



Report and Accounts of Bromley Borough Foodbank

**For the period
1st April 2024 to 31st March 2025**

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

c/o Orpington Baptist Church
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Chair of Trustees' Statement

As a bit of a background I quote from recent research, conducted by WPI Economics and Humankind research in which they demonstrated that public finances and the economy could benefit by at least £75 billion each year if people were protected from hunger and hardship.

This figure includes over £38 billion lost in a year due to reduced employment and lower productivity rates as hunger and hardship can harm people's chances of securing or sustaining employment. In addition, public finances loses out on over £18 billion in income from taxes and needs to spend £5 billion on social security payments due to the impact on employment and wages. A further £13.7 billion has to be spent on the NHS, schools, children's social care, and tackling homelessness as poverty affects many aspects of life.

This report found that a record 9.3 million people are facing hunger and hardship in the UK.

During the last year, the Trussell Trust community of food banks provided more than 3.1 million emergency food parcels to people facing hardship across the UK. This is the most parcels they have ever distributed & nearly double the number compared with 5 years ago. Over the same period, there has been a 57% increase in the number of families supported, and a 69% increase in the number of children supported by food banks

The network is busier now than during Covid, with food donations having dropped by about 21%, and the food going out increasing by about 19%. A challenge for all of us to try and manage this gap. Over the year even more food banks had to purchase food, with the total amount of stock purchased rather than donated jumping from 13% to 21%.

It seems that the public are generally concerned and compassionate about the issues of hunger and food banks, but are often overwhelmed and pessimistic that change is possible. Campaigns need to be clear in their focus and provide hope in order to generate traction.

One such campaign is the Guarantee our Essentials, which is calling for the embedding in the social security system of the principle that at a minimum, Universal Credit should protect people from going without essentials. Research conducted by YouGov revealed that 780,000 people (12%) claiming Universal Credit were forced to use a food bank.

Within this context you can see how important the work of Bromley Borough Foodbank is for our Borough with the strong help of everyone in the Bromley Borough for their real generosity in giving food and money to us.

When we feel hungry, we know that the next meal is not far away or we can get a snack out of the cupboard. Unfortunately, there are many people in our Borough who are not able to look forward to their next meal, or at least they would not be able to if it wasn't for

foodbanks. This includes families with children but also many singles, especially men, and the situation is not getting any better.

While much of the activity of foodbanks has been to alleviate the consequences of food poverty, something which is absolutely necessary, at BBF we try to do what we can to push back upstream and ensure clients get the help they need to avoid falling back into poverty.

The trouble is we are, at times, being drawn deeper into client issues, often way beyond lack of food. To be quite frank, we are limited in how far we can take this and I think Bromley Council is going to find themselves put under a great deal of pressure to provide full support to many more people as we move forward and I hope they are prepared for this.

What really delights me is the quality and commitment of those working to create a better future for our clients.

Firstly, our volunteers, over 180 of them, who commit themselves to using their time to meet clients, manage systems, channel enquiries etc. It is only through having such a large and committed team of volunteers that we can support all those who seek our help.

Secondly, we have a wonderful staff team that have over the last year continued to develop our operations in the face of new challenges, while maintaining a highly efficient set of operations. The success of our organisation is not just that we have skilled and experienced staff, but that they work really well together and support each other. They are always ready to put in the extra effort when needed and as a trustee board, we have complete confidence in them.

Thirdly, as a trustee board, we have developed an open, honest and effective way to work together. We meet every 2 months as a board and in smaller groups to support our Foodbank Manager if needed and to work through strategic and policy issues. I couldn't imagine a better team.

And our referral partners are so important as they ensure clients are advised on a whole range of help available, which can avoid them needing a visit to a foodbank.

In conclusion, it is clear that foodbank funds are being squeezed as the economic conditions in the country tighten. At BBF, we have moved a long way down from a high during Covid when a very wide range of organisations and individuals donated considerable amounts to us. We want to give a smile of hope to our clients but we cannot keep expanding our client support. The next couple of years are going to be critical for organisations like ours.

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.

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.

