



# Report and Accounts of Bromley Borough Foodbank

For the period  
1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024

*"a community led charity, helping  
local people to get back on their feet  
and improve their financial  
independence"*

c/o Orpington Baptist Church  
Station Road  
Orpington  
Kent  
BR6 0RZ

[www.bromleyborough.foodbank.org.uk](http://www.bromleyborough.foodbank.org.uk)

## Contents

	Page
Chair of Trustees' Statement	3
Objectives and Activities	5
Challenges, Achievements & Performance	7
Public benefit	10
Structure, Governance, Management	11
Trustees' details	12
Risk Management	13
Financial Review	14
Receipts and Payments statement	15
Accounting Policy & Notes to accounts	16
Reserve Policy	18
Independent examiner's report	20

## **Chair of Trustees' Statement**

The Board of Trustees are clear that our first priority must be to our staff and volunteers, as if we get that right, our support and service to our clients will flow naturally. Conversely, unhappy and demotivated teams have no chance of success.

Therefore, my report focuses on our people.

In September, our COO, Amanda Stone, decided it was time to move on. Amanda had been with us for 3 ½ years, during a large part of which we were either in or experiencing the aftermath of the pandemic. A difficult time with much stress and long working hours. Amanda led BBF through this with commitment and dedication, having to make quick and sometimes difficult decisions, and we are extremely grateful for her time with us.

We then had the task of recruiting a new Foodbank Manager. We were blessed with a number of really good candidates but Kate, who joined us at the beginning of 2024, stood out as very much the best person for the job. Her experience, abilities and great interpersonal skills have already had a very positive impact on our teams and operations. We certainly look forward to working with her as we move forward.

Then in October 2023 we recruited Ray as Community Mobilisation Coordinator, part of a Trussell Trust programme and funded by them. This role is to take on working across the Borough Communities and beyond to raise awareness of the issues of poverty and mobilise people to do something about it. Ray's enthusiasm and energy are infectious, which is what is needed to create upward pressure on governing bodies.

Finally in terms of departures and arrivals, Dora who was our Operations Coordinator, left at the end of 2023. Dora had brought to BBF discipline and rigour which enabled us to ensure our processes are fit for purpose. Her work was particularly important during a time when we were without a warehouse manager and laid the foundation for setting up the warehouse operations.

We have 2 staff working as warehouse and supply logistic coordinators, Steven & Claire, both of whom do a terrific job of making sure the warehouse runs smoothly, taking action when stocks are not sufficient and delivering to the various centres. We could not continue our work without a well-run warehouse. It is also the facility that most corporate volunteers experience.

Then Gwen & Gabby hold the posts of Admin Assistants. Not sure their title really sums up their roles as in addition to their administrative responsibilities they are a critical link to CAB and ensure clients are properly served. We want all clients to be able to access the right kind of help they need. Gwen and Gabby not only respond to requests but also act in a proactive way; an important point.

Jen, as our Volunteers Coordinator, holds together our host of volunteers, over 150. Without them we could not operate and Jen has the role of recruiting, training, supporting and generally looking after them. She is always looking for ways to recognise the work of our volunteers.

Jen has managed to bring in a wide range of talent to the volunteer pool including a number who have specialist skills in specific areas of activity. We greatly value the help of these specialist volunteers in areas such as safeguarding & data privacy, as they help us ensure we are taking these issues seriously enough.

And then the volunteers, many of whom work directly with our clients and have to deal with the difficult stories they hear. Others work remotely or at the warehouse. I know that all of them are totally committed to work of BBF. It is always a delight to meet with volunteers as they are enthusiastic and very caring. They provide many '000s of hours of support. We held a buffet & dance in January as a thank you to them and I want to offer my thanks now.

Of course, people also includes all those clients we see and while they are not part of our organisation, we need to treat them with the consideration they deserve. They do not choose to be in food poverty and I know they can feel very embarrassed to have to rely on charity. We are constantly seeking ways to make their contact with us as pleasant and productive as possible.

