading activities:** £ 49,352 (Interest Income)

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

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info@npfoodbank.org.uk
Charity No. 1165272

LARGEST EMERGENCY AID FOOD AID CHARITY IN WESTMINSTER

NPFB