

Arnold Foodbank
(Registered in England & Wales, charity number 1170229)
Financial statements
for the year ended 31 March 2025

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**Arnold Foodbank
Trustees' annual report
for the year ended 31 March 2025**

Full name Arnold Foodbank

Organisation type Charitable incorporated organisation

Registered charity number 1170229

Principal address

Daybrook Baptist Church
14 Mansfield Road
Daybrook
Nottingham
NG5 6AA

Trustees

Helen Lloyd
Anne Lee
Sarah Benedek
Daniel Moore

Colin Bullett
Alan Maxwell
Clare Collins
Roberta Borges-Stewart until, 02/06/2024

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution adopted 2016.

Trustees are recruited by completion of an application form. Informal interview and assessment of skills and talents as would be beneficial to the project.

Objectives and activities

The objects of Arnold Foodbank are to provide relief of financial hardship amongst the people of Arnold and surrounding area, or in other parts of the United Kingdom, in such ways as the Trustees from time to time think fit, in particular, but not exclusively by a) providing emergency food, essential toiletries and other household items to individuals and families in need and/or for distribution by charities or other organisations working to prevent or relieve poverty. and b) Such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

Arnold Foodbank

Summary of the main activities undertaken for the public benefit

By supporting the most vulnerable in our community, and encouraging that support through donations from local people and businesses, we promote community cohesion. Neighbour helping neighbour. There is no exclusion to possible recipients - access is about need rather than particular circumstances. Data from our service can also help highlight issues at local and national level.

Public benefit statement

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main achievements during the period

During this past year we have continued to serve the community of Arnold and surrounding areas. We have provided food and provisions for 1329 individual households - the majority (60%) only requiring one visit. On average people come to us between 2-3 times in a year.

We have also continued to refer and signpost users to our in-house Financial Inclusion project, manned by Citizens Advice Nottingham staff. They support people to access benefits and grants, advise of appeals, manage their debts and general budgeting. All to help maximise the household income and decrease their need of using Foodbank. At the start of 2024 DWP stopped referring people to us. They were our largest referrer (10%). We believe many of those who were frequently being referred through DWP are, either, managing their finances better - less reliant on Foodbank, or are receiving referrals through advice and support agencies, which are better managed.

We also lost our local Welfare Rights Agency, another major referrer from Nottingham City. Their clients will now come through Citizens Advice, which accounts for the 66% increase in referrals through all CA outlets - national and local.

We also support people through referrals to Fuel bank, free SIM cards and practical support with items such as air-fryers, microwaves and kitchen equipment for people going in to properties after homelessness.

Through our relationship with Gedling Borough Council, we also part fund social activities such as cinema trips. This can be a huge treat for families during school holidays.

We also work in collaboration with the local social housing provider. They provide support for all users who need help looking for work.

Our relationship with the local council remains very positive. Helping them in distributing Household Support Fund to those families most in need.

We occasionally help to fund items for people in need of support with household items such as cookers, fridges, children's beds. We do not give out cash but will order and organise deliveries to the person's home. Our policy is to make use of local charities first. If they are unable to help we will look to a national charity (Acts 435). If they are unable to help, or the need is more urgent than they can cater for, then we will step in.

Arnold Foodbank

The charity's policy on reserves

Unrestricted reserves are needed to fund increases in costs arising from greater demand from clients, particularly the costs of providing food, unexpected items of expenditure and service developments. The minimum level of unrestricted reserves has been reviewed within the year in the light of increased expenditure and activity and was reset at £52,000, based on roughly six months' worth of running costs and winding up costs. The policy is reviewed every three years.

Financial risks

The continued impact of the high cost of living and a decrease in donations.


Financial Review

Compared with 2023/24, operational expenditure has decreased by about £9,000, mainly due to a reduction in spending on food stock and also on accommodation where there was a significant one-off payment in 2023/24 to "catch up". Overall expenditure has increased due to the purchase of further investments. These investments reflect the minimum level of reserves required under our policy.

Overall, income has kept up, particularly regular donations from individuals, although receipts through "just giving" dropped by about £3,000. The foodbank received considerably more from Councils and the Housing support fund that they administer. It is not clear to what extent this source of income can be relied upon in future years.

General reserves in addition to investments have reduced by £8,000 but remain very healthy. The general financial position of the Foodbank remains very strong. The one area where efforts are being made to raise further funds is to ensure the continuation of the Financial inclusion project; Trussell trust have hitherto fully funded this project, but their funding for 2025/26 is to be reduced by half and nothing thereafter. In recognition of the importance with which this project is regarded, the Board have agreed to earmark £66,000 of general funds to support it and provide a degree of match funding for potential funding bids.