So, I am proud of our staff and volunteers, and as trustees we will do what we can to support and develop them so they can continue to enjoy their jobs and have fun. Work without fun is barren.

However, we still need to ask the question, "why is our role is still necessary and how will this change?" It will happen when society, and that includes all of us, refuses to accept that a nation such as the UK still tolerates having people in a state of poverty.

Together we can create a future where nobody goes hungry because nobody will allow it.

*Simon Lees*

*Chair of Trustees*

## Objectives and Activities

Bromley Borough Foodbank (BBF) is formed and shaped by Christian principles, in response to Jesus' command to "Love your neighbour as yourself" (Math 22:39), and is linked to many churches in the Borough. It is a member of the Trussell Trust (TT) franchise that has as its vision "a UK without the need for foodbanks", thus ending hunger resulting from poverty. Underpinning this vision is the BBF objective, to relieve hardship amongst people within the Borough of Bromley, in particular, but not exclusively:

- a) Providing emergency food and essential toiletries to individuals and families in need;
- b) Using such other means including the provision of support or signposting to relevant information and other advisory services supported by the churches in the Borough.

The clear aim of b) is to move our clients away from the need to use the services of a foodbank. We see this as fundamental to all we do.

The charity's affiliation to TT provides it with many tools, supply sources and in addition, TT has developed strategic links to a variety of organisations that enables a wide range of grants to be made available. Critically, anonymous client information is sent to TT so it can build a database across the UK in order to inform and challenge Government policy.

Our strategic objectives continue to develop as necessitated by changes in client conditions or to exploit new opportunities that present themselves. A particular growing aspect of the work of TT and its connected organisations is to work across different organisation in order to mobilise communities to become more involved in the elimination of food poverty.

We see this as a key aspect of our work as it is really important for people to understand why food poverty exists and how it might be eliminated. While government and council action is essential, it needs upward pressure to make this happen. TT is providing funding for this work.

The main operating activities of BBF include:

- Ensuring supplies given out are appropriate to the people receiving them
- Signposting clients to appropriate professional help agencies
- Helping clients to navigate benefit applications and follow professional advice
- Running a number of distribution centres which are opened at different times during the week depending on the availability of the premises and volunteers
- Operating a warehouse for collecting, recording, sorting and organising distribution to the various centres
- Linking with agencies which are entrusted to provide food vouchers to clients
- Working with schools which recommend families needing BBF support

- Liaising with supermarkets which provide food or financial support
- Developing relationships with churches and schools that commit to providing harvest festival supplies to the foodbank
- Gaining funding through presentations to a range of organisations, making collections, applying for grants and running fund raising events

While day to day operations largely focus on treating the symptoms of poverty, it is very clear that without addressing the causes of such poverty, there is little hope of improvement. This is borne out by the increase in client numbers we are experiencing along with many other foodbanks. Therefore, we are keen to develop relationships which have the power to target the levers of poverty.

Strategic objectives include:

