

WIRRAL FOODBANK
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 AUGUST 2025

Registered Charity Number: 1167967

Hailwood & Co.
Chartered Accountants

WIRRAL FOODBANK
YEAR ENDED 31 AUGUST 2025
CONTENTS

	Page
Organisation information	1
Report of the Trustees	2 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8 - 12
Detailed income and expenditure account	13

WIRRAL FOODBANK
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees present their report and financial statements for the year ended 31 August 2025.

Reference and Administrative Details of the Charity, its Trustees and Advisers

The name of the Charity is Wirral Foodbank. All the Trustees who served during the year, details of the registered office and the Charity's professional advisers are listed on a separate page at the front of the accounts.

Structure, Governance and Management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation.

Organisational structure

The strategic direction and management of the charity is governed by its Trustees.

Risk management

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Activities and Objectives

Objectives and aims

The charity was registered on 30 June 2016 in order to take over the operations of Wirral Foodbank Charitable Trust, a Trussell Foodbank on the Wirral. It is governed by its constitution, as amended on 17 July 2019.

Public Benefit

The Trustees have complied with the duty in section 4 of the 2006 Act to have due regard to public benefit guidance published by the Charity Commission.

Charitable objectives

To relieve persons in England and Wales and specifically the Wirral and its surrounding areas, who are in conditions of need or distress in such ways as the Trustees from time to time think fit.

Achievements and Performance

As of 31 August 2025, the Foodbank operated 11 distribution centres located in local churches and community centres, all supplied with food from the central warehouse in Wallasey. The Foodbank works with 142 referral agencies, including the local council, Citizens Advice Wirral, and other organisations authorised to issue foodbank vouchers.

These vouchers allow individuals and families experiencing food insecurity to access emergency food support at one of the distribution centres. At these centres, they receive food and other essential items sufficient for three days. In addition, individuals are offered advice and support to help address the underlying causes of their crisis. The Foodbank is supported by the generosity of local churches,

WIRRAL FOODBANK

YEAR ENDED 31 AUGUST 2025

INFORMATION

REGISTERED CHARITY NUMBER

1167967

TRUSTEES

P C Franklin (Chair)
P L Davies (Chair) (Resigned 30 August 2025)
S Rahman
L Milns
L Cross
S Chadwick
C Sharp (Appointed 1 September 2025)
G Peters (Appointed 1 September 2025)
R Cubbin (Appointed 1 September 2025)
P Simpson (Appointed 1 September 2025)
L Braddock (Appointed 1 September 2025)
M Brown (Appointed 1 September 2025)
D Sharples (Resigned 18 July 2025)
S J Caines (Resigned 9 July 2025)
M Cleave (Resigned 14 January 2026)
M Donnan (Resigned 30 August 2025)

REGISTERED OFFICE

Wirral Foodbank Office
Unit 14 Wirral Business Centre
Dock Road
Birkenhead
Merseyside
CH41 1JW

BANKERS

HSBC
31 The Pyramids
Grange Road
Birkenhead
Wirral
CH41 2ZL

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4TA

Flagstone
Clareville House
26-27 Oxendon Street
London
SW1Y 4EL

INDEPENDENT EXAMINERS

Hailwood & Co.
Chartered Accountants
392-394 Hoylake Road
Moreton
Wirral
CH46 6DF

WIRRAL FOODBANK
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Achievements and Performance (continued)

members of the public, and local businesses, who contribute both food and financial donations to sustain its services and support the local community.

Over the past 12 months, Wirral Foodbank has supported 6,873 households, providing a total of 14,188 emergency food parcels, of which 4,717 were for children.

However, the Foodbank recognises that the provision of emergency food alone is not a long-term solution to poverty. To help address the root causes of food insecurity, the organisation commissions Citizens Advice Wirral to deliver the Foodbank Plus service. This programme provides advice and practical support to individuals facing financial hardship.

Financial Review

Results

At 31 August 2025, the Charity had total resources of £456,832, all of which are represented by net current assets.

