

# LISKEARD & LOOE FOODBANK

England & Wales · Charity number 1183375

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-05-13

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Liskeard Foodbank Centre  
21 Dean Street  
Liskeard  
Cornwall  
PL14 4AB

**Phone** 07512011452

**Email** [info@liskeardlooe.foodbank.org.uk](mailto:info@liskeardlooe.foodbank.org.uk)

**Website** <https://liskeardlooe.foodbank.org.uk>

## Activities

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**Objects:** THE OBJECT OF THE CIO IS:THE RELIEF OF FINANCIAL HARDSHIP AMONGST PEOPLE IN LISKEARD AND LOOE AND THE SURROUNDING AREA 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 HOUSEHOLD ITEMS TO INDIVIDUALS AND FAMILIES IN NEED AND/OR FOR DISTRIBUTION BY CHARITIES OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTYB) SUCH OTHER MEANS, INCLUDING (BUT NOT LIMITED TO) THE PROVISION OF SUPPORT OR SIGNPOSTING TO RELEVANT INFORMATION AND OTHER ADVISORY SERVICESAND TO PROVIDE SUCH SERVICES WITH A CHRISTIAN ETHOS, SUPPORTED BY CHURCHES IN LISKEARD AND LOOE AND THE SURROUNDING AREA.

**Activities:** The Foodbank helps individuals and families in crisis through the provision of emergency food, other necessities and help towards energy costs. Agencies refer people to the Foodbank Centre where they can collect or receive a home delivery. We also offer support to gain cooking skills and help to ensure clients maximise their income and in certain cases help to manage outstanding debts.

## Classification

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- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

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- Cornwall

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£215,526	£206,525	-	-
2023-12-31	£175,647	£166,820	-	-
2022-12-31	£239,379	£97,126	-	-
2021-12-31	£96,262	£64,562	-	-
2020-12-31	£151,751	£55,897	-	-

## Trustees

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Name	Role	Appointed
<b>Judith Lesley Annells</b>	Chair	2023-02-06
Alan Hartridge		2024-06-03
Andrew Fowler		2024-07-08
Becky Lear		2024-01-15
James Buller Kitson		2026-03-23
Julia Ann Lawrence		2026-03-23
Katherine White		2025-03-31
William Robert Stuart-White		2025-03-31

**LISKEARD & LOOE FOODBANK**

England & Wales - Charity number 1183375

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> January, 2024 to 31<sup>st</sup> December, 2024

Charity name: Liskeard & Looe Foodbank

Charity registration number: 1183375

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>'The object of the CIO is the relief of financial hardship amongst people in Liskeard and Looe and the surrounding area in such ways as the trustees from time-to-time think fit, in particular, but not exclusively by:</p> <ul style="list-style-type: none"><li>a) providing emergency food, essential toiletries, and household items to individuals and families in need and/or for distribution by charities or other organisations working to prevent or relieve poverty</li><li>b) such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services, and</li><li>c) to provide such services with a Christian ethos, supported by churches in Liskeard and Looe and the surrounding area.</li></ul>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Foodbank helps individuals and families in crisis, through the provision of emergency supplies. A network consisting of health visitors, social workers, and other community-based support workers, refer people to the Foodbank centre where people collect food and toiletries. Other services, such as debt and benefits advice, are also available to help them out of their crisis. For our clients in rural areas or those unable to reach us, we try to either deliver direct or to a network of locations more convenient for them. Each person receives enough nutritionally balanced food for at least three days.</p> <p>Food is collected from donors, mainly at supermarkets, at churches or through local groups. Money is also donated by the public which helps to cover administrative costs and, increasingly in the last two years, to purchase food when items run short. Food is seen as a catalyst for change:</p>

		providing emergency food immediately meets a crisis with practical help. However, we also work closely with Care Professionals and other agencies to look at longer-term strategies and to identify those in crisis, provide greater support and ensure the public's donations only go to those really in need.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are aware of and follow the Charities Commission's guidance on the need for public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not Applicable
Policy on social investment including program related investment	Para 1.38	Not Applicable
Contribution made by volunteers	Para 1.38	We have a small, employed team, led by Sharon Sissons, our Strategic Manager, who mainly deal with clients in the Liskeard office. Otherwise, the overwhelming majority of those who work for the Foodbank do so on a voluntary basis. They undertake roles in every area of operations, from 'face to face' meetings with clients, delivering goods, collecting and receiving donations and working in our warehouse. Without this voluntary work, the Foodbank could not operate on the scale it does.
Other		The Foodbank's client-facing activities take place principally in two locations – in Liskeard (which accounts for 85-90% of all activity) and in a satellite office in Torpoint.

## Achievements and Performance

	SORP reference																																													
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>We cover a wide but only informally defined area with Liskeard at its centre – from Torpoint (where we opened a satellite office in 2023) in the east to the Fowey estuary in the west, from Looe on the south coast to Bodmin Moor to the north. It is a largely rural area of at least 500 square miles. Liskeard is the largest town with a population of just over 10,000, Torpoint has c7,000, Looe c5,000. Given that, the total population of the area we service is thought to be c50,000.</p> <p>That is the backdrop to the table below which shows the number of referrals we have received in the last 5 years – over 4,000 in each of the last three years. It shows a c50% rise in referrals in the spring of 2022 when the cost of living and fuel price rises took hold: in response, in that year we relocated into separate and larger office and warehouse premises. However, as the table shows, despite government assistance to households and the subsequent falls in both inflation and fuel prices, the demand for our services did not fall in 2023 or 2024. Indeed, we can already see that demand continues to rise in 2025, most notably with those over the age of 65 seeking our help.</p> <table border="1" data-bbox="576 1117 1337 1368"> <thead> <tr> <th></th> <th>Vouchers Fulfilled</th> <th>Adults Helped</th> <th>Children Helped</th> <th>Total Helped</th> </tr> </thead> <tbody> <tr> <td>2020</td> <td>1,601</td> <td>1,871</td> <td>998</td> <td>2,869</td> </tr> <tr> <td>2021</td> <td>1,136</td> <td>1,694</td> <td>1,095</td> <td>2,789</td> </tr> <tr> <td>2022</td> <td>1,292</td> <td>2,372</td> <td>1,752</td> <td>4,124</td> </tr> <tr> <td>2023</td> <td>1,681</td> <td>2,566</td> <td>1,507</td> <td>4,073</td> </tr> <tr> <td>2024</td> <td>1,785</td> <td>2,607</td> <td>1,783</td> <td>4,390</td> </tr> </tbody> </table> <p>Just as the area we service is wide, so our clients are referred to us from a wide range of agencies – over 60 separate Referral Agencies made referrals to us in 2024. The 6 largest (listed below) accounted for 1,089 or 52% of all vouchers fulfilled: over half of referring agencies made less than 20 referrals in the year.</p> <table border="1" data-bbox="576 1637 1350 2085"> <thead> <tr> <th>Referring Agency</th> <th>No of Referrals</th> </tr> </thead> <tbody> <tr> <td><b>We Are With You (formerly Addaction)</b></td> <td>277</td> </tr> <tr> <td><b>Liskeard and Looe Foodbank</b></td> <td>271</td> </tr> <tr> <td><b>Cornwall Council</b></td> <td>161</td> </tr> <tr> <td><b>Citizen's Advice – Liskeard</b></td> <td>141</td> </tr> <tr> <td><b>Cornwall Council Assessments and Crisis and Care Team</b></td> <td>134</td> </tr> <tr> <td><b>Torpoint Foodbank</b></td> <td>105</td> </tr> </tbody> </table>		Vouchers Fulfilled	Adults Helped	Children Helped	Total Helped	2020	1,601	1,871	998	2,869	2021	1,136	1,694	1,095	2,789	2022	1,292	2,372	1,752	4,124	2023	1,681	2,566	1,507	4,073	2024	1,785	2,607	1,783	4,390	Referring Agency	No of Referrals	<b>We Are With You (formerly Addaction)</b>	277	<b>Liskeard and Looe Foodbank</b>	271	<b>Cornwall Council</b>	161	<b>Citizen's Advice – Liskeard</b>	141	<b>Cornwall Council Assessments and Crisis and Care Team</b>	134	<b>Torpoint Foodbank</b>	105
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Low income is the most common reason people are referred to us for help, whether that is low wages or benefits or a combination of both. The other reasons people are referred to us are debt, homelessness, domestic abuse, benefit changes and sickness/ill health.

We operated a 'delivery only' model during the pandemic, but now ask our clients to collect from us if they can, as they did pre-pandemic. We do continue to deliver to those clients that have either physical or mental health issues or those who, given our rural area, do not have the use of a car as many of our villages are not on a bus route to Liskeard or Torpoint. However, to save costs we are developing a network of more local, rural points of contact which can hold a small amount of stock and where people can collect food from.

Having most clients attend our offices allows us to talk to them and guide them towards support from other agencies. In our Liskeard office we offer clients a warm welcome in a 'cafe style' room, with tea or coffee and a chance to sit and talk to allow us to establish what further help we can guide them to. We have a team trained to help offer a free benefit check online, using the Turn2us website, making sure our clients aren't missing out on income they are entitled to and which could alleviate their need to turn to the foodbank. Whilst not recorded numerically, we have had notable success in doing this, saving or providing people with access to hundreds and, on occasions, thousands of pounds of support they were not getting.

In 2024 we altered our model in two ways.

- Alongside providing a variety of nutritionally balanced food as suggested by the Trussell Trust, we have begun offering Meal Bags – bags containing the ingredients and the recipe for preparing simple meals – with the aim of giving clients both a greater skill-set and a sense of independence and self-respect.
- We also moved away from providing a 'one size fits all' range of food to allowing those who attend our Liskeard offices to choose their own food from the range we stock in a small, 'supermarket-like' room, again with the same aims.

Both these systems have been operated successfully at other foodbanks in the West Country which we have liaised with and visited and they have been well-received by our clients.

Also in 2024, with the support of the Bennelong Foundation and Trussell, we have employed someone to work exclusively and full time on our school's engagement project. This has raised the profile of the foodbank, allowed us to reach new clients and to improve the cooking skills of both pupils and parents. As a result, we have received very positive feedback and the number of families, especially those nominated by school and who we supported over the Easter, Summer and Christmas breaks which were well up on the corresponding periods in 2023. We also periodically supply food to some schools' Breakfast Clubs.

**Additional information (optional)**

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	<p>As a Foodbank, our objective is simply to help people in crisis. It would be wrong to expect or hope that we will ever achieve our objective – which, put plainly, is that in an ideal world there would be no need for foodbanks.</p>															
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	<p>We undertake a range of activities to raise either funds or, more often, donations of food and other goods – as well as raise awareness. For example, we periodically run a stand for a week at our principal, local supermarkets, Morrisons in Liskeard and Sainsbury’s in Torpoint. We are also lucky enough to be a chosen charity for some local events such as the Cornish Marathon which takes place each Autumn and the local Duloe Cider and Ale Festival.</p> <p>Our objective is obviously not only to raise as much as we can but also to raise our profile to encourage donations at other times. To that end we also work to encourage support for the Foodbank by engaging with the local media, politicians, business and community groups. We have accounts with Facebook, Instagram and Twitter to keep clients and donors up to date with our news. Indeed, having an online presence is proving vital: for example, whilst overall donations by individuals fell in the first half of 2024, they rose online.</p> <p>We are grateful for all the help we receive from our supporters and volunteers, without whom we could not do what we do.</p>															
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	<p>Not Applicable - We have no profit motive other than we aim to remain solvent and to help as many people as we can, we have no obvious financial objectives.</p>															
<p>Other</p>		<p>As measured by weight, in 2024 whilst we saw a rise in the amounts of stock we have taken in <del>receive</del> (almost all donated) that given out rose by more and, for the first time in recent years, we were unable to balance the two. With demand rising, the signs are that the problem is only becoming worse in 2025</p> <table border="1" data-bbox="564 1749 1362 2063"> <thead> <tr> <th>Kg</th> <th>Stock In</th> <th>Stock Out</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>36,186</td> <td>43,296</td> </tr> <tr> <td>2022</td> <td>39,763</td> <td>41,740</td> </tr> <tr> <td>2023</td> <td>42,587</td> <td>40,453</td> </tr> <tr> <td>2024</td> <td>47,347</td> <td>58,511</td> </tr> </tbody> </table>	Kg	Stock In	Stock Out	2021	36,186	43,296	2022	39,763	41,740	2023	42,587	40,453	2024	47,347	58,511
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This next table shows that in 2024 we saw a continued fall in donations from individuals, a trend that began in 2023 and which we have had to compensate for by buying in stock using our own financial reserves. However, bear in mind that even the food shown here as donated by 'Supermarkets' and 'Churches' represents food that has been purchased or donated by an individual: we are almost entirely reliant on the generosity of individuals and groups within our local community for the food we supply.