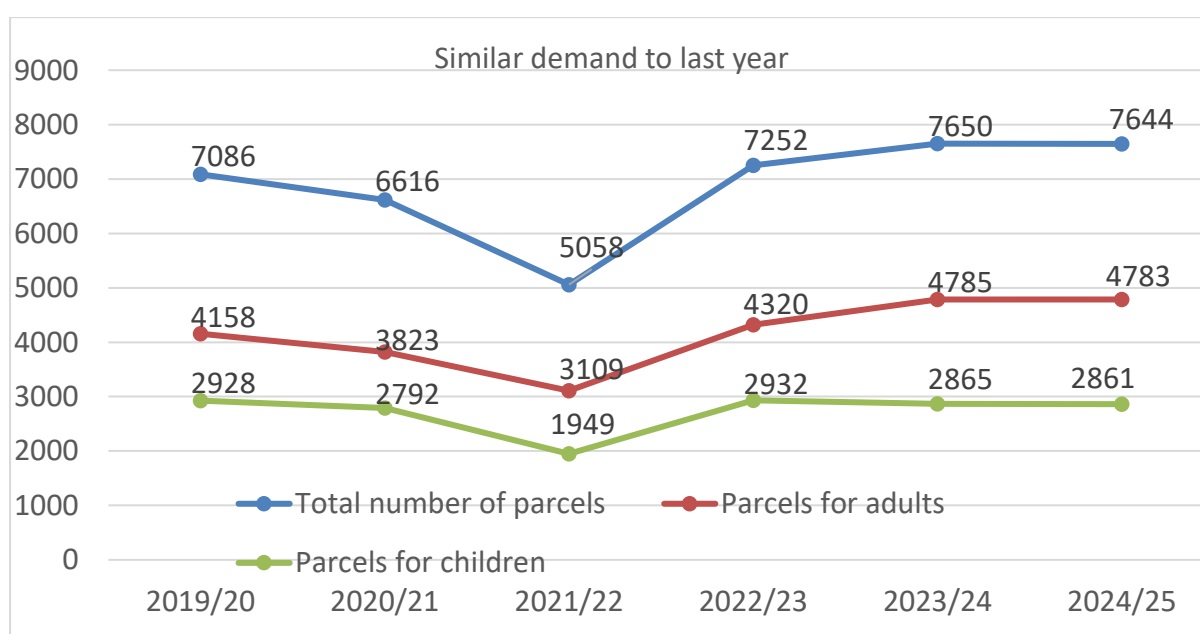
Strategic objectives include:

- 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 where we have resources to do so

Challenges, Achievements and Performance

Bromley Borough Foodbank continues to run 6 foodbank sessions a week across the Borough, operating from 4 host churches in Bromley, Penge, St Mary Cray and Orpington.

We distributed over 7500 food parcels between April 2024 and March 2025. This was broadly the same as the previous year but still 8% higher than 5 years ago. Over 2800 of these parcels were for children. It's too early to say that demand in the area has now peaked and we will see what the next year brings. Our clients are vulnerable to changes in income and there is particular concern around any future changes to the social security system, particularly for those with long-term health conditions and disabilities.



The majority of our vouchers are issued to households without children. 60% of the households we see are adults only with 53% being single adults. We have also seen an increase in single parent households, now up to 23% of the households we see. This reflects the challenge of having to cover the entire set of household bills with only one income. 76% of the households we see are solely reliant on social security payments for income, which sadly means they find it very hard to balance income and expenditure.

Amnesty International recently published research to say that low levels of social security is a violation of human rights. They call for measures to be taken to address this including:

- Removal of the two-child benefit limit and the benefit cap
- Ending the 5 weeks wait for initial Universal Credit payments and providing non-repayable grants up front
- Halting the proposed reductions to disability benefits
- Implementing an Essential Guarantee (as called for by Trussell with other charities)

- Scrapping sanctions on Universal Credit
- Reviewing job centre practices

45% of clients coming to the foodbank are struggling with the cost of living, but this proportion is down compared to the previous year. 25% of clients have an ongoing physical or mental health difficulty. We know that Personal Independence Payments (PIP) have a protective effect on household incomes. The government has proposed changes to PIP which suggest that 46% of current PIP recipients will no longer receive it driving more people to foodbanks.

25% of our clients have priority debt. Citizen's Advice tell us that negative budget rates have increased, and even those managing to budget are stretched and unable to cope with additional unexpected expenses. Overall average debt has increased over the last 2 years.