The charity has made a deficit for the year of £63,923. The deficit is due to the payment made to Foodbank Plus which supports clients who need help with debts and associated advice. Wirral Foodbank is expecting to make a deficit in 2026 as it is committed to Foodbank Plus until 31 December 2026. Any extension beyond this would require external funding.

A Fundraising committee has been set up to generate income and donations and the Trustees are focused on applying for grants to help with various projects and food costs.

Reserves policy

The policy of the Charity is to retain a level of reserves sufficient to enable the Charity to continue to operate for the short term. It is hoped that an unrestricted reserve of at least six months typical expenditure can be maintained.

General unrestricted reserves currently stand at £247,846, 8.4 months running costs.

Investment policy and objectives

It is not the Trustees intention to retain sufficient long term reserves to merit a detailed investment policy, however, to maximise income for the charity any surplus funds are held in short-medium term deposit accounts.

Related parties

The Charity is controlled by its Trustees, and as such its Trustees are related parties of the Charity.

Auditors

Hailwood & Co. offer themselves for re-appointment as auditors of the Charity, although under current charity law they not required to report on the accounts in this capacity.

WIRRAL FOODBANK
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Statement of Trustees' Responsibilities

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

The law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are also responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees who served during the year and up to the date of the report are set out on page 1.

Signed for and on behalf of the trustees



P C Franklin
Chair
Unit 14 Wirral Business Centre
Birkenhead
CH41 1JW

20 May 2026



L Milns FCA MAAT
Trustee
Unit 14 Wirral Business Centre
Birkenhead
CH41 1JW

20 May 2026

WIRRAL FOODBANK

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

FOR THE YEAR ENDED 31 AUGUST 2025

I report on the financial statements of Wirral Foodbank for the year ended 31 August 2025 which are set out on pages 6 to 13.

Respective responsibilities of the Trustees and examiner

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (The Act) and that an independent examination is required.

Your income exceeds £250,000 and I am qualified to undertake the examination through being a member of The Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners.

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 the seeking of 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 a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiners' statement

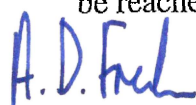
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Act and
- to prepare accounts which accord with the accounting records and to comply with the accounting principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

have not been met; or

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



A D French FCA

392-394 Hoylake Road, Moreton, Wirral, CH46 6DF

20 May 2026

Hailwood & Co.

Chartered Accountants

Registered Auditors

WIRRAL FOODBANK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

Incoming resources	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
From generated funds					
Voluntary income					
Donations	2	270,779	500	271,279	350,233
Gift aid	2	37,031	-	37,031	18,468
Grants receivable	2	-	144,501	144,501	134,763
Other income	2	17,549	-	17,549	9,253
Total incoming resources		325,359	145,001	470,360	512,717
Resources expended					
Charitable activities	3	414,566	117,197	531,763	451,555
Governance costs	4	2,520	-	2,520	2,418
Total resources expended		417,086	117,197	534,283	453,973
Net movement in funds before transfers		(91,727)	27,804	(63,923)	58,744
Transfers between funds	11	-	-	-	-
Net movement in funds for the year		(91,727)	27,804	(63,923)	58,744
Brought forward at 1 September		513,364	7,391	520,755	462,011
Carried forward at 31 August		421,637	35,195	456,832	520,755

Movements in reserves are shown in notes 10 and 11.

None of the charity's activities were acquired or discontinued during the above two financial years.

There are no recognised gains and losses in the years ended 31 August 2025 or 31 August 2024 other than the deficit/surplus for those years.