Signed on behalf of the charity's trustees:

Signed  _____ Date 09/07/2025
Clare Collins, Trustee

**Independent examiner's report to the trustees of
Arnold Foodbank
for the year ended 31 March 2025**

I report to the Trustees on my examination of the accounts of Arnold Foodbank (the Charity) for the year ended 31 March 2025

Responsibilities and basis of report

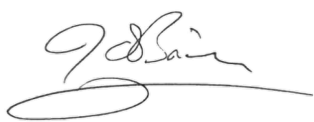
As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  Date 11/07/2025
John O'Brien MSc, FAIA, FCIE
Employee of Community Accounting Plus


Arnold Foodbank
Receipts & payments account
for the year ended 31 March 2025

2024				2025	
Total Funds £		Note	Unrestricted Funds £	Restricted Funds £	Total Funds £
	Receipts				
119884	Grants & donations	2	78220	41140	119360
-	Gift Aid		5835	-	5835
2453	Bank interest		2715	-	2715
<u>122337</u>	Total receipts		<u>86770</u>	<u>41140</u>	<u>127910</u>
	Payments				
1036	Hardship fund		61	-	61
25465	Salaries		27590	-	27590
32743	CAB Contracts		-	43190	43190
2901	Equipment, repairs & renewals		1416	865	2281
2898	Office costs		-	-	-
-	Insurance		822	-	822
585	Hospitality		554	-	554
34708	Foodstock		25552	1604	27156
119	Clothing & uniforms		-	-	-
547	Bank charges		464	-	464
356	Training & events		-	55	55
23796	Accommodation & travel		7601	5130	12731
-	Administration costs		253	-	253
-	Profesional fees		1166	-	1166
-	CCLA investments		30000	-	30000
<u>125154</u>	Total payments		<u>95479</u>	<u>50844</u>	<u>146323</u>
(2817)	Net receipts/(payments)		(8709)	(9704)	(18413)
209507	Cash funds at start of this period		192248	14442	206690
206690	Cash funds at end of this period		183539	4738	188277

Arnold Foodbank
Statement of assets and liabilities
at 31 March 2025

2024		2025
£		£
	Cash assets	
205972	Bank accounts	187753
718	Cash in hand	524
<u>206690</u>		<u>188277</u>
	Other monetary assets	
-	Prepayments	5816
22626	CCLA Units	52017
<u>22626</u>		<u>52017</u>
	Assets retained for the charity's own use	
	Foodstock value estimated at £17687	
	Liabilities	
(4203)	Creditors	4 (3663)
<u>(4203)</u>		<u>(3663)</u>

These financial statements are accepted on behalf of the charity by:

Signed  Dated 11/07/2025
Colin Bullett, Trustee

Arnold Foodbank
Notes to the accounts
for the year ended 31 March 2025

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Grants & donations

	Unrestricted £	Restricted £	Total £
Individual donations	31943	-	31943
Just giving	8887	-	8887
Supermarket donations	1114	-	1114
Church Donations	2219	-	2219
CAF	1180	-	1180
Organisation / Business donations	8922	41140	50062
Council / Councillor donations	16145	-	16145
Fundraisers	1640	-	1640
Financial Inclusion	6170	-	6170
	78220	41140	119360

3. Funds analysis

	Opening balance £	Receipts (Payments) £		Closing balance £
Restricted funds				
Training	87	-	(72)	15
Co-op	3607	-	(3607)	-
Co-op (2)	2369		(2369)	-
Financial Inclusion Project	8379	41140	(44796)	4723
	14442	41140	(50844)	4738
Unrestricted funds				
General	192248	86770	(95479)	183539
	192248	86770	(95479)	183539

Training Fund: This is to provide bespoke training for volunteers

Co-op restricted fund: This is for provision of advice, support during school holidays, which also includes food and assisting access to out of school activities in the summer.

Co-op No 2 restricted fund: This is for the provision of food vouchers, toiletries and household wares for our clients where they are in particular need.

Financial inclusion restricted fund: This is specifically for provision of a service of financial and other advice to clients, provided in partnership with the local Citizens' Advice bureau.

Arnold Foodbank

4. Creditors

	£
Rents	(1950)
Independent examination	(636)
HMRC	(965)
Staff expenses	(18)
CA plus payroll fees	(94)
Staff expenses	<u>(3663)</u>

5. Trustees' remuneration

The food bank manager Helen Lloyd is also the chair of the board of trustees, until September 2024

Her remuneration:

To 31st December 2024: £21,320 based on 25 hours per week £31,980 for full time (37.5 hours)

From 1st January 2024: £22,512 based on 25 hours per week at £33,768 for full time (37.5) hours.

Assistant Manager is Anne Lee who is also on the board.

Her remuneration:

To 31st December 2024: £5,117 based on 7.5 hours per week £25,584 for full time (37.5 hours)

From 1st January 2024: £5,403 based on 7.5 hours per week at £27,016 for full time (37.5) hours.

6. Related party transactions

There were no related party transactions other than the remuneration (see note 5).

7. Glossary of terms

Creditors: These are amounts owed by the Charity, but not paid during the accounting period.

Restricted funds: These are funds given to the Charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.