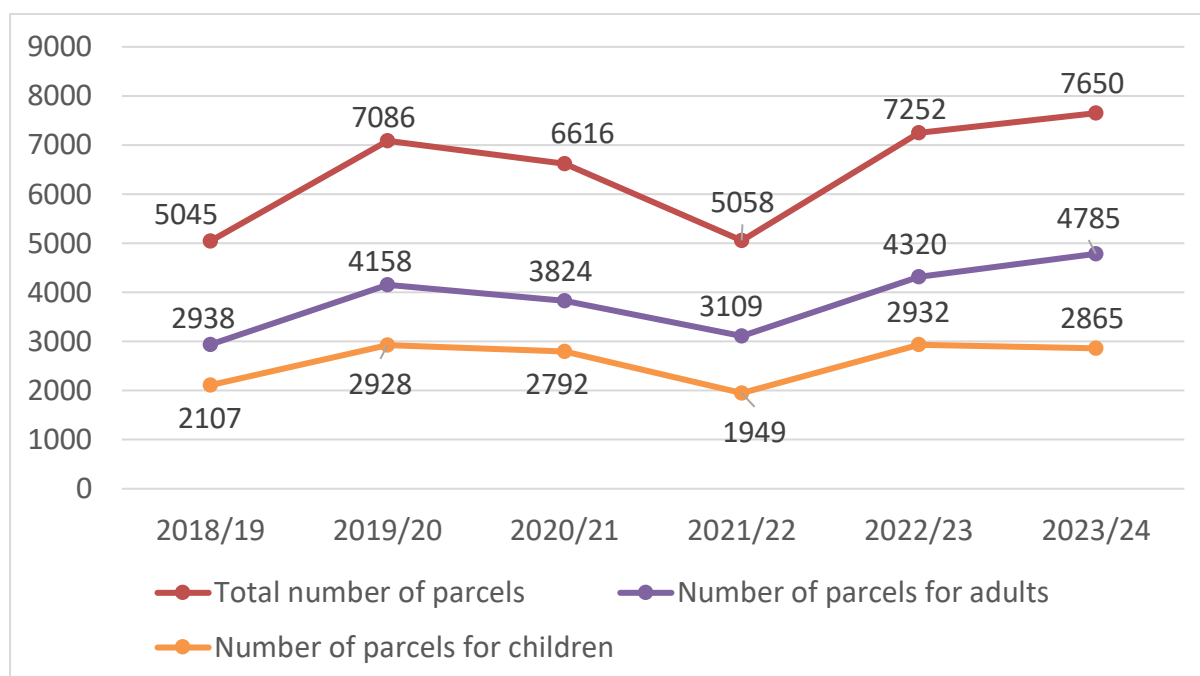
- Networking with other local foodbanks to establish cooperating actions
- Presenting the issues of food poverty to schools, churches and other organisations
- Developing relationships with corporate partners
- Working with the local Council, when possible, to review relevant information and explore mutual cooperation
- Meeting with Borough MPs to discuss issues relating to our work
- Seeking new openings for wider cooperation
- Deepening our support for clients by providing more targeted staffing at our centres

## Challenges, Achievements and Performance

Bromley Borough Foodbank runs 6 food distribution sessions from our 4 centres every week. Our centres are based in St Paul's Cray, Orpington, Bromley and Penge.

Our figures tell a tough story, one that is reflected across the UK, that the Trussell Trust network have distributed more than 3.1 million food parcels in the last year. We know that there are also thousands of independent food banks supporting people in their communities, including many in Bromley Borough.

Bromley is an affluent borough with the 2<sup>nd</sup> lowest rate of deprivation in London. This means we are lucky to receive fantastic support from those who are able to donate stock and raise money for us. However, 15% of residents live in poverty and there are pockets of huge need, particularly in the Cray Valley, Penge and north Bromley. Needs pop up everywhere and in an affluent borough it is easy to overlook.



2023 – 2024 has been our busiest ever period at Bromley Borough Foodbank, as the team have distributed over 7500 food parcels. Each food parcel represents 7 days' worth of food, which represents around 150 years of food, a staggering amount.

This is the most parcels that Bromley Borough Foodbank has ever distributed and represents a 5% increase from the same period last year (2022/23). This is over 50% higher than five years ago. Over 2800 of these parcels were for children.

The levels of need seen this year are part of a longer-term trend which pre-dates the cost-of-living crisis, and even the COVID-19 pandemic. We are also recognising that with the removal of the cost-of-living payments, people claiming Universal Credit will actually be worse off this year, despite the recent benefit uprating. A client told us that he now receives an extra £20 per month in benefits but with the rise in bills and food prices he is still behind.