<b>% of Total Donated By</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>Supermarkets</b>	28.4	29.3	28.1
<b>Churches</b>	22.9	24.4	27.7
<b>Individuals</b>	23.3	12.7	9.5
<b>Purchased</b>	0.7	12.6	9.6
<b>Other</b>	24.7	21.0	25.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Whilst financially sound at the end of 2024 and having reported small financial surpluses in 2023 and 2024, as will become clear the signs are that the foodbank faces growing financial risks.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to ensure that we are able to continue to provide our vital support to what is proving a still growing number of people. Reserves are split between those restricted to specific projects (all being funds donated by outside bodies, notably Trussell) and unallocated funds. However, within unallocated funds we have designated funds for specific potential costs (eg, food loss, warehouse upkeep, van replacement).
Amount of reserves held	Para 1.22	As our accounts show, as at 31 <sup>st</sup> December 2024 we held £302,168 in total funds, of which just over a third were Restricted.
Reasons for holding zero reserves	Para 1.22	Not Applicable
Details of fund materially in deficit	Para 1.24	Not Applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>Whilst superficially the Trust appears to be in sound financial health, the outlook is currently very uncertain.</p> <ul style="list-style-type: none"> <li>• The fall in food donated by individuals that we saw in 2023 and 2024 appears to be continuing in 2025 which means that there is a growing need for us to use our financial reserves to purchase food to distribute.</li> <li>• However, as it did in 2024, in 2025 the demand for our support appears to be continuing to rise.</li> <li>• The outlook for grant support from Trussell is particularly unclear: it seems likely that it will be reduced, perhaps greatly so, in 2026. As this is our main source of funds, albeit Restricted, we are already planning for reduced funding, including the expectation of both a financial deficit (if not in 2025 then, more likely, in 2026) and that we will need to reduce the scope of our activities accordingly.</li> </ul>

**Additional information (optional)**

You may choose to include further statements where relevant about:

<p>The charity's principal sources of funds (including any fundraising)</p>	<p>Para 1.47</p>	<ul style="list-style-type: none"><li>• Grants, from Trussell and others</li><li>• Regular and unsolicited cash donations from individuals</li><li>• Fund raising activities that we undertake</li></ul>
<p>Investment policy and objectives including any social investment policy adopted</p>	<p>Para 1.46</p>	<p>Not applicable</p>
<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<ul style="list-style-type: none"><li>• As already mentioned, in 2023 and 2024 we saw a fall in food donated by individuals and, in 2024. These shortfalls are having to be made up by ourselves, purchasing food using our financial reserves.</li><li>• This is also happening as demand for our help rises – as it did in 2024. We assume that these two trends are merely a reflection of the continuing cost of living pressures faced by those who live in our operating area.</li><li>• Given the uncertain outlook for Grant support, the financial pressures that result from these two trends mean that we expect that the charity will therefore see a deficit, if not in 2025 than most likely in 2026.</li><li>• The net result is that, most likely in 2026, we will need to reduce the scope of our activities.</li></ul>

## Structure, Governance and Management

Type of governing document (e.g trust deed, royal charter)	Para 1.25	CIO Foundation, registered 13 <sup>th</sup> May 2019. It is based on the Charity Commission Model Constitution.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO Foundation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The appointment of a Trustee requires both a nominee and someone to second a nomination. Applicants undergo a structured interview prior to their appointment, carried out according to Trussell guidance, and they must provide two references, at least one of which must be independent, all references being checked.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	The Foodbank has an Induction Pack for new trustees which is revised annually.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Foodbank operates under the 'umbrella' organisation, Trussell. The Foodbank therefore follows Trussell's operations and procedures as laid out in their Operating Manual.
Relationship with any related parties	Para 1.51	The Foodbank operates under the 'umbrella' organisation Trussell. It only receives financial support from Trussell for specific projects relating to relieving hardship.

## Reference and Administrative details

Charity name	Liskeard & Looe Foodbank
Other name the charity uses	N/A
Registered charity number	1183375
Charity's principal address	21 Dean Street Liskeard Cornwall PL14 4AB

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Judith Annells	Chair	Appointed 06/02/23	
2	Steve Vinson	Vice Chair	Resigned 31/3/25	
3	Maureen Godfrey		Died 5/8/24	
4	Becky Lear	Safeguarding	Appointed 15/1/24	
5	Alan Hartridge		Appointed 3/6/24	
6	Andrew Fowler	Secretary/Treasurer	Appointed 8/7/24	
7	Margaret Sylvester-Thorne		Appointed 2/9/24. Resigned 2/6/25	
8	Katherine White	Treasurer	Appointed 31/3/25	
9	William Stuart-White	Secretary	Appointed 31/3/25	
10	Michael Brock-Cook		Appointed 31/3/25	

## Corporate trustees – names of the directors at the date the report was approved

	<b>None</b>	

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
	<b>None</b>	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Name of chief executive or names of senior staff members (Optional information)**

Sharon Sissons, Strategic Manager

**Exemptions from disclosure**


Reason for non-disclosure of key personnel details

N/A

**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JUDITH LESLEY ANNE	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	23.7.2025	



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name

Liskeard & Looe Foodbank

**On accounts for the year  
ended**

31 December 2024

**Charity no  
(if any)**

1183375

**Set out on pages**

13 - 17

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

31/7/2025

**Name:**

Gary Randall

**Relevant professional  
qualification(s) or body  
(if any):**

ACA

**Address:**

Prydis Accounts Ltd  
The Parade  
Liskeard  
Cornwall  
PL14 6AF

Liskeard & Looe Foodbank			
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## Financial Statements

For the period from	01/01/2024	To	31/12/2024
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### Section A Receipts and payments

A1 Receipts	Unrestricted funds	Designated funds	Restricted funds	Total funds 2024	Last year 2023
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
Donations	38,997	-	-	38,997	39,612
Friends Donations	23,860	-	-	23,860	23,560
Other sources	3,258	-	-	3,256	6,443
Gift Aid receipts	-	-	-	-	-
Grants	5,129	-	144,181	149,310	101,270
Fundraising	-	-	-	-	4,762
Interest Received	104	-	-	104	-
<b>Sub total</b>	<b>71,345</b>	<b>-</b>	<b>144,181</b>	<b>215,526</b>	<b>175,647</b>
A2 Asset and investment sales					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>71,345</b>	<b>-</b>	<b>144,181</b>	<b>215,526</b>	<b>175,647</b>
A3 Payments					
Administration	1,422	-	-	1,422	3,290
Accounting	600	-	-	600	1,080
Logistics	6,181	-	-	6,181	5,657
Payroll	26,649	-	67,043	93,692	79,762
Governance	1,688	20,000	-	21,688	2,710
Client Purchases	11,924	-	41,658	53,582	42,640
Gifts	-	-	-	-	-
Premises	14,621	-	14,738	29,360	31,681
	-	-	-	-	-
<b>Sub total</b>	<b>63,086</b>	<b>20,000</b>	<b>123,439</b>	<b>206,525</b>	<b>166,820</b>
A4 Asset and investment purchases,					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>63,086</b>	<b>20,000</b>	<b>123,439</b>	<b>206,525</b>	<b>166,820</b>
<b>Net of receipts/(payments)</b>	<b>8,260</b>	<b>- 20,000</b>	<b>20,742</b>	<b>9,001</b>	<b>8,827</b>
A5 Transfers between funds	10,000	10,000	-	-	-
A6 Cash funds last year end	22,963	180,000	90,204	293,167	284,340
<b>Cash funds this year end</b>	<b>21,223</b>	<b>170,000</b>	<b>110,945</b>	<b>302,168</b>	<b>293,167</b>

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

B1 Cash funds	Unrestricted funds	Designated funds	Restricted funds	Total funds	Last year
				2024	2023
Lloyds Current Account	20,873	10,000	40,594	71,467	276,192
HSBC Current Account		-	70,351	70,351	16,625
Hampshire Trust Bank		80,000		80,000	
Bath Building Society	104	80,000		80,104	
Petty Cash	246	-	-	246	350
<b>Total cash funds</b>	<b>21,223</b>	<b>170,000</b>	<b>110,945</b>	<b>302,168</b>	<b>293,167</b>

B2 Other monetary assets	Unrestricted funds	Designated funds	Restricted funds	Total funds	Last year
	to nearest £	to nearest £	to nearest £	2024 to nearest £	2023 to nearest £
Dec 2023 Gift Aid (Received Feb 25)	4,916	-	-	4,916	5,000
Dec 2024 Gift Aid (Received Feb 25)	3,918	-	-	3,918	-
	-	-	-	-	-
	<b>8,834</b>	<b>-</b>	<b>-</b>	<b>8,834</b>	<b>5,000</b>

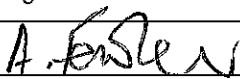
### B3 Investment assets

	Fund to which asset belongs	Cost	Current value
Desktop Computers and Printer	Unrestricted	850	150
Laptop Computers nad Printer	Unrestricted	600	250
Henry Vacuum	Unrestricted	134	75
Publicity Items	Unrestricted	427	175
Vans	Unrestricted	23,500	20,600
Laptops	Restricted	252	200
	<b>Total</b>	<b>25,763</b>	<b>21,450</b>

### B4 Stock

	Fund to which asset belongs	Cost	Current value
Food stock	Unrestricted	16,912	16,912
6,105.28Kgs at £2.77 per KG		-	-
		-	-
		-	-
	<b>Total</b>	<b>16,912</b>	<b>16,912</b>

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	ANDREW FOWLER	23.7.25

## Section C

### Notes on the accounts

C1 Source of money	2024		2023	
	Unrestricted funds	Restricted funds	Unrestricted funds	Restricted funds
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
Donations	62,856	-	63,172	-
Other	3,256	-	6,443	-
Grants	5,129	144,181	11,127	90,143
Fundraising	-	-	4,762	-
Interest received	104	-	-	-
	-	-	-	-
<b>SubTotal</b>	<b>71,345</b>	<b>144,181</b>	<b>85,504</b>	<b>90,143</b>
<b>Total</b>		<b>215,526</b>		<b>175,647</b>

### C2 Restricted Grants

Fund		Received in the year			Balance c/f
		to the nearest £	to the nearest £	to the nearest £	to the nearest £
Facilities Grant	Trevecca Rent	-	7,500	6,164	1,336
Pathfinder	Developments at this FB	34,313	-	33,488	825
T Trust Volunteer Development	Joint grant with Wadebridge FB	7,892	13,382	15,735	5,539
T Trust Financial Inclusion CAB	Grant for Debt pay; Specialist staff from CAB	23,397	51,750	37,545	37,602
T Trust Food Purchase	To buy food	999	-	980	19
Rural Hub Co-ord & Project costs	Rural delivery of food	-	32,346	5,923	26,423
Bennelong	For schools to develop cooking skills of pupils and parents	4,383	-	2,128	2,255
Rural	For the rural project	-	10,000	4,674	5,326
Smile Centre	To buy food	2,272	-	-	2,272
CCF Crisis Fund	£1000 received in 2021	220	-	-	220
CCF Surviving Winter	£1000 received in 2020. £250 spent in previous years	318	1,600	-	1,918
T Trust School Engagement Officer	To extend the reach and profile of FB support to hidden rural communities through active engagement with schools to develop cooking skills of pupils and parents	16,409	27,603	16,802	27,210
					-
					-
		<b>90,208</b>	<b>144,181</b>	<b>123,439</b>	<b>110,945</b>

**C3 Debtors**

Gift Aid for 2023 and 2024 has now been claimed and was received in February 2025.

**C4 Fundraising**

In 2023 this was raised from a marathon, a sponsored walk and a harvest supper.