Balancing the books is increasingly challenging for our clients reliant on social security payments. One client, Jim*, receives £299 a month Universal Credit. He then has fixed outgoings of £68 council tax, £74 water rates and £27 for utility monthly standing charges. Leaving £130 per month to cover food, transport, gas and electric usage and other expenses – around £32 per week. Given this impossible situation he chooses to eat, not heating his house, even in winter and doesn't pay all his bills. He is in danger of losing his housing.

Our challenges over the last year have been:

1. Increased repeat visits. We are seeing less households, but those coming to us are having to come more frequently. The number of one-off visits has decreased from 59% of visits to 52%. Those struggling are facing deeper poverty.
2. Funding. Like many charities, we are having to think carefully about both our income and expenditure and have been fortunate to have surpluses from previous years. We now need to look at sustainability and keeping core operations running. We have had to make difficult decisions, for example, reducing the value of supermarket vouchers for clients. We will be working hard to increase our income.
3. Client complexity. Clients coming to foodbanks often face multiple and complex issues. They have been let down by the system and may find it hard to engage with support. The road to improving their situation may well be long and bumpy.

Living in poverty has devastating effects of its own. We see many clients living with situational issues which would start to be alleviated with enough money to live on. Stacey* told us "When you are really trying to survive day by day, worried whether you have enough food to feed your children, and pay your bills, it's likely your mental health will suffer."

Our response to these challenges has been to focus on increasing our wraparound support.

- Our supermarket voucher scheme was extended to all Bromley households this year, providing dignity and choice in food purchases in addition to the 3 days' worth of food received. We distributed 2275 vouchers with a total value of £108,000.

- Our partnership with Citizens Advice Bromley provided in-depth support for 835 households resulting in an incredible income gain of nearly £600,000 back into people's pockets and debt write-off of nearly £500,000. The benefit to individual households can be transformative.
- Our Client Support Worker provided 254 signposting sessions, assisted with PIP applications and appeals and other practical support eg, Freedom Pass applications.

We are hugely grateful for the support we receive from so many people and organisations. Our 190 volunteers contributed nearly 14,000 hours of volunteering. Like most small charities our work totally depends on their enormous contribution. They are all so important but I would like to mention Michael who supported us with 648 hours of his time, Andrew, Bruce, Tony and Luce who gave over 200 hours each and Lee and Bruce who provide vital warehouse cover throughout the year. Our trustees work so hard behind the scenes to make sure we are governed and run well.

We have 88 active referral partners across the borough who do a fantastic job in supporting those in our community, thank you to them all especially Citizens Advice Bromley, Community Fridge at Unity Church, Bromley Homeless, Clarion Housing, Bromley & Croydon Women's Aid, Bromley Drug and Alcohol Service, our NHS partners (GPs and mental health services), Bromley Children's Project, Mind and Stonewall.

We would also like to thank our super supporters, all the individuals, churches, companies, schools and community groups across Bromley who collect stock and fundraise for us. We're honoured to be a part of the fantastic and generous Bromley community.

Our local supermarkets are brilliant partners, hosting collection bins and allowing us to hold food drives at their store. Thank you to Tesco, Sainsburys, Morrisons, Waitrose and Lidl. We are also grateful to work with charities who help keep us stocked – The Hygiene Bank and Sheffield S6 foodbank.

Thanks to our great corporate partners who have volunteered their time, collected stock and generously given us gifts in kind – in particular Wasserman Live, Bank of America, Neilcott Construction and Baxter & Co.

Our staff team work tirelessly behind the scenes to keep everything running, often taking on additional challenges outside their role to keep the foodbank running. We sadly said goodbye to Claire and Gwen this year, both such devoted members of the team who will be sorely missed, thank you both for all of your work.

We are proud to be part of the Trussell Network of food banks, and in particular the campaigning work fighting for a better deal for our clients. We appreciate the support and solidarity of the other Trussell foodbanks in our area, as well as our Area Manager, Ellie.

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 driven by volunteers.