We distributed 112 tonnes of stock in the past year; 57% of this is donated through supermarket collection points and food drives in our supermarkets, 13% comes from local churches, both regular and harvest donations and 10% comes from local schools, particularly through generous harvest giving. We are also immensely grateful to be supported by other groups, corporates, individuals and other local charities. This year, for the first time, we have had to purchase stock to make up the donation shortfall, which amounted to 2 tonnes - a trend we expect to continue.

The demographics of those we support in Bromley are unique to our area. Two thirds of our support last year (63%) was for adult only households. Over half of our parcels (53%) went to single adult households, a further 24% to single parent households. Households managing on one adult income find making ends meet more challenging. Since 2018/19 the number of parcels for single adults has almost doubled (91% increase) compared to a 44% increase for families with children. 60% of our clients only receive one parcel from us so of the 7800 parcels distributed this represents some 4500 unique individuals. Given that the population of the London Borough of Bromley is 330,000, this represents a small proportion, which means solutions to this issue should be achievable.

In the last year just 3% of parcels were provided to people aged 65+ in Bromley despite them accounting for 18% of the Bromley population. However, poverty rates amongst pensioners have started to grow in recent years, and there is a concerning emerging trend of pension age households needing to turn to foodbanks. Between 2018/19 and 2023/24 food bank support for these households has more than tripled (an increase of 232%), compared to a 49% rise amongst households without someone of pension age. We have also seen increasing numbers of working households requiring support, in the last year this accounted for more than 1100 of our parcels.

We have 139 referral partners of which 71 were active in referring to us last year. Our referrals come from Bromley Citizens Advice, housing associations, the Trussell Trust Help through Hardship phone line, Bromley Homeless, other food projects around the borough, specialist projects (such as drug and alcohol support and domestic violence), NHS services such as mental health support, GPs and health visitors and schools. Referrals for Bromley Job Centre stopped in late 2023 as the guidance for job coaches changed and they were no longer allowed to refer. Our partnership with Bromley CAB means that those without other means of referral can come directly to us, either by phone, email or directly to the centre – they are then sent through to Bromley CAB for triage and the issuing of a food voucher.



Three significant cost-of-living payments in the last year all had a significant but short-term impact on the need for food banks. We saw a 16% decrease in usage in the weeks following the Spring payment, 10% decrease in usage after the Autumn payment and 47% decrease after the Winter payment. However, in the weeks following this, usage gradually crept back up to previous levels. The fact that these periods of respite were short-lived shows that one-off payments are unable to make a lasting difference when people's regular income (from social security and work) is just too low to enable people to afford the essentials.

Our challenge this year was to respond to both increasing need and deepening hardship. In addition, we faced unprecedented stock challenges with stock donation volumes 7% down on previous years and the volume of stock in our warehouse 30% less than 2022/23. We are facing a change to our operations with the acceptance that purchase of stock will be a regular feature going forwards. As well as supporting more people, those we are supporting are facing deepening hardship and distress, with deep concern for the depth of hardship experienced – often a combination of lack of food, fuel and spiralling debt.

40% of users are coming back for multiple visits, a figure that is creeping up each year. 66% of our clients are solely reliant of social security payments, 49% are struggling with the cost of living, 23% have priority debt and 20% have ongoing health conditions. Many clients are in temporary housing, or have housing in poor repair, others are moved out of the area and away from support networks.

We continue to strive to improve the wraparound support we can offer clients. Our partnership with Bromley Citizen's Advice has supported 878 households in the past year. This has resulted in income gain of nearly £900,000 and debt write off of nearly £13,000. We have also continued our supermarket voucher scheme, offering households of 2 people or more the option of emergency food alongside a voucher for them to purchase their own choice of food. This enables not only more dignity and choice in the process but allows households to access fruit and vegetables, fresh and frozen items which supplement our store cupboard staples. This year, 969 households have received £66,408 of supermarket vouchers, generously funded by our corporate partners and individual donors. We are also blessed with a network of fantastic third sector organisation in Bromley and we plan to increase partnership working to bring more benefit to our clients.