WIRRAL FOODBANK
BALANCE SHEET
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	2025		2024	
		£	£	£	£
Current assets					
Debtors	8	66,581		42,925	
Cash at bank		467,258		628,801	
		<u>533,839</u>		<u>671,726</u>	
Creditors:					
Amounts falling due within one year	9	<u>(77,007)</u>		<u>(150,971)</u>	
Net current assets			456,832		520,755
Total assets less current liabilities			<u>456,832</u>		<u>520,755</u>
Funds					
Unrestricted					
General	10		247,846		222,010
Designated	10		173,791		291,354
Restricted	11		35,195		7,391
Net assets			<u>456,832</u>		<u>520,755</u>

The financial statements on pages 6 to 13 were approved by the Trustees on 20 May 2026 and signed on their behalf by:



P C Franklin
Chair



L Milns FCA MAAT
Trustee

WIRRAL FOODBANK
NOTES ON FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the historical cost accounting rules, and comply with the Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) and The Charities Act 2011.

The charity is of such a size that it must prepare its accounts using the accruals basis.

Legal status

The Charity is a Charitable Incorporated Organisation.

Income and expenditure

All income and expenditure is accounted for using the accruals basis. Income is recognised only when the Charity is legally entitled to it and its value can be accurately quantified.

Pension costs

Payments are paid into a defined contribution scheme, and accounted for on an accruals basis.

Taxation

The Charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Trustees may decide to designate some of their unrestricted funds for a specific purpose.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity, and arise when specified by a donor or funds are raised for a specified purpose.

The purposes and uses of the more significant funds are set out in note 11 to the accounts.

2 Incoming resources

Voluntary income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations	270,779	500	271,279	350,233
Gift aid	37,031	-	37,031	18,468
Grants received	-	144,501	144,501	134,763
Other income				
Bank and other interest received	17,549	-	17,549	9,253
	<u>325,359</u>	<u>145,001</u>	<u>470,360</u>	<u>512,717</u>

WIRRAL FOODBANK
NOTES ON FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

3 Charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Salaries & wages	84,061	40,507	124,568	91,856
Staff travel	1,438	-	1,438	1,753
Food purchases	330	76,690	77,020	168,952
Foodbank Plus	140,984	-	140,984	13,110
Rent	42,465	-	42,465	42,524
Warehouse costs	6,649	-	6,649	6,613
Motor expenses	15,840	-	15,840	16,061
Payroll costs	631	-	631	540
Subscriptions	407	-	407	360
Sundry	1,139	-	1,139	395
Utilities	9,607	-	9,607	5,718
Office costs	6,050	-	6,050	5,763
Telephone and internet	4,160	-	4,160	2,857
Insurance	7,000	-	7,000	6,394
Professional fees	21,650	-	21,650	9,085
Printing, postage and stationery	1,369	-	1,369	-
Bank charges	3,471	-	3,471	842
Distribution centres	25,296	-	25,296	23,700
Client advice and support	34,952	-	34,952	55,032
Donations	5,000	-	5,000	-
Staff training	2,067	-	2,067	-
	<u>414,566</u>	<u>117,197</u>	<u>531,763</u>	<u>451,555</u>

4 Governance costs	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Independent examiner's remuneration				
In their capacity as examiners	1,008	-	1,008	967
In respect of other services	1,512	-	1,512	1,451
	<u>2,520</u>	<u>-</u>	<u>2,520</u>	<u>2,418</u>

WIRRAL FOODBANK
NOTES ON FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

	2025	2024
	£	£
5 Salaries and wages		
Staff costs		
Wages and salaries	118,176	88,231
Employers' national insurance	11,097	7,020
Employment allowance	(6,733)	(6,526)
Pension contributions	2,028	3,131
	124,568	91,856
Average number of full time equivalent employees	2025	2024
Management and administration	4.91	3.69
	4.91	3.69

In neither year did any employee earn in excess of £50,000, nor were the Trustees paid remuneration or expenses. Pension costs are paid into a defined contribution scheme.

6 Taxation

As a registered charity, the company has no liability for taxation.

7 Related parties

Control

The Charity is controlled by its Trustees whose names are shown on page 1.

Some of the Trustees also control Wirral Foodbank Plus (Charity No. 1190395).

Some of the Trustees also control Wirral Foodbank (Charity No. 1145123).

Transactions with related parties

The Charity does not remunerate or pay expenses to Trustees.