**C5 Payments Breakdowns**

<u>Category</u>	<u>Type</u>	<u>2024</u> to the nearest £	<u>2023</u> to the nearest £
Administration	Telephone/Broadband	30	196
	Stationery & Postage	1,112	304
	Publicity Printing	-	160
	Administration	45	1,952
	Office Equipment	235	678
		<b>1,422</b>	<b>3,290</b>
Premises	Office - Dean Street	7,763	7,763
	Warehouse - Trevecca	16,000	16,000
	Office - Torpoint	4,200	3,850
	Office Rent	-	2,360
	Utilities & rates	1,397	1,708
		<b>29,360</b>	<b>31,681</b>
Logistics	Warehouse consumables	-	1,288
	Van	4,564	2,119
	Transport / Mileage	1,617	763
	Uniforms	-	643
	Volunteer Expenses	-	844
		<b>6,181</b>	<b>5,657</b>
Payroll	Salary	77,361	65,766
	Pension	3,843	3,960
	Pension services	288	198
	Payroll services	340	241
		<b>93,692</b>	<b>79,762</b>
Dec 2023 Gift Aid (due October 2024)			
Client Purchases	Food / Client Expenditure	11,924	7,503
	Grant Schedule	41,658	35,137
		<b>53,582</b>	<b>42,640</b>
Accounting	Examination fees	600	1,080
		<b>600</b>	<b>1,080</b>
Governance	Insurance	1,185	1,265
	Franchise fee	360	360
	Data Protection	35	35
	Legal Fees	20,000	720
	Bank Charges	-	60
	Other Charges	108	270
		<b>21,688</b>	<b>2,710</b>
<b>Payments total</b>		<b>206,325</b>	<b>166,820</b>

## C6 Designated funds

The following designated funds were held at the end of the year

<b>Fund</b>	<b><u>2024</u></b> <b>to the nearest</b> <b>£</b>	<b><u>2023</u></b> <b>to the nearest £</b>
Food security	20,000	20,000
Vehicles	50,000	40,000
Warehouse & Premises, Storage, Fitments	20,000	20,000
Building Reserve	80,000	80,000
Legal fees	-	20,000
<b>Total</b>	<b>170,000</b>	<b>180,000</b>

**LISKEARD & LOOE FOODBANK**

England & Wales - Charity number 1183375

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# Accounts

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## Trustees' Annual Report for the period

From 1<sup>st</sup> January, 2023 To 31<sup>st</sup> December, 2023

Charity name: Liskeard & Looe Foodbank

Charity registration number: 1183375

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The Foodbank helps individuals and families in crisis, through the provision of emergency supplies. A network consisting of health visitors, social workers, and other community-based support workers, refer people to the Foodbank centre where people collect food and toiletries. Other services are also available to help them out of their crisis. To clients in rural areas or those unable to reach us, we deliver. Each person receives enough nutritionally balanced food for at least three days. This process directly helps members of the public in crisis.</p> <p>Food is collected from donors, mainly at supermarkets, churches and through local groups. Money is also donated by the public to cover administrative costs and, increasingly in the last year, to purchase food when items run short. Food is seen as a catalyst for change: providing emergency food immediately meets a crisis with practical help. However, we also work closely with Care Professionals and other agencies to look at longer-term strategies and to identify those in crisis, provide greater support and ensure the public's donations only go to those really in need.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are aware of and follow all guidance from the Charities Commission on the need for public benefit.

#### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	Not Applicable
Policy on social investment including program related investment	Para 1.38	Not Applicable
Contribution made by volunteers	Para 1.38	We have a small, employed team, led by Sharon Sissons, our Strategic Manager, who mainly deal with clients in the Liskeard office. Otherwise, the overwhelming majority of those who work for the Foodbank do so on a voluntary basis. They undertake roles in every area of operations, from 'face to face' meetings with clients, delivering goods, collecting and receiving donations and working in our warehouse. Without this voluntary work, the Foodbank could not operate on the scale it does.
Other		The Foodbank's client-facing activities take place principally in two locations – in Liskeard (which accounts for roughly 90% of all activity) and in a satellite office in Torpoint.

## Achievements and Performance

	SORP reference																										
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>We cover a wide but only informally defined area with Liskeard at its centre – from Torpoint (where we opened a satellite office in 2023) in the east to the Fowey estuary in the west, from Looe on the south coast to Bodmin Moor to the north. It is a largely rural area of at least 500 sq miles. Liskeard is the largest town with a population of just over 10,000, Torpoint has c7,000, Looe c5,000. Given that, the total population of the area we service is presumably c50,000.</p> <p>That is the backdrop to the table below which shows the number of referrals we have received in the last 4 years – just over 4,000 in the last two years. It shows a c50% rise in referrals in the spring of 2022 when the cost of living and fuel prices rises took hold: in response, in that year we relocated into separate and larger office and warehouse premises. However, as the table shows, despite government assistance to households and the subsequent falls in both inflation and fuel prices, the demand for our services did not fall in 2023.</p> <table border="1"> <thead> <tr> <th></th> <th>Vouchers Fulfilled</th> <th>Adults Helped</th> <th>Children Helped</th> <th>Total Helped</th> </tr> </thead> <tbody> <tr> <td><b>2020</b></td> <td>1601</td> <td>1871</td> <td>998</td> <td>2869</td> </tr> <tr> <td><b>2021</b></td> <td>1136</td> <td>1694</td> <td>1095</td> <td>2789</td> </tr> <tr> <td><b>2022</b></td> <td>1292</td> <td>2372</td> <td>1752</td> <td>4124</td> </tr> <tr> <td><b>2023</b></td> <td>1681</td> <td>2566</td> <td>1507</td> <td>4073</td> </tr> </tbody> </table>		Vouchers Fulfilled	Adults Helped	Children Helped	Total Helped	<b>2020</b>	1601	1871	998	2869	<b>2021</b>	1136	1694	1095	2789	<b>2022</b>	1292	2372	1752	4124	<b>2023</b>	1681	2566	1507	4073
	Vouchers Fulfilled	Adults Helped	Children Helped	Total Helped																							
<b>2020</b>	1601	1871	998	2869																							
<b>2021</b>	1136	1694	1095	2789																							
<b>2022</b>	1292	2372	1752	4124																							
<b>2023</b>	1681	2566	1507	4073																							

Just as the area we service is wide, so our clients are referred to us from a wide range of agencies - 151 separate Referral Agencies made referrals to us in 2023. The 3 largest (listed below) accounted for 970 or 58% of all vouchers fulfilled. The third largest Agency (We Are With You) made over 3 times as many referrals as the 4<sup>th</sup>: indeed, the top 10 referring agencies still only accounted for 1168 of all vouchers (69%). 54 (so over a third of all) Agencies made just 1 referral in the year.

<b>Referring Agency</b>	<b>Dealt with by Liskeard</b>	<b>Dealt with by Torpoint</b>	<b>No of Referrals</b>
<b>Liskeard and Looe Foodbank</b>	581	73	654
<b>Job Centre Plus</b>	180	20	200
<b>We Are With You (formerly Addaction)</b>	107	9	116

Low income is the most common reason people are referred to us for help, whether that is low wages or benefits or a combination of both. The other reasons people are referred to us are debt, homelessness, domestic abuse, benefit changes and sickness/ill health.

We operated a 'delivery only' model during the pandemic, but now ask our clients to collect from us if they can, as they did pre-pandemic. We do continue to deliver to those clients that have either physical or mental health issues or those who, given our rural area, do not have the use of a car as many of our villages are not on a bus route to Liskeard or Torpoint. Having most clients attend our offices now allows us to talk to them and guide them towards support from other agencies. In our main Liskeard offices, we offer clients a warm welcome in a cafe style room. We can offer tea or coffee while we sit and talk to clients to establish what further help we can guide them to. We have a team trained to help offer a free benefit check online, using the Turn2us website, making sure our clients aren't missing out on income they are entitled to and which could alleviate their need to turn to the foodbank. Whilst not recorded numerically, we have had notable success in doing this, saving or providing people with access to hundreds and, on occasions, thousands of pounds of support they were not getting.

In 2024 (so not directly relevant to this 2023 Return but still worth mentioning), we have altered our model in two ways.

- Alongside providing a variety of food as suggested by the Trussell Trust, we have begun offering Meal Bags – bags containing the ingredients and the recipe for preparing simple meals – with the aim of giving clients both a greater skill-set and a sense of independence and self-respect.
- We are also moving away from providing a 'one size fits all' range of food to allowing those who attend our Liskeard offices to choose their own food from the

		<p>range we stock, again with the same aims.</p> <p>Both these systems have been operated successfully at other foodbanks in the West Country which we have liaised with and visited: they have also been well-received by our clients.</p> <p>Also in 2024, with the support of the Bennelong Foundation, we have employed someone to work full time on our school's engagement project. As a result, we have received very positive feedback and the number of families we supported over the 2024 summer break has more than doubled from its number in 2023. We also continue to provide one-off support at specific times of the year, notably Christmas and Easter, to families nominated by local schools. We also periodically supply food to some schools' Breakfast Clubs. Finally, in 2024 we have begun a Rural Project, going out to some of the more remote villages on a weekly or fortnightly basis to try and reach those who cannot easily come to us in Liskeard.</p>
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### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	As a Foodbank, our objective is simply to help people in crisis. It would be wrong to expect or hope that we will ever achieve our objective – plainly, in our ideal world we would have no role.
Performance of fundraising activities against objectives set	Para 1.41	<p>We undertake a range of activities to raise either funds or, more often, donations of food and other goods – as well as raise awareness. For example, we periodically man a stand for a week at our principle, local supermarket, Morrisons in Liskeard, but we are also lucky enough to be a chosen charity for some local events such as the Cornish Marathon which takes place each Autumn and the Duloe Cider and Ale Festival (September).</p> <p>Our objective is obviously to not only raise as much as we can but to raise our profile to encourage donations at other times. To that end we also work to encourage support for the Foodbank by engaging with the local media, politicians, business and community groups. We have accounts with Facebook, Instagram and Twitter to keep clients and donors up to date with our news. Indeed, having an online presence is proving vital: whilst overall donations by individuals has fallen in the first half of 2024, it is rising online.</p> <p>We are grateful for all the help we receive from our supporters and volunteers, without whom we could not do what we do.</p>
Investment performance against objectives	Para 1.41	Not Applicable. We have no profit motive – other than we aim to remain solvent and to help as many people as we can, we have no obvious financial objectives.
Other		As measured by weight, in 2023 we continued to roughly balance the amounts of stock we receive (almost all donated) and give out to clients. However, the signs are that in 2024

this is no longer proving possible.

<b>Kg</b>	<b>Stock In</b>	<b>Stock Out</b>
<b>2021</b>	36186	43296
<b>2022</b>	39763	43296
<b>2023</b>	42587	40453

This next table shows that in 2023 we saw a marked fall in donations from individuals which we had to compensate for by buying in stock – it is a trend that has accelerated in 2024. However, bear in mind that even the food donated by ‘Supermarkets’ and ‘Churches’ represents food that has been purchased or donated by an individual: we are almost entirely reliant on the generosity of our local community for the food we supply.

<b>% of Total Donated By</b>	<b>2022</b>	<b>2023</b>
<b>Supermarkets</b>	28.4	29.3
<b>Churches</b>	22.9	24.4
<b>Individuals</b>	23.3	12.7
<b>Purchased</b>	0.7	12.6
<b>Other</b>	24.7	21.0
<b>Total</b>	100.0	100.0

## Financial Review

Review of the charity's financial position at the end of the period	Para a 1.21	Whilst financially sound at the end of 2023, as will become clear the signs in 2024 are that the Trust is now operating at a loss and, sadly, faces material and growing financial risks.
Statement explaining the policy for holding reserves stating why they are held	Para a 1.22	Reserves are held to ensure we are able to continue to provide our vital support to what is proving a still growing number of people. Reserves are split between those allocated for specific projects (all being funds donated by outside bodies, notably the Trussell Trust) and unallocated funds. However, within unallocated funds we have designated funds for specific potential costs (eg, food loss, warehouse upkeep, van replacement).
Amount of reserves held	Para a 1.22	
Reasons for holding zero reserves	Para a 1.22	Not Applicable
Details of fund materially in deficit	Para a 1.24	Not Applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para a 1.23	<ul style="list-style-type: none"> <li>Whilst superficially the Trust appears to be in sound financial health, 2024 is already seeing our losses rising. A continued fall in donations of cash and rising costs have led in January-June 2024 to the Trust's losing £21,772 compared to a loss of £1,990 in the same period in 2023.</li> <li>Para 1.46 below outlines the specific, possible risk that a legal action by a former employee would present: if successful, this claim would present a very large financial challenge to the Trust and even the costs of a successful defence alone now appear to represent the equivalent of the current operating loss for a 6-month period.</li> <li>Finally, the fall in donated food we saw last year is accelerating this year which means that there is a growing risk we will need to use our financial reserves to purchase food to distribute.</li> </ul>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<ul style="list-style-type: none"> <li>Grants, from Trussell Trust and others</li> <li>Unsolicited cash donations from individuals</li> <li>Fund raising activities that we undertake</li> </ul>
Investment policy and objectives including any social investment policy adopted	Para 1.46	Not applicable
A description of the principal risks facing the charity	Para 1.46	<ul style="list-style-type: none"> <li>As already mentioned, in 2024 we are seeing a fall in donated food (a trend that began in 2023) – the food donated to us was 27% or 3000kg below that despatched in May-August 2024. These shortfalls are having to be made</li> </ul>

		<p>up by ourselves, purchasing food using our financial reserves.</p> <ul style="list-style-type: none"><li>• We face a possible financial loss due to a legal action by a former employee, due to be settled in Q1 2025. The costs alone of contesting this claim (which is for over £80,000) are now estimated to be £17,000 plus VAT.</li></ul>
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Foundation, registered 13 <sup>th</sup> May 2019. It is based on the Charity Commission Model Constitution.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO Foundation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are formally appointed or reappointed each year at an Annual General Meeting. Their appointment requires both a nominee and someone to second the nomination. Applicants undergo a structured interview prior to their appointment, carried out according to Trussell Trust guidance, and they must provide two references, at least one of which must be independent, all references being checked.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	The Foodbank has an Induction Pack for new trustees which is revised annually.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Foodbank operates under the 'umbrella' organisation the Trussell Trust. The Foodbank therefore follows the Trussell Trust's operations and procedures as laid out in their Operating Manual.
Relationship with any related parties	Para 1.51	The Foodbank operates under the 'umbrella' organisation the Trussell Trust. It only receives financial support from the Trussell Trust for specific projects relating to relieving hardship.
Other		

### Reference and Administrative details

Charity name	Liskeard & Looe Foodbank
Other name the charity uses	
Registered charity number	1183375
Charity's principal address	21 Dean Street Liskeard Cornwall PL14 4AB



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

Sharon Sissons, Strategic Manager

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Judith Annells

Position (eg Secretary,  
Chair, etc)

Chair

Date

18/10/24

## **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

**Report to the Trustees/Members of**

<b>Liskeard &amp; Looe Foodbank</b>
-------------------------------------

**On Accounts for the year ended**

<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>3</b>
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**Set out on pages**

<b>13 - 17</b>
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### **Respective Responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the Accounts in accordance with the Charities Act 2011 ('the Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

### **Basis of Independent Examiner's 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 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 no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

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.