We are hugely thankful to our 189 current volunteers who between them have contributed over 15,000 hours of labour this year. Our supporters have given us 105 tonnes of stock and generous financial donations which means we have been able to keep the foodbank running and offer supermarket vouchers to larger households. Our corporate partners have fundraised, donated stock and volunteered their time. A final thanks to a wonderful host of churches who let us use their space to support the local community, thank you to the Salvation Army in Penge, United Reform Church in Bromley, Oak Community Church in St Paul's Cray and Hope Church in Orpington.

## **Public benefit**

As a charity for the relief and prevention of poverty, BBF only needs to satisfy the “benefit” requirement of charity law; the “public” aspect then being automatically satisfied provided benefits are identifiable.

The Borough of Bromley is relatively wealthy; however, there still exists a significant number of people and families within the Borough who are in need of emergency supplies of food and other essential items. Analysis shows that the main causes of this are low income, benefit changes, debt, no recourse to public funds and sickness. Much of this situation could be alleviated if national governments and local councils saw this as a priority and responded appropriately. Without foodbanks such as BBF there would be no help for those finding themselves in food poverty, a direct consequence of financial poverty.

The BBF centres are set up to provide a whole range of food items and other supplies that are carefully packaged into appropriate parcels. There are standards that specify the best mix of foods to provide nutritious meals for individuals and families of different sizes. These take account of dietary needs as well as ages and number of children. In addition, various household goods are provided where needed to help with hygiene.

All but a small proportion of the items distributed by BBF are donated by a wide range of individuals and organisations around the Borough. These donors and others often also make financial gifts to ensure BBF is financially secure. In addition, various grants are available from grant organisations or others, e.g., supermarkets.

Provisions are only given out on the basis of foodbank vouchers which, in order to provide the most appropriate help, are obtained from local agencies. If the agent feels someone is struggling to put food on the table due to financial hardship, they will issue them with a foodbank voucher. The local agency can also provide long-term support if needed to help address some of the issues behind the reasons for the crisis.

BBF works with a number of different agencies, such as Citizens Advice, children’s centres, housing associations, schools, social services, Hestia, health visitors and many others. They help identify the cause of the crisis, offering practical guidance and allow BBF to prepare suitable emergency food for the right number of people.

If we receive fresh fruit or vegetables, which we are unable to store, we can pass these items onto other food agencies.

From this, it is clear that the BBF is providing extremely valuable benefits.

## Structure, Governance and Management

Bromley Borough Foodbank is governed by our Constitution and an agreed governance document and overseen by 5 Trustees. It is part of a nationwide franchise network of foodbanks operating under the umbrella of the Trussell Trust.

There are 4 distribution centres operating within the Borough and run by the BBF:

### *Central Orpington*

Unit 7-9  
Walnuts Shopping Centre  
Orpington High Street  
Orpington  
BR6 0TW

### *Penge*

The Salvation Army  
172-176 Maple Road  
London  
SE20 8JB

### *Central Bromley*

United Reformed Church  
Widmore Road  
Bromley  
BR1 1RY

### *Orpington*

Oak Community Church  
345 Chipperfield Road  
St Paul's Cray  
BR5 2LJ

All these facilities are offered to BBF cost free except for a contribution to heating costs during the winter months.

In addition, a warehouse is operated from premises in Ashgrove Industrial Estate, Bromley, which is leased to us. It is used to collect donated goods that are then weighed, recorded and stored. This warehouse distributes items to the 4 distribution centres and is a key part of our operations. To facilitate this, we run a delivery van.

We also have access to the basement of the old Orpington Library, which is used for storing long dated stock.

BBF operates with a salaried Foodbank Manager, 2 Warehouse Coordinators, Community Mobilisation Coordinator, Volunteer Coordinator and 2 Admin Assistants. Some of these roles are part time. In addition, there are over 150 volunteers who run the various distribution centres, work within the warehouse and provide specialist support in various aspects of our operations.