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, Warehouse & Logistics Coordinator, Community Mobilisation Coordinator, Volunteer Coordinator and 2 Admin Assistants. Some of these roles are part time. In addition, there are over 180 volunteers who run the various distribution centres, work within the warehouse and provide specialist support in various aspects of our operations.

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.

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. These cover matters relating to People, Operations, HSE & Risk, Finance & Major Assets, each of which is headed by a trustee and normally include the Foodbank manager plus others as appropriate.

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

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

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

Financial Review

Bromley Borough Foodbank, as with all other organisations, needs money to carry out its purpose and maintain its operations. BBF does not have the facility to borrow funds so it can only spend what it has available in the bank. It's about surpluses and deficits rather than profits and losses. Additionally, being a charity, we are obliged to only spend funds on activities which are in line with our purpose and the Trustees must seek the best deal for all expenditure.

Last year I reported that 2023/24 had been the first time our reserves had decreased since we were established in 2016. Last year 2024/25 also saw our bank balance dropping.

We knew that the Covid effect of substantial donations being made to foodbanks would not last, with many of the major donations received during that period being one-offs. At one stage we hit a bank balance of £703,000 which enabled us to take on more client driven activities and assured our ability to cover the costs of leasing and running our warehouse.

While the very generous donation regime of the pandemic period has abated somewhat, the Borough residents remain very supportive of the work of BBF. Excluding Trussell Trust grants, which have totalled some £520,000 over a 9-year period, giving by individuals continues to account for over 80% of funds raised, excluding grants. In addition, it's so encouraging and we are very grateful for the engagement of a number of local businesses, demonstrating the raised profile of BBF through the activities of our community mobilisation.

It is true to say that without the boost we received over the 2020/23 period we would be a much smaller organisation than we are today and we would not be supporting our clients in such a deep way. Feedback from clients, referral partners, staff, volunteers, Councillors and MPs confirms that without the strength and reach of BBF, the Borough would be a very much poorer place. So, I firmly believe we have the best organisation to meet current demand and we want keep it this way.

So, what do we finance and why.

We have 4 centres which cover all weekdays, these facilities, all church premises, are provided free of charge. We receive large quantities of stock from supermarkets, churches, schools, individuals etc, cooperate with other foodbanks and all the complexities that go with running a charity.

It would be impossible for us to operate without a warehouse. It is the hub of the logistics of our operations and handles some 100 tonnes each year. To lease the premises, cover all the costs of the manager and running the delivery vehicle; costs some £82,000 per year.

As we have been forced to take on more activities, with significant increases in the number of clients we support and having to dig deeper into the issues they face, we have developed a strong and extremely professional team of staff. Providing our prime objective to help and support the many clients who come to us, managing the complexities of our operations, organising and looking after our large volunteer base and mobilising the community to act, has meant we now have the equivalent of 5 ½ fulltime staff. The employment cost for this team is some £174,000 per year.

For the last 2 years we have contracted with the local Citizen Advice Bureau for them to run a small team of experienced practitioners to be the main front to assess, signpost and issue vouchers to use at our centres. This costs something over £90,000 per year.

Finally, there is the cost of the voucher scheme which cost over £100,000 for the year.

All this means our costs last year amounted to about £473,000. This is a considerable spend, unimaginable a few years ago, and given that we are only one of a number of food charities operating in the Borough, clearly demonstrates the scale of the problem of food poverty around us.

And how on earth do we finance all this?

Well, we received some £108,900 from regular giving by individuals with a further £96,000 more ad hoc. Churches contributed £9,500 and other organisations £18,400. Lastly, we received, mainly from Trussell Trust, grants amounting to £121,400.

We have seen our funds reduce over the last 2 years, in common with many other organisations like BBF, but we are very committed to maintaining all our activities which means we need to strengthen our income stream. And this points to a need for a much-raised profile on proactive fundraising.

We aim to widen our regular donation pool. It is fortunate that there are so many generous people and organisations in the Borough with a heart for supporting our kind of activity.

In conclusion, everyone is feeling poorer at the moment with inflation and the knock on's from the 2024 budget, which is why we are so very grateful for all the financial support we have received. However, as with many other charities, we are being squeezed by income stagnation and costs increases. Reserves can take us so far but what we need is to reignite donations. The challenge is there, we are determined to rise to it.