During the year the Charity made grants of £140,984 (2024: £13,110) to Foodbank Plus. Foodbank Plus began operations on 1 September 2020, and was set up so as to separate the advisory element of the Foodbank's work from its core activities.

WIRRAL FOODBANK
NOTES ON FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

	2025	2024
	£	£
8 Debtors		
Other debtors	66,581	42,925
	<u>66,581</u>	<u>42,925</u>

	2025	2024
	£	£
9 Creditors due within one year		
Other tax and social security	1,551	3,407
Deferred income	25,666	126,261
Sundry creditors and accruals	49,790	21,303
	<u>77,007</u>	<u>150,971</u>

This is deferred income in respect of restricted funding for the period 1 September 2025 to 31 March 2026 towards the funding of the Community Organiser and Campaign Manager post.

	Balance				Balance
	1 September	Incoming	Outgoing	Fund	31 August
	2024	resources	resources	transfers	2025
	£	£	£	£	£
10 Unrestricted funds					
General fund	222,010	325,359	(276,102)	(23,421)	247,846
Designated reserves					
Community organiser and campaign manager	-	-	-	15,939	15,939
Foodbank Plus fund	291,354	-	(140,984)	7,482	157,852
	<u>513,364</u>	<u>325,359</u>	<u>(417,086)</u>	<u>-</u>	<u>421,637</u>

WIRRAL FOODBANK
NOTES ON FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

10 Unrestricted funds (continued)

The Foodbank Plus project has been committed by the trustees up to 31 December 2026, and the balance on the fund represents that commitment.

In the last 12 months, Foodbank Plus has supported 2,628 households with 4,521 issues (mainly debt and social security related) and secured over £1 million in financial gains for clients. These gains include debt write-offs, new or reassessed social security payments, and the provision of essential household items such as white goods. Foodbank Plus was developed as a separate charity and is supported through donations.

The Trustees have agreed to fund the Community organiser and campaign manager post from 1 April 2026 to 31 August 2026 from unrestricted reserves once the restricted deferred income has run out (see note 9).

		Balance			Balance	
		1 September	Incoming	Outgoing	Fund	31 August
		2024	resources	resources	transfers	2025
11 Restricted funds		£	£	£	£	£
Wirral Borough Council	Household fund #3	-	100,000	(67,523)	(1,776)	30,701
Wirral Borough Council	Household fund #2	7,391	-	(9,167)	1,776	-
Trussel		-	44,501	(40,507)	-	3,994
Arnold Clark		-	500	-	-	500
		7,391	145,001	(117,197)	-	35,195

Wirral Borough Council

Is funding for the purchase of emergency food.

Trussel

Is funding for the Community Organiser and Campaign Manager.

Arnold Clark

Is funding for the purchase of emergency food.

WIRRAL FOODBANK
DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025

	2025		2024	
Income	£	£	£	£
Donations				
Unrestricted		270,779		350,233
Restricted		500		-
Gift aid		37,031		18,468
Grants received		144,501		134,763
Bank interest received		17,549		9,253
		470,360		512,717
 Less Administration & Support Costs				
Salaries & wages	124,568		91,856	
Staff travel	1,438		1,753	
Food purchases	77,020		168,952	
Foodbank Plus	140,984		13,110	
Rent	42,465		42,524	
Warehouse costs	6,649		6,613	
Motor expenses	15,840		16,061	
Payroll costs	631		540	
Subscriptions	407		360	
Sundry	1,139		395	
Utilities	9,607		5,718	
Office costs	6,050		5,763	
Telephone and internet	4,160		2,857	
Insurance	7,000		6,394	
Professional fees	21,650		9,085	
Printing, postage and stationery	1,369		-	
Bank charges	3,471		842	
Distribution centres	25,296		23,700	
Accountancy fees	2,520		2,418	
Client advice and support	34,952		55,032	
Donations	5,000		-	
Staff training	2,067		-	
		534,283		453,973
 Net (deficit)/surplus for the year				
		(63,923)		58,744