<b>Signed</b>		8 <sup>th</sup> October, 2024
<b>Name</b>	Andrew Farr	
<b>Professional Qualification</b>	FCCA	
<b>Address</b>	52 Fore Street, Callington, Cornwall, PL17 7AJ	

## Financial statements

For year ended 31 December 2023

### Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds 2023	Total Funds 2022
<b>A1 Receipts</b>						
Donations		39,612	0	0	39,612	) 97,407
Friends Donations		23,560	0	0	23,560	)
Other sources		6,443	0	0	6,443	84
Gift Aid receipts	3	0	0	0	0	5,027
Grants	2	11,127	0	90,143	101,270	136,291
Fundraising	4	4,762	0	0	4,762	570
<b>Sub total</b>	<b>1</b>	<b>85,504</b>	<b>0</b>	<b>90,143</b>	<b>175,647</b>	<b>239,379</b>

<b>A2 Asset and investment sales</b>						
		0	0	0	0	0
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Total receipts**      **85,504**      **0**      **90,143**      **175,647**      **239,379**

<b>A3 Payments</b>						
Administration	5	3,290	0	0	3,290	2,954
Accounting	5	1,080	0	0	1,080	480
Logistics	5	5,657	0	0	5,657	6,979
Payroll	5	27,935	0	51,827	79,762	50,072
Governance	5	2,710	0	0	2,710	1,099
Client Purchases	5	3,680	0	38,960	42,640	3,599
Gifts	5	0	0	0	0	0
Premises	5	15,681	0	16,000	31,681	31,943
<b>Sub total</b>		<b>60,033</b>	<b>0</b>	<b>106,787</b>	<b>166,820</b>	<b>97,126</b>

<b>A4 Asset and investment purchases etc.</b>						
		0	0	0	0	0
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Total payments**      **60,033**      **0**      **106,787**      **166,820**      **97,126**

<b>Net of Receipts less Payments</b>		25,471	0	(16,644)	8,827	142,253
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#### A5 Transfers between funds

	(31,336)	30,000	1,336	0	0
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#### A6 Cash funds

<i>Last year end</i>		28,829	150,000	105,511	284,340	142,087
<i>Cash funds this year end</i>		22,964	180,000	90,203	293,167	284,340

### Section B - Assets and liabilities

(all values to the nearest £)

		Unrestricted funds	Designated funds	Restricted funds	Total
<b>B1 Cash Funds</b>					
Lloyds Current Account		22,614	163,375	90,203	276,192
HSBC Current Account		0	16,625	0	16,625
Petty Cash		350	0	0	350
<i>Total cash funds</i>		22,964	180,000	90,203	293,167

#### B2 Other monetary assets

December 2023 Gift Aid due October 2024		5,000			5,000
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B3 Investment assets		Fund to which asset belongs		Cost	Current value

Desktop Computers and Printer		Unrestricted		850	150
Laptop Computers and Printer		Unrestricted		600	250
Henry Vacuum		Unrestricted		134	75
Publicity Items		Unrestricted		427	175
Van		Unrestricted		8,500	5,600
Laptops		Restricted		252	200
<i>Total</i>					6,450

B5 Liabilities		Fund to which liability relates		Amount due	When due

Independent Examiner's Fee 2023	Unrestricted		720	Oct 2024
Contingent Liability - Legal fees and claim by former employee – exact amount unknown at this time	Designated	Estimate	20,000	Mar 2005
	Unrestricted	Estimate	100,000	Mar 2025
<b>Total</b>			<b>120,720</b>	

## Section C – Notes on the accounts

### 1. Source of money

The table that follows shows a breakdown of the source of money received.

Category	Type	2023 Amount
Unrestricted	Donations	£63,172
	Other	£6,443
	Grants	£11,127
	Fundraising	£4,762
Restricted	Grants	£90,143
<b>2023 Receipts Total</b>		<b>£175,647</b>

### 2. Restricted Grants

Fund	Restricted grants	Received in Year	Spent in Year	Balance
T Trust Facilities	Two Year Grant of £30,000	£15,000	£22,121	£0
T Trust Pathfinder	Development of Pathfinder Scheme at this Foodbank including payment for Manager.	£35,053	£28,910	£34,313
T Trust Volunteer Development	Joint Grant with Wadebridge Foodbank.	£18,302	£18,479	£7,892
T Trust Financial Inclusion CAB	Grant to pay for Debt Specialist from CAB.	£0	£21,379	£23,397
T Trust Food Purchase	Grant to buy Food.	£0	£3,611	£999
T Trust Hardship Grant	Grant to Help Clients Find Support	£275	£275	£0
Bennelong	Grant for Schools to develop cooking skills of Pupils and Parents.	£0	£6,476	£4,383
Smile Centre	Grant to Purchase Food	£0	£0	£2,272
CCF Crisis Fund	Crisis Fund. £1,000 received in 2021	£0	£0	£220
CCF Surviving Winter	Surviving Winter Fund. £1,000 received in 2020. £250 spent in previous years.	£0	£432	£318

T Trust School Engagement Officer	To extend the reach and profile of foodbank support to hidden rural communities through active engagement with schools	£21,513	£5,104	£16,409
		<b>£90,143</b>	<b>£106,787</b>	<b>£90,203</b>

### 3. Debtors

Gift Aid for 2023 has, at the time of this Financial Statements' publication, not yet been claimed. It will be claimed during 2024.

### 4. Fundraising

This was raised from a marathon, a sponsored walk and a harvest supper.

### 5. Payments breakdown

The table that follows shows a breakdown of payments made.

Category	Type	2023 Amount	2022 Amount
Administration	Telephone / Broadband	196	494
	Stationery & Postage	304	876
	Publicity Printing	160	121
	Administration	1,952	1,193
	Office Equipment	678	270
		<u>3,290</u>	<u>2,954</u>
Premises	Warehouse Barras Place	-	6,014
	Warehouse Dean Street	7,763	5,027
	Warehouse Trevecca	16,000	19,204
	Torpoint	3,850	-
	Office Rent	-	1,698
	Utilities & Rates	2,360	-
	Repairs & Maintenance	1,708	-
		<u>31,681</u>	<u>31,943</u>
Logistics	Warehouse consumables	1,288	2,360
	Van	2,119	2,667
	Transport / Mileage	763	303
	Uniforms	643	-
	Volunteer Expenses	844	1,649
		<u>5,657</u>	<u>6,979</u>
Payroll	Salary	65,766	40,729
	Tax / NI	9,597	6,964
	Pension	3,960	1,965
	Pension Services	198	198
	Payroll Services	241	216
		<u>79,762</u>	<u>50,072</u>
Client Purchases	Food/Client Expenditure	7,503	3,051
	Grant Schedule	35,137	548
		<u>42,640</u>	<u>3,599</u>
Accounting	Examination Fees 2 years	1,080	480
		<u>1,080</u>	<u>480</u>

Governance	Insurance	1,265	604
	Franchise fee	360	360
	Data Protection	35	35
	Legal Fees	720	0
	Bank Charges	60	60
	Other Charges	270	40
		<u>2,710</u>	<u>1,099</u>
	<b>Payments Total</b>	<b><u>£166,820</u></b>	<b><u>£97,126</u></b>

## 6. Designated funds

The following designated funds were held at the end of the year:

<b>Fund</b>	<b>2023</b>	<b>2022</b>
Food Security	20,000	10,000
Vehicles	40,000	10,000
Warehouse & Premises, Storage, Fitments	20,000	30,000
Building Reserve	80,000	80,000
Legal Fees	20,000	-
Together for Change Project, with the Trussell Trust	-	20,000
	<b><u>£180,000</u></b>	<b><u>£150,000</u></b>

**LISKEARD & LOOE FOODBANK**

England & Wales - Charity number 1183375

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# Accounts

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## Liskeard & Looe Foodbank

### Trustees' Annual Report and Financial Statements

For period from 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022



## **Administrative information:**

### **Charity name**

Liskeard & Looe Foodbank

### **Registered charity number**

1183375

### **Registered address**

21 Dean Street  
Liskeard  
Cornwall  
PL14 4AB

### **Contact**

Tel: 01579 343742 or 07512 011452

Email: [liskeard.foodbank@gmail.com](mailto:liskeard.foodbank@gmail.com)

### **The charity trustees.**

John Ede MBE	Chair
Roger Jones	Secretary
Laurence Ryley	Treasurer
Steve Vinson	
Viv Morris	
Oli Jones	
Juliet Eastley	
Maureen Godfrey	
Emma Richardson- Calladine ( Resigned 25/11/22)	

## **Structure and governance:**

### **Type of governing document:**

CIO Foundation, registered 13<sup>th</sup> May 2019. It is based on the Charity Commission Model Constitution.

### **How the charity is constituted:**

CIO Foundation.

### **Trustee selection methods:**

Trustees are appointed or reappointed each year at an Annual General Meeting.

### **Additional governance:**

The Foodbank operates under the 'umbrella' organisation the Trussell Trust.

The Foodbank follows the Trussell Trust's operations and procedures as laid out in the Operating Manual.

**Management:**

In March 2022 Anne Lillie, Manager, resigned. This left Sharon Sissons as the administrator until Sharon took on the role of Manager from 1<sup>st</sup> July 2022.

**Objectives and activities.****Charity's objectives**

To relieve the need of people in Liskeard, Looe and the surrounding areas, who are in need, hardship, or distress, by ways deemed appropriate by the trustees think fit. Supplying free food parcels and other goods either directly or through agency partners approved by the trustees, and signposting to other agencies for further support.

**Main activities and public benefit**

The Foodbank helps individuals and families in crisis, through the provision of emergency food supplies. A network of distributors consisting of health visitors, social workers, and other community-based support workers, refer people to the Foodbank centre where people receive food and toiletries. Other services are also available to help them out of their crisis. For clients in rural areas, we deliver Emergency Food Parcels. Each person receives enough nutritionally balanced food for three days. This process directly helps members of the public in crisis.

Food is collected from donors at supermarkets, churches and through local groups. Money is also donated by the public to cover administrative costs and purchase food when items run short.

Food is seen as a catalyst for change by providing emergency food immediately to meet a crisis situation with practical help, while Care Professionals look at longer-term strategies. This use of Care Professionals to identify those in crisis ensures the public's donations only go to those really in need.

**Achievements in 2022.**

This year has seen the need for us to move to larger premises due to the increase in demand on our service.

After a long search for suitable new premises, it was decided that we should take on two new premises from September 2022. Our clients can now meet the team at 21 Dean Street, Liskeard. As we now have larger office premises, we have been able to offer clients a warm welcome in a café style room. We can offer tea or coffee while we sit and talk to clients to establish what further help, we are able to signpost them for, before we issue the food and toiletries they are in need of. We now have a team trained to help offer a free benefit check online using the Turn2us website, to make sure the clients aren't missing out on income they are entitled to, this could alleviate the client's need to turn to the foodbank.