To assist the Trustees in their role, we operate a Trustee Sub-Committee structure which expedites decision making and provides a clear framework in which the Foodbank Manager can work.

## **Trustees' Details**

Mr Simon Lees – chair

Mr Stephen Walsh – secretary

Mr Duncan Aitkins

Mrs Jasmin Sen

Mrs Basak Aziz

New Trustees are provided with information about UK foodbanks and the Trussell Trust that supports BBF and introduced to the various BBF distribution centres and warehouse. They are made aware of any legislation that is relevant to charities and foodbanks, including training where appropriate, and of our governance framework, including the use of Trustee sub-committees. Trussell trust provides a wide range of documentation relevant to trustees' responsibilities.

No trustee has received any remuneration or benefit from their position within the charity.

The Trustee Board meets formally every 2 months, with ad hoc meetings in between if necessary.

## **Risk management statement**

We recognise that risk management is an important element of good management practice and we encourage an open and receptive approach to identifying, discussing and addressing risks. We accept that risk can never be fully eliminated but the scale of most risks can be reduced by appropriate action and where residual exposure exists, ways to mitigate can often be identified.

We are particularly conscious that our premises are run mostly by a wide range of volunteers, some of whom may only be with us for a short time, and this can bring its own level of risk for older helpers or less experienced members. In addition, the clients who visit our distribution centres are often anxious and stressed, which can produce situations where risks are possible for them and us. Regular conversations among the Centre Coordinators and the Foodbank Manager highlight any specific actions that are needed and any particular issues are reported to the Trustee Board.

We have developed risk assessment processes and actions are taken when risk reviews indicate it is necessary. In some cases, we have found it necessary to bring in consultants to help us update our processes and we continue to work through various action plans.

Our Health & Safety Sub-Committee is responsible for reviewing the risk register, with high-risk items considered by the Trustee Board on a regular basis.

## Financial Review

This year has continued to demonstrate the firm commitment of the public in the Borough of Bromley to our cause. Our spend was up on the previous year and we had anticipated a bigger drop in funds than actually happened. However, a number of significant donations from companies and individuals gave us an unexpected boost so that funds at the end of the financial year stood at some £630,000.

We have had a number of staff changes and we are continuing with our partnership with CAB and issuing supermarket vouchers to clients in lieu of food. We have also, for the first time in our operations, had to spend a considerable amount of money on buying in food as donations have not been meeting demand. Something that we fear will continue through this year as people find it more difficult to afford buying extras to donate to us.

All this resulted in our expenditure reaching some £407,000, around £83,000 of which was covered by restricted grant funding. There may be the opportunity to seek further grants if needed in the future.

On the income side, our numbers were down to £335,000. This included £31,000 as restricted grant fund to cover some of our staff costs. Most other categories were down from last year but we did earn interest of over £5,000 on our investment portfolio.

We ended with a deficit of around £72,000, the first time we have seen a deficit in a year since we started BBF in 2016. As predicted, after a good run of very significant donations driven mostly by the period during and post pandemic, we are seeing a more sustainable level of giving which we will manage as appropriate.

It is very clear that the pandemic was a pivotal moment for our finances, and for a number of foodbanks, and acted as a springboard for us. Without this big increase, it is most likely we would have been unable to continue, as we would have been without a warehouse and totally understaffed to cope with the way the food poverty situation has worsened.

It is important to consider our funds position projection into the future. We have a number of new plans and while we will seek grant income from Trussell Trust to cover some of these developments, we do expect our funds to continue to reduce over the next years. It is only because we were able to strengthen our funds position over the last 3 years that we can now embark on new exciting developments. We will do this carefully to ensure we do not overstretch ourselves, but conscious that we want the money people donate to us to be used in a timely manner.

With all this in mind, we could see our funds down below £500,000 by the end of 2024, although this is assuming only a relatively conservative view of income, and we will look to apply for grants to cover new initiatives.