Statement of Financial Activities

For the period from 1st April 2024 to 31st March 2025

		Unrestricted funds £	Restricted funds £	Total funds £	Last year £
Income from					
<i>Charitable activities</i>					
Donations	1	204,683	0	204,683	239,827
Church funding	2	9,463	0	9,463	10,306
Grants	3	22,783	98,615	121,398	77,535
Fund raising		0	0	0	2,149
Interest	4	21,723	0	21,723	5,183
Sub total		258,652	98,615	357,267	335,000
Expenditure on					
<i>Charitable activities</i>					
Staff	5	135,474	52,785	188,259	164,375
CAB contract	6	72,609	24,501	97,110	92,981
Property		31,856	556	32,412	32,558
Voucher scheme	7	109,000		109,000	70,000
Sundry activities		45,342	960	46,302	47,822
Sub total		394,281	78,802	473,083	407,736

Net income/ (expenditure)	-135,629	19,813	-115,816	-72,736
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Reconciliation of funds

Total funds brought forward	597,763	32,608	630,371	703,107
Total funds carried forward	462,134	52,421	514,555	630,371

Balance Sheet

End March 2025

	Unrestricted funds	Restricted funds	Total funds	Last year
Current Assets				
Banks:				
NatWest current	0	45,394	45,394	33,985
NatWest saving	4,379	112	4,491	61,207
Flagstone Group	457,755	6,915	464,670	535,179
Net assets	462,134	52,421	514,555	630,371

Funds

Unrestricted funds	469,049	597,763
Restricted funds	45,506	32,608
	514,555	630,371

** 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

Simon Lees



22nd May 2025

Accounting Policies

- a) Basis of preparation. The accounts have been prepared on an accrual 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 £35,000 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. Church support by donating food items, space when needed and opportunities for community mobilisation, as well as funding, remains an important source of encouragement.
3. A number of grants were received during the year, most being for supporting specific staff costs, and where appropriate these are shown as restricted. Through Trussell Trust we received £42,627 as a top up of the funding for our OLM employee, £18,816 for our new Client Support Worker and £37,172 as a final payment for our CAB contract.
4. A large portion of our funds are invested through the Flagstone Group and this has been a good year with interest earned of £21,723.
5. Staff costs are higher, as we developed our employed team in response to a significant increase in our client base and the level of help needed. All staff are offered medical insurance cover and all are part of the Government Auto-enrolment Pension scheme.
6. The contract with the Citizens Advice Bureau provides a significant skilled resource which we cannot cover ourselves.

7. The Voucher Scheme continues to prove very popular among clients as it gives them more choice of food available to them and a more positive experience of seeking help.

Benefits not included in the financial report.

-Well over 190 volunteers undertook some 14,000 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, approximately 100,000Kgs of food were distributed with an assumed value of £250,000.

Restricted funds - £

	Opening	Incoming	Outgoing	Closing
TT CAB support	0	37,172	24,501	12,671
Client Support Officer	0	18,816	11,285	7,531
Warehouse lease	556	0	556	0
TT Winter payment	4,020	0	960	3,060
TT OLM funding	28,032	42,627	41,500	29,159

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
- The CAB contract
- Other possible contracts

Staff contracts involve a commitment to the employees which could be effectively managed within a reasonable timescale. This timescale has been set as 3 months and this implies a payroll cost reserve of £50,000.

The **warehouse** is leased for 10 years from 2021 with a rent review clause in mid-2026. The agreed position to manage this is to set a reserve level equal to the lease commitments for the time left on the agreement. This would suggest a current level of £150,000

The contract with **CAB** is renegotiated each calendar year so the current commitment is £70,000

Other contracts include utilities so this is covered by a reserve of some £5,000

Taking all this into account, we have decided to set a BBF Reserves Level at 31st March 2025 of £275,000.

As the main aim of the charity is to use its funds for the benefit of the those in food poverty, it does not intend to keep reserves beyond those prudently required to meet fluctuations in the timing of receipts and expenditures, to the ensure that operations are not disrupted by unexpected events and to enable necessary capital and other expenditures to be made when required.

**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 31st March 2025.

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.

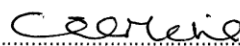
INDEPENDENT EXAMINER'S STATEMENT

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: 13th May 2025