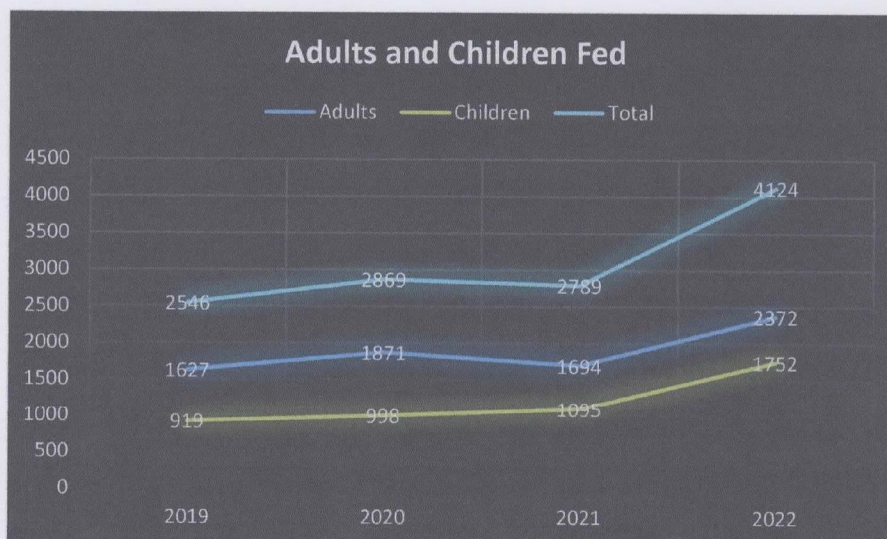


The warehouse side of our operation now operates from a much larger unit situated on the Trevecca Industrial Estate, Liskeard. Donors can drive straight up to the unit and food donations can be unloaded by our team or staff and volunteers. These donations are then sorted into date order and then packed into emergency food parcels following a nutritionally balanced packing template.



The new warehouse gives us the space and equipment to be able to sort, and pack much larger quantities and be more time efficient.

## Foodbank Centre Report



The figures above show a 48% increase in the number of people needing our help in 2022 compared to the number of people we helped in 2021.

The figures below show the number of referrals we received from our partner agencies over the last three years, showing the increase in need for our help, especially since the cost of living and fuel price rises started growing quickly from Spring 2022.

YEAR	NUMBER OF FULFILLED VOUCHERS	NUMBER OF ADULTS HELPED	NUMBER OF CHILDREN HELPED	TOTAL NUMBER HELPED THIS YEAR
2022	1601	2372	1752	4124
2021	1136	1694	1095	2789
2020	1292	1871	998	2869

We have stopped our 'delivery only' model that we used during the pandemic, and now ask our clients to collect from us if they can, as they did pre-pandemic. We continue to deliver to the clients we support that have either physical or mental health issues leaving them unable to collect their food. We also deliver to the clients we have in the rural areas of our area. Without the van enabling us to deliver many people would not be able to access our help without using a car, many of our villages do not have a bus route to us at Liskeard. In the last year we have not only been able to support many clients with food, but we have been able to help towards their electric and gas bills due to grants from the Cornwall Community Foundation. We have also been able to issue Sim cards with 6 months free usage thanks to Vodafones Buy One Give One Scheme. Money from the grants has also been used to help homeless clients with sleeping bags and blankets. The volunteers pre-pack food parcels in our warehouse and are delivered to our client office at Dean Street, Liskeard in our van. We also pack a number of parcels ready for a client that may have specific requirements. We pack diabetic client parcel and gluten free parcels to cater for medical requirements in the diet. Then there are bespoke food parcels for clients who are homeless and have no cooking facilities, everything in these parcels can be eaten cold. Another bespoke parcel we pack is for clients referred to us who have been placed

into emergency accommodation, these clients often only have access to a kettle in the hotel room, so everything in these parcels can either be eaten cold or only requires hot water to be added.

Last Christmas, we were inundated with requests from our referral agents for help for so many more than needed us in December 2021. In December 2021 we helped 323 and in 2022 our amazing team of volunteers enabled us to help 1065 people have a better Christmas than they would have without our help. None of this could have been possible without the wonderful generosity of the communities we support. Our "Christmas in a Bag" appeal brought in so many bags packed with Christmas treats, it was truly heart-warming. We have all seen our bills increase in the last year and in spite of this many people were so very kind, supporting our appeal and enabling us to help those in need. Donations came from all sorts of places. Churches, community groups, schools, and individual donations.



Our volunteers also were also granted permission from Morrison's Liskeard, and Sainsbury's Torpoint to hold a can collection for items to fill the Christmas bags. As always the public were very generous.



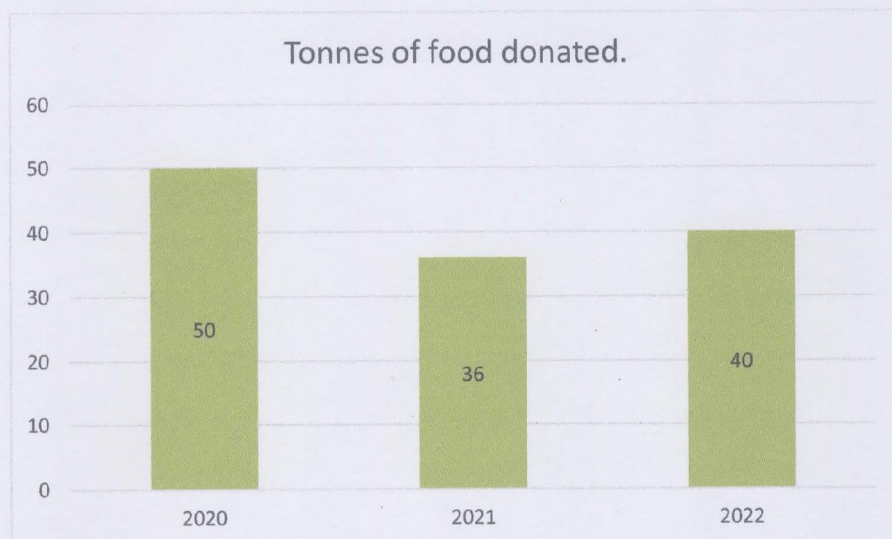


**In December 2022 Morrison's Liskeard chose us to be the beneficiary of their Christmas Bauble campaign.**

**Thanks to the amazing generosity of their customers, Morrison's passed onto us a huge donation of £2772.**

**Thank you to all of our amazing supporters.**

## Stock report.



### Totals of stock in:

The amount of stock in for 2022 was 39691.35kgs.

The amount of stock in for 2021 was 36185.58kgs.

The amount of stock in for 2020 was 50272.07kgs.

We started to promote the use of the 'Bank the Food' app which allows people to know what donations we need most before they buy their donation. The app shows the list of items we need most on your phone. The app also lists all the drop off points we have, letting the donor know where to take their donation. We have noticed this working more and more month by month.

### Totals of stock out:

The amount of stock out 2022 was 41718.7kgs.

The amount of stock out 2021 was 43296.21kgs.

The amount of stock out 2020 was 38376.24kgs.

We have been overwhelmed by the kindness of our community for the amount of food they have donated to us in this past year. With this food we have helped those most in need in our community.

### Agencies report.

We currently have 189 agencies registered with us to make referrals to us for clients in need. Below is a table showing what sectors these agencies fall in to.

Number of Referral Agencies: 189

Sector	Number
Charity	23
Church	13
Community group	9
Other	4
Statutory agency	115
Voluntary agency	25
<b>Total</b>	<b>189</b>

Not all 189 agencies have referred to us in 2022.

The table below shows the agencies that have referred clients to the Liskeard & Looe Foodbank in the last year and the number of voucher referrals issued.

The agency ID listed is the code of the electronic voucher that that specific agency issues on the Trussell Trust database. The table also shows how many adults and children were helped. The Job Centre is the top referrer to us, mainly for those that are on Universal Credit/benefits.

		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
Jobcentre Plus	4674	10	352	0	0	362	476	276	752
Citizen's Advice - Liskeard	2606	1	2	59	247	309	409	208	617
We Are With You (formerly Addaction)	3730	3	5	10	232	250	336	79	415
Liskeard & Looe Foodbank	2628	3	183	0	0	186	270	209	479
Cornwall Council Assessments and Crisis and Care Team	56507	0	3	22	130	155	202	100	302
Cornwall Housing	45355	0	7	19	92	118	135	94	229
Children and Family Services Liskeard	11738	0	54	0	0	54	85	125	210
Cornwall Housing Rough Sleeping	68664	0	0	2	36	38	38	10	48
Rosedean Surgery	3380	0	36	0	0	36	63	16	79
Liskeard Health Visitors	6174	0	35	0	0	35	62	80	142
The Peninsula Trust - The Rame Centre	71824	0	2	0	27	29	40	34	74
Adult Social Care	69310	0	27	0	0	27	36	11	47

Referral Agency Name	Agency ID	Vouchers					No. of parcels distributed to		
		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
Children's Social Work & Psychology	11740	0	27	0	0	27	49	56	105
Armand Toms	16414	0	8	0	18	26	47	28	75
The Real Junk Food Project	88950	0	0	0	25	25	36	12	48
Devon & Cornwall Housing (LiveWest)	19667	0	0	4	20	24	27	19	46
Together for Families	7122	0	24	0	0	24	43	46	89
Christians Against Poverty (CAP)	63365	0	18	0	5	23	27	16	43
Carbelle Junior School	83808	0	13	0	8	21	32	43	75
Liskeard Community College	69524	0	20	0	0	20	25	42	67
St Martins Church of England Primary School	77162	0	14	0	5	19	35	61	96
Age UK Cornwall & The Isles of Scilly - Social Prescriber Link Worker	71164	0	13	0	5	18	24	16	40
Early Help Team - Children and Family Services	79736	0	15	0	0	15	29	28	57

Referral Agency Name	Agency ID	Vouchers					No. of parcels distributed to		
		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
Wild Young Parents Project	14534	0	14	0	0	14	14	17	31
ECCABI	33811	0	0	0	13	13	22	21	43
Trevillis House	3677	0	5	0	8	13	15	2	17
MP South East Cornwall	2607	0	12	0	0	12	20	5	25
Promoting Independence South West Limited	83256	0	0	0	11	11	12	0	12
Age UK Cornwall & Isles of Scilly	68110	0	4	0	6	10	13	9	22
Dobwalls School	94875	0	10	0	0	10	14	22	36
Kekewich Villa	3434	0	7	0	3	10	16	0	16
Torpoint Nursery & Infants School	83248	0	7	0	3	10	19	22	41
Liskeard Hillfort Primary School	33233	0	9	0	0	9	16	30	46
Edwina Hannaford	70715	0	0	0	8	8	13	10	23
Homegroup	67721	0	4	0	3	7	9	1	10
MIND	80652	0	0	1	6	7	13	9	22

Referral Agency Name	Agency ID	Vouchers					No. of parcels distributed to		
		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
Pentreath Ltd	15324	0	3	1	3	7	7	0	7
School Nurse/Health Visitor	73024	0	7	0	0	7	21	22	43
PLUSS (Truro)	49515	0	2	1	3	6	6	0	6
Together for Families	27349	0	6	0	0	6	12	7	19
Mal Sharpe	94884	0	5	0	0	5	5	0	5
Menheniot Primary School	81332	0	5	0	0	5	7	14	21
Oak Tree Surgery	119	0	5	0	0	5	12	8	20
Pegasus Mens Wellbeing	87301	0	5	0	0	5	5	0	5
Polruan C P School	80615	0	5	0	0	5	9	11	20
St Martins Church	75735	0	5	0	0	5	7	16	23
Upton Cross Primary School	76519	0	0	0	5	5	10	10	20
Education, Health & Social Care	25136	0	4	0	0	4	11	10	21
St Cleer Primary Academy	94948	0	4	0	0	4	6	12	18
Cornwall Housing	67168	0	1	0	2	3	4	3	7

Referral Agency Name	Agency ID	Vouchers					No. of parcels distributed to		
		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
Old Bridge Surgery	83389	0	3	0	0	3	4	0	4
Rame Peninsula Team Ministry	64627	1	2	0	0	3	4	0	4
Carefree Cornwall	64468	0	1	1	0	2	1	1	2
Health Visitors Torpoint	94019	0	2	0	0	2	7	7	14
Lighthouse Community Centre CIC	92089	0	1	0	1	2	5	2	7
Saltash Family Hub (was Saltash Children's Centre)	38174	0	2	0	0	2	3	4	7
St James Church, Torpoint	61565	0	2	0	0	2	2	1	3
Torpoint Family Hub	2808	0	2	0	0	2	4	3	7
Learning Disability Team- Liskeard	21700	0	1	0	0	1	2	2	4
Cleerway Community Church	60408	0	1	0	0	1	1	0	1
Community Mental Health Team	9600	0	1	0	0	1	1	0	1
Community Nurse	72087	0	1	0	0	1	1	0	1

Referral Agency Name	Agency ID	Vouchers					No. of parcels distributed to		
		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
cornwall carers service	84086	0	0	1	0	1	0	0	0
Cornwall Rural Housing Association Ltd	57013	0	1	0	0	1	1	0	1
Duloe C of E School	88891	0	1	0	0	1	1	4	5
Family Nurse, Joanna Fletcher	50603	0	1	0	0	1	2	3	5
Harbour Housing	81594	0	1	0	0	1	1	0	1
healthwatch Cornwall	93670	0	1	0	0	1	1	3	4
Hendra Lodge	6992	0	1	0	0	1	1	0	1
HM Prison & Probation Service	2608	0	1	0	0	1	1	0	1
Independent Domestic Violence Advocate	3450	0	1	0	0	1	2	0	2
Liskeard Midwifery	6609	0	1	0	0	1	1	1	2
Marhamchurch C of E VC Primary School	85502	0	1	0	0	1	1	5	6
NHS Kernow	77066	0	1	0	0	1	2	0	2
Pelynt Academy	88331	0	1	0	0	1	1	3	4

Referral Agency Name	Agency ID	Vouchers					No. of parcels distributed to		
		Unprocessed R-vouchers	Processed R-vouchers	Unfulfilled E-vouchers	Fulfilled E-vouchers	Total	Adults	Children	Total
Pensilva Health Centre	16257	0	1	0	0	1	4	9	13
Positive People Cornwall	88949	0	1	0	0	1	1	0	1
Salvation Army	6608	0	1	0	0	1	1	0	1
School's Nurse	18038	0	1	0	0	1	2	1	3
The Ark Mission	92093	0	1	0	0	1	1	0	1
Torpoint Library Hub	82542	0	1	0	0	1	1	0	1
Torpoint St James Associate Priest	83245	0	1	0	0	1	1	0	1
WAVES	34949	0	1	0	0	1	1	2	3

Low income remains the top reason people are referred to us for help, whether that is low wages or benefits or a combination of both. The other top reasons people are referred to us are debt, homelessness, domestic abuse, benefit changes and sickness/ill health.