## Receipts and Payments Accounts

For the period from 1st April 2023 to 31st March 2024

	note	Unrestricted funds £	Restricted funds £	Total funds £	Last year £
<b>Receipts</b>					
Donations	1	215,692	0	<b>215,692</b>	256,202
Gift Aid	2	24,135	0	<b>24,135</b>	32,888
Church funding	3	10,306	0	<b>10,306</b>	16,164
Grants	4	45,952	31,583	<b>77,535</b>	119,777
Fund raising		2,149	0	<b>2,149</b>	1,674
Interest	5	5,183	0	<b>5,183</b>	68
<b>Sub total</b>		<b>303,417</b>	<b>31,583</b>	<b>335,000</b>	<b>426,773</b>
<b>Payments</b>					
Staff	6	132,915	31,460	<b>164,375</b>	116,601
Vehicle costs		3,877	0	<b>3,877</b>	45,705
Property	7	18,114	14,444	<b>32,558</b>	32,501
CAB secondment	8	63,435	29,546	<b>92,981</b>	36,567
Voucher scheme	9	63,865	6,135	<b>70,000</b>	20,500
Other	10	42,362	1,583	<b>43,945</b>	39,040
<b>Sub total</b>		<b>324,568</b>	<b>83,168</b>	<b>407,736</b>	<b>290,914</b>

<b>Net of receipts/ (payments)</b>	<b>-21,151</b>	<b>-51,585</b>	<b>-72,736</b>	<b>135,859</b>
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Opening cash funds	618,914	84,193	703,107	567,248
<b>Closing cash funds</b>	<b>597,763</b>	<b>32,608</b>	<b>630,371</b>	<b>703,107</b>

### Statement of assets and liabilities at the end of the period

#### Cash funds

<b>Banks</b>	NatWest	33,985	
	current		
	NatWest	61,207	
	saving		
	Flagstone	535,179	spread
	Group		funds
<b>Total Cash</b>		<b>630,371</b>	

\* Warehouse lease contract until 15th July 2031 with break clause 15th July 2026

\* No guarantees have been given whereby any potential liability is outstanding

\* There are no debts outstanding secured by an express charge on assets

Signed on behalf of  
the trustees

Signature

Date of  
approval

Mr S Lees



23<sup>rd</sup> May 2024

## **Accounting Policies**

- a) Basis of preparation. The accounts have been prepared on a Cash Receipts and Payments basis.
- b) Grants receivable. Grant monies are only included once the funds have been received. Where grants given are linked to specific activities or expenditure, they are accounted for as Restricted Funds.
- c) Fixed assets. There are no significant fixed assets.
- d) Reserves targets. See section on Reserves Policy.

## **Notes to the Accounts**

1. Although donations were down by some £40,000 from the previous year, they were still at a very good level with particular contributions from partner companies. Individual donors number about 300 per month.
2. Gift Aid has been claimed for everyone who has confirmed their eligibility for such tax refunds as well as anonymous gifts under the HRMC small gift scheme.
3. Church support by donating food items and funding remains an important underpinning of our activities.
4. A number of restricted grants were received during the year. Through Trussell Trust we received £7,652 as a top up of the funding for our OLM employee, a final payment of £15,000 towards the warehouse lease and £8,931 as support for our Volunteer Coordinator.
5. A large portion of our funds are invested through the Flagstone Group which has generated some £5,000 of interest.
6. Staff cost are higher due to the need to extend our employee base to cope with increasing demand and to develop our community mobilisation presence.
7. Property costs relate mainly to the warehouse lease.
8. Covers the costs of Citizens Advice Bureau secondees & newly appointed Advisors.



9. Full year of the supermarket Voucher Scheme.

10. The main areas of expenditure included in the “other” category are; utilities, fuel & Christmas vouchers, food purchases.

*Benefits not included in the financial report.*

-Well over 150 volunteers undertook some 16,000 hours of unpaid work providing a benefit of at least £200,000.