### Raising awareness of the Foodbank

This year the Foodbank has been very proactive in raising awareness of the work we do. We have:

- Featured in the local newspaper (Cornish Times)
- Village newsletters
- Local radio interviews
- Invited staff from our referral agencies to visit our new premises and see what we can now offer to our clients, this has resulted in a better understanding of the work we do and created a closer working relationship.
- Speaking at local events
- Fundraising/community events
- We have accounts now with Facebook, Instagram and Twitter to keep clients and donors up to date with our news.

### Future plans:

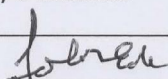
We plan to train more volunteers to be able to help signpost clients for further help from other organisations and offer a free benefit check to all clients.

We hope to open a satellite office in Torpoint in 2023. The need for our help is increasing all the time and an office in Torpoint would enable us to help more people in our catchment area.

### Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees.

Signature	
Full name	JOHN EDE
Position	Chair
Date:	31 <sup>st</sup> August, 2023

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

<b>Report to the Trustees/Members of</b>	<input type="text" value="Liskeard &amp; Looe Foodbank"/>
<b>On Accounts for the year ended</b>	<input type="text" value="3"/> <input type="text" value="1"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="2"/> <input type="text" value="2"/>
<b>Set out on pages</b>	<input type="text" value="19 - 24"/>

### **Respective Responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the Accounts in accordance with the Charities Act 2011 ('the Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

### **Basis of Independent Examiner's Report**

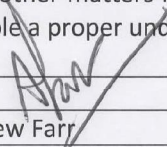
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and 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 no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

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.

<b>Signed</b>		<input type="text" value="16&lt;sup&gt;th&lt;/sup&gt; August, 2023"/>
<b>Name</b>	<input type="text" value="Andrew Farr"/>	
<b>Professional Qualification</b>	<input type="text" value="FCCA"/>	
<b>Address</b>	<input type="text" value="52 Fore Street, Callington, Cornwall, PL17 7AJ"/>	

## Financial statements

For year ended 31 December 2022

### Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds 2022	Total Funds 2021
<b>A1 Receipts</b>						
Donations		83,252	0	0	83,252	53,908
Online donations		14,155	0	0	14,155	18,151
Other sources		84	0	0	84	0
Gift Aid receipts	3	5,027	0	0	5,027	3,051
Grants	2	0	0	136,291	136,291	19,974
Fundraising	4	570	0	0	570	1,178
<b>Sub total</b>	<b>1</b>	<b>103,088</b>	<b>0</b>	<b>136,291</b>	<b>239,379</b>	<b>96,262</b>

<b>A2 Asset and investment sales</b>						
					0	
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>		<b>103,088</b>	<b>0</b>	<b>136,291</b>	<b>239,379</b>	<b>96,262</b>

<b>A3 Payments</b>						
Administration	5	2,384		570	2,954	1,905
Accounting	5	480		0	480	450
Logistics	5	6,979		0	6,979	4,920
Payroll	5	21,263		28,809	50,072	42,499
Governance	5	1,099		0	1,099	1,039
Client Purchases	5	1,727		1,872	3,599	3,207
Gifts	5	0		0	0	0
Premises	5	15,664		16,279	31,943	10,542
<b>Sub total</b>		<b>49,596</b>	<b>0</b>	<b>47,530</b>	<b>97,126</b>	<b>64,562</b>

<b>A4 Asset and investment purchases etc.</b>						
		0	0	0	0	0
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>		<b>49,596</b>	<b>0</b>	<b>47,530</b>	<b>97,126</b>	<b>64,562</b>

<i>Net of Receipts less Payments</i>		53,492	0	88,761	142,253	31,700
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<b>A5 Transfers between funds</b>						
		-50,000	50,000	0	0	0

<b>A6 Cash funds</b>						
<i>Last year end</i>		25,337	100,000	16,750	142,087	110,387
<i>Cash funds this year end</i>		28,829	150,000	105,511	284,340	142,087

**Section B - Assets and liabilities**

(all values to the nearest £)

		Unrestricted funds	Designated funds	Restricted funds	Total
<b>B1 Cash Funds</b>					
Lloyds Current Account		23,610	150,000	105,511	279,121
HSBC Current Account		4,194			4,194
Petty Cash		1,025			1,025
<i>Total cash funds</i>		28,829	150,000	105,511	284,340

<b>B2 Other monetary assets</b>					
December 2022 Gift Aid due August 2023		3,000			3,000
August 2023 Facilities Grant T. Trust				15,000	15,000
		3,000		15,000	18,000

<b>B3 Investment assets</b>		Fund to which asset belongs		Cost	Current value

Desktop Computers and Printer		Unrestricted		850	200
Laptop Computers and Printer		Unrestricted		600	300
Henry Vacuum		Unrestricted		134	100
Publicity Items		Unrestricted		427	250
Van		Unrestricted		8,500	7,000
<i>Total</i>					7,850

B5 Liabilities	Fund to which liability relates	Amount due	When due
December 2022 Warehouse Utilities	Unrestricted	1000	Sept 2023
December 2022 Warehouse Equipment	Unrestricted	500	Jan 2023
Independent Examiner's Fee -2021	Unrestricted	480	Jan 2023
Independent Examiner's Fee – 2022	Unrestricted	600	Sept 2023
December 2022 Waste Removal	Unrestricted	185	Jan 2023
December 2022 Pest Control	Unrestricted	60	Jan 2023
December 2022 Pension Payment	Unrestricted	315	Jan 2023

**Total** **3140**

## Section C – Notes on the accounts

### 1. Source of money

The table that follows shows a breakdown of the source of money received.

Category	Type	2022 Amount
Cash	Regular Giving	18,664
	Donations	64,588
	Website donations	14,155
	Grants	136,291
	Fundraising	570
	Gift Aid Refund	5,027
Other Income	Rates Refund	84
	<b>2022 Receipts Total</b>	<b>£239,379</b>

## 2. Grants

Fund	Restricted grants	Received in Year	Spent in Year	Balance
T Trust Facilities	Two Year Grant of £30,000 - £15,000 received in 2021, balance received in 2023.	0	9,215	5,785
T Trust Pathfinder	Development of Pathfinder Scheme at this Foodbank including payment for Manager.	33,192	5,022	28,170
T Trust Volunteer Development	Joint Grant with Wadebridge Foodbank.	17,870	9,801	8,069
T Trust Financial Inclusion CAB	Grant to pay for Debt Specialist from CAB. No spend in 2022	44,776	0	44,776
T Trust Food Purchase	Grant to buy Food.	5,000	390	4,610
Bennelong	Grant for Schools to develop cooking skills of Pupils and Parents.	11,200	341	10,859
Liskeard Town Council	Grant received to cover rent of room at Town Hall.	1,050	1,050	0
Smile Centre	Grant to Purchase Food	2,633	361	2,272
Sainsbury	Grant to purchase laptop for volunteer Co-Ordinator	570	570	0
Neighbourly				
CCF Crisis Fund	Crisis Fund. £1,000 received in 2021	-	780	220
CCF Surviving Winter	Surviving Winter Fund. £1,000 received in 2020. £250 spent in previous years.	-	-	750
CCF	Grant for Service Provision	20,000	20,000	-
		<b>£136,291</b>	<b>£47,530</b>	<b>£105,511</b>

There were no unrestricted grants received.

### 3. Debtors

- a. Gift Aid for 2022 has, at the time of this Financial Statements' publication, not yet been claimed. It will be claimed during 2023. Gift Aid Refunded shown relates to 2021 gift aid.
- b. £15,000 facilities grant due in 2022 from Trussell Trust actually received in August, 2023

### 4. Fundraising

This related to a Crowd Funder Appeal for Slow Cookers. Further events will be held in the future.

## 5. Payments breakdown

The table that follows shows a breakdown of payments made.

Category	Type	2022 Amount	2021 Amount
Administration	Telephone / Broadband	494	501
	Stationery	798	614
	Publicity Printing	121	636
	Postage	78	109
	Computer/Printer	1,193	45
	Office Equipment	270	0
		2,954	1,905
Premises	Warehouse Barras Place	6,014	10,542
	Warehouse Dean Street	5,027	0
	Warehouse Trevecca	19,204	0
	Office Rent	1,698	0
		31,943	10,542
Logistics	Warehouse consumables	1,426	242
	Van	2,667	2,122
	Transport / Mileage	303	641
	Cardboard Boxes	934	1,013
	Volunteer Expenses	1,649	0
	Equipment	0	902
		6,979	4,920
Payroll	Salary	40,729	34,812
	Tax / NI	6,964	5,621
	Pension	1,965	1,670
	Pension Services	198	180
	Payroll Services	216	216
		50,072	42,499
Client Purchases	Food	2,251	1,958
	Gas/Electricity	800	1,249
	Equipment	548	0
		3,599	3207
Accounting	Account Examination Fee	480	450
		480	450
Governance	Insurance	604	594
	Franchise fee	360	360
	Data Protection	35	35
	Lotteries Licences	40	0
	Training/Meetings	0	50
	Bank Charge	60	0
			1,099
	<b>Payments Total</b>	<b>£97,126</b>	<b>£64,562</b>

## 6. Designated funds

The following designated funds have been established in this year:

<b>Fund</b>	<b>2022</b>	<b>2021</b>
Food Security	10,000	10,000
Vehicle Replacement	10,000	10,000
Warehouse, Storage and Fitments	30,000	30,000
Future Building Reserve	80,000	30,000
Together for Change Project, with the Trussell Trust	20,000	20,000
<b>Total:</b>	<b>£150,000</b>	<b>£100,000</b>

**LISKEARD & LOOE FOODBANK**

England & Wales - Charity number 1183375

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# Accounts

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## Trustees' Annual Report and Financial Statement

1<sup>st</sup> January – 31<sup>st</sup> December 2021

<b>Charity Name</b>	Liskeard & Looe Foodbank
<b>Registered Charity Number</b>	1183375
<b>Registered Address</b>	21 Dean Street LISKEARD Cornwall PL14 4AB
<b>Contact</b>	Telephone: 01579 343742 or 07512 011452
<b>Email</b>	<a href="mailto:Liskeard.foodbank@gmail.com">Liskeard.foodbank@gmail.com</a>
<b>The Charity Trustees</b>	John Ede MBE (Chair) Roger Jones (Secretary) Laurence Ryley (Treasurer) ( <i>appointed 12/07/2021</i> ) Oli Jones ( <i>appointed 25/10/2021</i> ) Steve Vinson ( <i>appointed 12/04/2021</i> ) Viv Morris Maureen Godfrey ( <i>appointed 23/05/2022</i> ) Emma Calladine-Richardson ( <i>appointed 23/05/2022</i> ) Juliet Eastley ( <i>appointed 23/05/2022</i> ) Rob Humphries ( <i>resigned 25/10/2021</i> ) Darren Arulvasagam ( <i>resigned 25/10/2021</i> ) Deyvid Batista ( <i>resigned 26/08/2021</i> )

## STRUCTURE, GOVERNANCE & MANAGEMENT

### Governing Document

Liskeard and Looe Foodbank registered as a charity with the Charities Commission on 13<sup>th</sup> May 2019 under charity number 1183375.

### Organisational Structure

#### Trustees

Liskeard and Looe Foodbank is managed by a board of trustees. The members are people from different walks of life who bring a diverse range of expertise from their working lives. They all give their time voluntarily and receive no remuneration or financial benefits for the work they undertake.

The Trustees board meetings are held at least quarterly. During the past year due to COVID-19 some meetings have been conducted by Zoom.