-Various premises were again provided free of charge to be used as distribution centres and this is a further benefit of at least £15,000.

-Generally, all items given out to clients are donated free to the Foodbank, although occasionally emergency purchases are undertaken. During the year, 112,000Kgs of food were distributed with an assumed value of £270,000.

Restricted funds - £

	Opening	Incoming	Outgoing	Closing
TT CAB support	29,546	0	29,546	0
TT Volunteers support	8,952	8,931	17,883	0
Warehouse lease	0	15,000	14,444	556
TT Winter payment	4,810	0	790	4,020
Bank of America (vouchers)	6,135	0	6,135	0
TT OLM funding	34,750	7,652	14,370	28,032

## Reserves Policy

*The Charity Commission expects trustees to decide, publish, implement and monitor their charity's reserves policy so that they can comply with their legal duties to:*

- *act in the interests of their charity and its beneficiaries*
- *protect and safeguard the assets of their charity*
- *act with reasonable care and skill*
- *ensure their charity is accountable*

*In practice, this means that trustees should:*

- *develop a reserves policy that:*
  - *fully justifies and clearly explains keeping or not keeping reserves*
  - *identifies and plans for the maintenance of essential services for beneficiaries*
  - *reflects the risks of unplanned closure associated with the charity's business model, spending commitments, potential liabilities and financial forecasts*
  - *helps to address the risks of unplanned closure on their beneficiaries (in particular, vulnerable beneficiaries), staff and volunteers*
- *publish the reserves policy (even if not required to by law) and ensure it is tailored to the charity's circumstances. It should explain to funders, beneficiaries, the public and the Commission exactly what reserves are kept (or not kept) for and when they are to be used*
- *make sure that their reserves policy is put in place and operated*
- *regularly monitor and review the effectiveness of the policy in the light of the changing funding and financial climate and other risks*

The Commission does not suggest what level of reserves should be held, rather indicating that it is for the Trustees to justify how the reserves have been set.

Reserves are there to be used in the event of either; a significant drop in income leading to an unsustainable funds flow or some unplanned large expenditure which drains our finance position.

In setting a reserves level for Bromley Borough Foodbank, there are a number of factors to be considered in order to provide the Trustees with the information needed to address the

issues suggested by the Charity Commission. These factors have a mix of hard and soft elements:

- Staff contracts
- The warehouse lease agreement
- Client welfare
- Trussell Trust reputation

Starting from the point of view of the clients, it would be difficult to find other organisations able to provide them with the support they need and transition to them, in less than a 6–9 month period. Therefore, this defines the timescale to be covered and provides a framework for calculating reserves.

**Staff contracts** involve a commitment to the employees which could be effectively managed within the timeframe indicated. While this would involve a phased wind down, we would expect to cover the payroll costs for this period - £100,000.

The **warehouse** is leased for 10 years from 2021, but given there is the possibility of break clauses, it would seem appropriate to hold 5 years' worth of lease costs - £150,000

By setting a period of 6-9 months, it is believed this would, as far as possible, safeguard **client welfare** and protect the **Trussell Trust reputation**.

Taking all this into account, we have decided to increase the BBF Reserves Level from April 2024 to £250,000.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
BROMLEY BOROUGH FOODBANK**

I report on the accounts of the Bromley Borough Foodbank for the year ended 31<sup>st</sup> March 2024.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act (the 1993 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts (under section 43 (3) (a) of the 1993 Act);
- To follow procedure laid down in the General Directions given by the Charity Commission (under section 43 (7) (b) of the 1993 Act); and
- To state whether particular matters have come to my attention.

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that any material respect the requirements
  - to keep accounting records in accordance with section 41 of the 1993 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name:

Catherine Emma Gower Melia  
(Non-serving Elder), The Temple United Reformed Church,  
High Street, St Mary Cray,  
Kent, BR5 4AX

Address:

34 Lee Church Street  
Lewisham  
London SE13 5SF

Date:

9<sup>th</sup> May 2024