Formal business is conducted by discussion and consensus. The board takes responsibility for all policy decisions and the charity's finances. The minutes of board meetings constitute the formal record of proceedings and decisions taken and approved by the trustees.

Trustees are appointed or reappointed at the charity's Annual General Meeting.

### Financial Oversight

The Foodbank has a newly appointed treasurer this year who is also a trustee. He reports regularly to the trustees as to the charity's ongoing financial status. The manager and administrator of the Foodbank carry out much of the day-to-day financial management under close supervision of the treasurer.

#### Employees:

The Foodbank employs a part time manager, stock manager and administrator who oversee the smooth running of the charity.

#### Volunteers:

Liskeard and Looe Foodbank currently has 54 volunteers.

The main depot is located in Liskeard where the Foodbank manager oversees most of the Foodbank's operation which includes all administration and accounting responsibilities, warehouse management, supermarket collections, stock management, food distribution and deliveries. The manager is supported by the administrator and stock manager.

When Emma Greenwood, the Trussell Trust's South West Area Manager visited in the Summer of 2021 she commented that the Foodbank has a happy group of volunteers who clearly enjoy their work.

There is also a smaller satellite depot at St James Church in Torpoint, run by a small team of volunteers. This depot opens twice a week and holds food boxes, toiletries and cleaning items which are distributed to clients in the Torpoint area.

In addition to the depot Torpoint library also holds some emergency food boxes which can be distributed to clients during the week when St James church is closed.

## **Related Organisations**

Liskeard and Looe Foodbank is affiliated to the Trussell Trust, a charity based in Salisbury, which is registered in England and Wales under charity number 1110522. The Trussell Trust continues to provide invaluable advice and support on how best to operate safely and in-line with Government guidelines.

The Foodbank gathers information which is forwarded to the Trussell Trust to enable them to present evidence to Government departments of the true picture facing many families throughout the United Kingdom of food poverty, deprivation, and hardship.

## **Developments at the Foodbank during 2021**

### **Fundraising/donations**

In the summer of 2021 one of the Foodbank's trustees organised a running event raising £1,178 by a crowdfunding page. The event was well attended by local people and provided staff and volunteers the opportunity to raise awareness of the work the Foodbank does in the community.

The Foodbank has also been able to do collections at Sainsbury's and Morrisons supermarket. Apart from food and monetary donations volunteers and staff once again took the opportunity to raise the profile of the Foodbank.

In November we started our Christmas Campaign raising donations for Christmas boxes. We worked in partnership with Liskeard Secondary School, Torpoint Infant and Junior schools as well as referral agencies to identify people/families most in need of support.

A crowdfunding page raised £850 and various businesses also donated generously to the campaign. We were able to provide 149 Christmas boxes and also provided a £10 Co-op voucher for meat, vegetables, and fruit to people most in need.

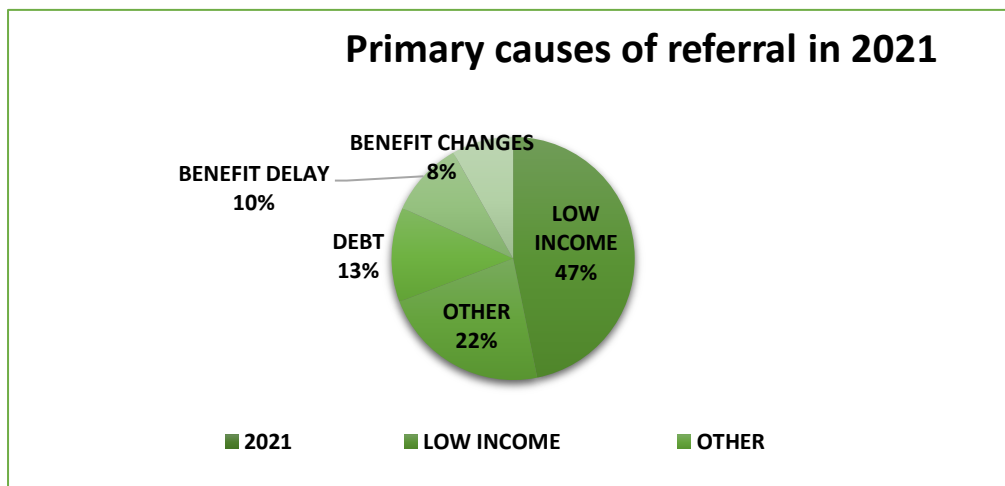
## **Objectives and activities**

### **Charities Objectives**

To relieve the needs of person(s) in Liskeard and Looe and the surrounding area who are in a condition of need, hardship, or distress (Beneficiaries) in such ways as the trustees from time-to-time think fit, in particular but not exclusively by;

- ✓ Providing free food parcels either directly or through partner agencies approved by the trustees.
- ✓ Such other means, including (but not limited to) raising awareness of the needs of the beneficiaries.
- ✓ Liskeard and Looe Foodbank is committed to the relief of poverty in South East Cornwall through the provision of emergency food boxes containing nutritional food.

## How Liskeard & Looe Foodbank operates



Non-perishable food is donated by the public at a variety of places, such as schools, churches, and businesses, as well as supermarket collection points. The food is transported to the Foodbank, where it is weighed, sorted, and packed into food boxes.

Care professionals such as health visitors, staff at schools and social workers identify people in crisis and issue them with an e-referral voucher. This voucher can be exchanged for a foodbank box of three days' nutritionally balanced, non-perishable food.

Foodbank staff not only offer a listening ear but provide signposting support to help people resolve the crises they're facing. This could include signposting clients to other agencies for help with debt, homelessness, housing, or benefit advice.

To comply with government guidelines the Foodbank changed its operating procedure at the start of the pandemic and continued with a **'delivery only'** model to protect the volunteers working at the Foodbank. We have reduced opening to three mornings a week and put volunteers into three teams to ensure the safe and effective running of the Foodbank. Everyone has to scan the NHS QR code, wear masks and sanitise work stations at the end of each shift.

### Raising awareness of the Foodbank

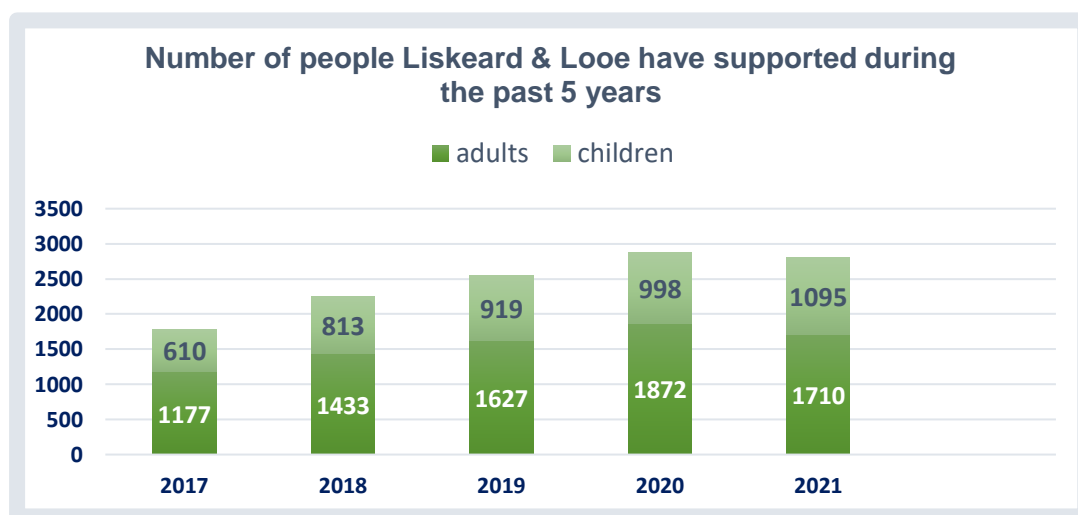
This year the Foodbank has been very proactive in raising awareness of the work we do. We have

- Featured in the local newspaper (Cornish Times)
- Village newsletters
- Local radio
- Invited to speak with staff at the Job Centre. This resulted in a better understanding of the work we do and created a closer working relationship.
- Speaking at local events
- Fundraising events

## Primary Causes of Referral in 2021

Whilst low income has always been a factor why people use the Foodbank it is now the main reason people need support. The most significant changes in the past year were the removal of the Universal Credit uplift in October 2021 and the sharp increase in utility bills. The removal of £20 per week continues to have a negative impact on people's living standards. For many it is now a choice of 'eat' or 'heat'. The Foodbank regularly listens to parent's accounts of missing meals to ensure their children have enough to eat.

## Number of Food Recipients by Accounting Period



Between 1<sup>st</sup> January 2021 and 31<sup>st</sup> December 2021 Liskeard and Looe Foodbank provided **1699** food boxes which fed **1095** children. The graph above shows how the demand for Foodbank support has increased by 57% since 2017.

## Referral Agencies

Currently we have 169 Referral Agencies who work in partnership with the Foodbank. The agencies below have referred clients during the past three years.

REFERRAL AGENCIES WHO HAVE ISSUED VOUCHER(S) IN 21019, 2020 & 2021	Vouchers fulfilled 2019	Vouchers fulfilled 2020	Vouchers fulfilled 2021
Adult Social Care	43	34	35
Age UK Cornwall & Isles of Scilly	0	13	51
Armand Toms	10	5	15
Bodmin Outreach	10	0	0
Carefree Cornwall	1	2	0
Child in Need Team	0	11	1
Child Protection Team	0	0	2
Children and Family Services Liskeard	41	36	42
Children's Social Work & Psychology	0	2	3
Christians Against Poverty (CAP)	21	31	41

Citizen's Advice - Liskeard	80	187	338
Coastline Housing	0	0	1
Community Mental Health Team	29	18	9
Cornwall Carers Advice Line	0	0	1
Cornwall Council Assessments and Crisis and Care Team	46	46	74
Cornwall Housing	43	92	72
Cornwall Housing Rough Sleeping	1	27	32
CORNWALL PARTNERSHIP NHS FOUNDATION TRUST - RJ8	20	6	4
Devon & Cornwall Housing (LiveWest)	2	5	0
Devon and Cornwall Probation	0	3	1
East Home Treatment Team	0	0	3
ECCABI	10	3	1
Education, Health & Social Care	0	0	1
Edwina Hannaford	0	20	11
Exeter Housing	0	0	1
First Light Southwest Limited	0	2	1
Harbour Housing	0	0	1
Hendra Lodge	10	4	1
Homegroup	0	6	3
Independent Domestic Violence Advocate	11	2	3
Jobcentre Plus	300	410	303
Kekewich Villa	52	18	17
Landlord Services	20	1	0
Liskeard & Looe Foodbank	7	27	12
Liskeard Family Hub	31	7	0
Liskeard Health Visitors	40	36	28
Liskeard Hillfort Primary School	0	0	5
Looe Health Visitor Team	0	12	1
Menheniot Primary School	0	0	3
Midwifery Team	0	1	1
MIND	0	0	2
MP South East Cornwall	40	16	7
NHS Kernow	0	0	1
Nos Da Kernow	1	0	0
Oak Tree Surgery	10	4	3
Old Bridge Surgery	0	0	1
Our Lady & St Neot Roman Catholic Church	10	0	0
Pentreath Ltd	10	0	5
PLUSS (Plymouth)	0	1	2
PLUSS (Truro)	9	7	3
Plymouth City Council	0	0	1
Polruan C P School	0	0	1
Quethiock C of E Primary School	10	0	0
Rame Peninsula Team Ministry	10	0	0
Rosedean Surgery	41	31	21

School Nurse/Health Visitor	<b>0</b>	<b>10</b>	<b>14</b>
SSAFA	<b>0</b>	<b>0</b>	<b>1</b>
St James Church, Torpoint	<b>10</b>	<b>0</b>	<b>0</b>
St Martins Church	<b>0</b>	<b>1</b>	<b>2</b>
St Martins Church of England Primary School	<b>0</b>	<b>0</b>	<b>30</b>
St Petros (LISKEARD)	<b>19</b>	<b>6</b>	<b>0</b>
Stonham Housing Association	<b>10</b>	<b>0</b>	<b>0</b>
The Peninsula Trust - The Rame Centre	<b>0</b>	<b>18</b>	<b>19</b>
Together for Families	<b>61</b>	<b>28</b>	<b>15</b>
Torpoint Family Hub	<b>130</b>	<b>15</b>	<b>0</b>
Torpoint St James Associate Priest	<b>0</b>	<b>0</b>	<b>1</b>
Trevillis House	<b>0</b>	<b>17</b>	<b>8</b>
Upton Cross Primary School	<b>0</b>	<b>2</b>	<b>4</b>
WAVES	<b>0</b>	<b>0</b>	<b>1</b>
We Are With You (formerly Addaction)	<b>80</b>	<b>143</b>	<b>201</b>
Wild Young Parents Project	<b>0</b>	<b>3</b>	<b>5</b>
Young People Cornwall	<b>3</b>	<b>4</b>	<b>0</b>

## Financial statements

year ended 31 December 2021

### Section A - Receipts and payments

(All values to the nearest £)	Note	Unrestricted funds	Designated funds	Restricted funds	Total Funds 2021	Total Funds 2020
<b>A1 Receipts</b>						
Donations		53,908	0	0	53,908	76,694
Online donations		18,151	0	0	18,151	17,511
Other sources		0	0	0	0	250
Gift Aid receipts	3	3,051	0	0	3,051	1,668
Grants	2	0	0	19,974	19,974	51,714
Fundraising	4	1,178	0	0	1,178	3,914
<b>Sub total</b>	<b>1</b>	<b>76,288</b>	<b>0</b>	<b>19,974</b>	<b>96,262</b>	<b>151,751</b>

<b>A2 Asset and investment sales</b>						
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>		<b>76,288</b>	<b>0</b>	<b>19,974</b>	<b>96,262</b>	<b>151,751</b>

<b>A3 Payments</b>						
Administration		1,905		0	1,905	2,374
Accounting		450		0	450	0
Logistics		4,920		0	4,920	10,671
Payroll		14,825		27,674	42,499	31,602
Governance		1,039		0	1,039	514
Client Purchases		1,958		1,249	3,207	2,311
Gifts		0		0	0	250
Premises		4,242		6,300	10,542	8,175
<b>Sub total</b>	<b>7</b>	<b>29,339</b>	<b>0</b>	<b>35,223</b>	<b>64,562</b>	<b>55,897</b>

<b>A4 Asset and investment purchases etc.</b>						
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>		<b>29,339</b>	<b>0</b>	<b>35,223</b>	<b>64,562</b>	<b>55,897</b>
<b>Net of Receipts less Payments</b>		<b>46,949</b>	<b>0</b>	<b>-15,249</b>	<b>31,700</b>	<b>95,854</b>

A5 Transfers between funds						
	8	-30,000	30,000	0	0	0

A6 Cash funds						
<i>Last year end</i>		8,388	70,000	31,999	110,387	14,533
<i>Cash funds this year end</i>		<b>25,337</b>	<b>100,000</b>	<b>16,750</b>	<b>142,087</b>	<b>110,387</b>

## Section B – Assets and liabilities

(all values to the nearest £)	Notes	Unrestricted funds	Designated funds	Restricted funds	Total
<b>B1 Cash Funds</b>					
Lloyds Current Account		23,105	100,000	16,750	139,855
HSBC Current Account		2,032			2,032
Petty Cash		200			200
<b>Total cash funds</b>		<b>25,337</b>	<b>100,000</b>	<b>16,750</b>	<b>142,087</b>

<b>B2 Other monetary assets</b>					
December 2021 Gift Aid due September 2022		<b>3,000</b>			<b>3,000</b>

<b>B3 Investment assets</b>	Notes	Fund to which asset belongs	Cost	Current value
Desktop Computers and Printer		Unrestricted	850	200
Laptop Computers and Printer		Unrestricted	600	300
Henry Vacuum		Unrestricted	134	100
Publicity Items		Unrestricted	427	250
Van		Unrestricted	8,500	7,000
<b>Total</b>			<b>10,511</b>	<b>7,850</b>

<b>B4 Liabilities</b>	<b>Notes</b>	<b>Fund to which liability relates</b>	<b>Amount due</b>	<b>When due</b>
December 2021 Warehouse Utilities		Unrestricted	295	Jan 2022
December 2021 Pension Contributions		Unrestricted	125	Jan 2022
Last qtr. 2021 Mileage expenses		Unrestricted	27	Jan 2022
Staff Overtime (Paid Jan 22 for Xmas)		Unrestricted	1522	Jan 2022
Independent Examiner's Fee		Unrestricted	450	Oct 2022
<b>Total</b>			<b>2419</b>	

## Section C – Notes on the accounts

### 1. Source of money

The table that follows shows a breakdown of the source of money received.

<b>Category</b>	<b>Type</b>	<b>2021 amount</b>
Cash	Regular Giving	18,151
	Donations	48,261
	Website donations	5,647
	Grants	19,974
	Fundraising	1,178
	Gift Aid Refund	3,051
Other Income		0
	<b>2021 Receipts Total</b>	<b>96,262</b>

### 2. Grants

<b>Fund</b>	<b>Restricted grants</b>	<b>Amount</b>
Crisis Fund	All previous grants have been spent and this amount was received in December 2021.	1,000
Strategic Facilities	Two-year grant of £30,000 payable over two years. No expenditure was incurred in 2021	15,000
Surviving Winter	£1,000 was received at the beginning of 2020 but due to the Coronavirus pandemic has not been fully spent.	750
	<b>Total Restricted:</b>	<b>16,750</b>
<b>Fund</b>	<b>Unrestricted grants</b>	<b>Amount</b>
	<b>Total Unrestricted:</b>	<b>0</b>

### 3. Gift Aid Reclaim

Gift Aid for 2021 has, at the time of this Financial Statements' publication, not yet been claimed. It will be claimed during 2022. Gift Aid Refunded shown relates to 2020 gift aid.

### 4. Fundraising

This related to a sponsored 100-mile run held at Siblyback in August 2021. Further events will be held in the future.

### Payments' breakdown

The table that follows shows a breakdown of payments made.

Category	Type	2021 Amount	2020 Amount
Administration	Telephone / Broadband	501	621
	Stationery	614	843
	Publicity Printing	636	114
	Postage	109	37
	Computer/Printer	45	60
	Office Equipment	0	699
		1,905	2,374
Premises	Warehouse Rent	6,300	6,300
	Warehouse Services	2,099	1,511
	Warehouse Rates	143	143
	Warehouse Maintenance	2,000	221
		10,542	8,175
Logistics	Warehouse consumables	242	80
	Van	2,122	9,253
	Transport / Mileage	641	504
	Cardboard Boxes	1,013	682
	Donor Boxes	0	0
	Equipment	902	152
		4,920	10,671
Payroll	Salary	34,812	26,246
	Tax / NI	5,621	4,306
	Pension	1,670	744
	Pension Services	180	90

	Payroll Services	216	<u>216</u>
		42,499	<u>31,602</u>
Food Expense	Food Purchased	1,958	875
	Electricity Purchased	1,249	1,378
	Other	0	58
		<u>3,207</u>	<u>2,311</u>
Gifts	Purchased gifts	0	0
	Cash gifts	0	250
		<u>0</u>	<u>250</u>
Accounting	Account Examination Fee	450	0
		<u>450</u>	<u>0</u>
Governance	Insurance	594	399
	Franchise fee	360	0
	Data Protection	35	35
	Computer Licences	0	80
	Training/Meetings	50	0
		<u>1,039</u>	<u>514</u>
	<b>Payments Total</b>	<b>64,562</b>	<b>55,897</b>

## 5. Designated funds

The following designated funds have been established in this year:

Fund	2021	2020
Food Security	10,000	10,000
Vehicle Replacement	10,000	10,000
Warehouse, Storage and Fitments	30,000	30,000
Future Building Reserve	30,000	0
Together for Change Project, with the Trussell Trust	20,000	20,000
<b>Total:</b>	<b>100,000</b>	<b>70,000</b>

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

Report to the Trustees/Members of

On Accounts for the year ended

Set out on pages

**Respective Responsibilities of Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the Accounts in accordance with the Charities Act 2011 ('the Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

**Basis of Independent Examiner's 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 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 no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

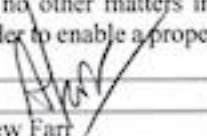
**Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

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  
 Name  
 Professional Qualification  
 Address

	11 <sup>th</sup> October, 2022
Andrew Farr	
FCCA	
52 Fore Street, Callington, Cornwall, PL17 7AJ	

**LISKEARD & LOOE FOODBANK**

England & Wales - Charity number 1183375

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# Accounts

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## Trustees' Annual Report and Financial Statements

For period from 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020

### Contents

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Financial review	5
Future plans	5
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Independent examiner's report on the accounts	12

## Reference and administrative information

### Charity name

Liskeard & Looe Foodbank

### Registered charity number

1183375

### Registered address

Unit One, Barras Place  
Liskeard.  
Cornwall  
PL14 6AY

### Contact

Tel: 01579 343742 or 07512 011452

Email: [liskeard.foodbank@gmail.com](mailto:liskeard.foodbank@gmail.com)

### The charity trustees

John Ede MBE	Chair
Roger Jones	Secretary
Rob Humphreys	Treasurer
Darren Arulvasagam	
Viv Morris	
Deyvid Batista	From 3 February 2020

## Structure, governance, and management

### Type of governing document

CIO Foundation, registered 13<sup>th</sup> May 2019. It is based on the Charity Commission Model Constitution.

### How the charity is constituted

CIO Foundation

### Trustee selection methods

Trustees are appointed or reappointed each year at an Annual General Meeting.

### Additional governance

The Foodbank operates under the 'umbrella' organisation the Trussell Trust.

The Foodbank follows the Trussell Trust's operations and procedures as laid out in the Operating Manual.

## Objectives and activities

### Charity's objectives

To relieve the needs of persons in Liskeard and Looe and the surrounding area who are in a condition of need, hardship or distress ('Beneficiaries') in such ways as the trustees from time-to-time think fit, in particular but not exclusively by:

- a) Supplying free food parcels and other goods either directly or through agency partners approved by the trustees.
- b) Such other means, including (but not limited to) raising awareness of the needs of the beneficiaries.

### Main activities and public benefit

The Foodbank helps individuals and families in crisis, through the provision of emergency food supplies. A network of distributors consisting of health visitors, social workers, and other community-based support workers, refer people to the Foodbank centre where people receive food. Other services are also available to help them out of their crisis. For clients in rural areas, we deliver Emergency Food Boxes. Each person receives enough nutritionally balanced food for three days. This process directly helps members of the public in crisis.

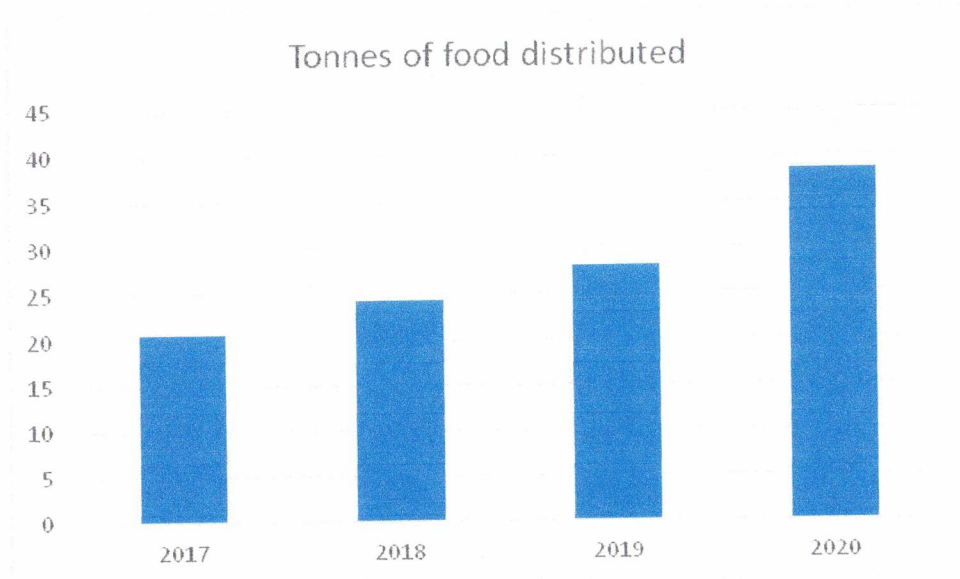
Food is collected from donors at supermarkets, churches and through local groups, so involving the public in the process. Money is also donated by the public to cover administrative costs and occasionally purchase food when items run short.

Food is seen as a catalyst for change by providing emergency food immediately to meet a crisis situation with practical help, while Care Professionals look at longer-term strategies. This use of Care Professionals to identify those in crisis ensures the public's donations only go to those really in need.

## Achievements and performance

This year has seen the need for us to rapidly adapt to the ever-changing landscape brought on by the Coronavirus and the consequent lockdowns. In March 2020 the trustees agreed to close the distribution points in Liskeard and Torpoint to the public and to move to a 'Delivery only' model. With a grant and the help of a 'crowd funding' appeal enough money was raised to purchase a van to deliver food to the homes of all those referred to the Foodbank as being in crisis. A number of generous grants received from the Cornwall Community Foundation have ensured that the Foodbank has been able to meet the increasing demand by helping with the purchase of the van and to cover the increased cost of additional staff time necessary through the pandemic. Additional volunteers were taken on and an arrangement with Torpoint Town Council was made to facilitate same-day distribution of food boxes to Torpoint and Rame Peninsula. The Foodbank Centre in Liskeard switched to opening 5 mornings a week (donations only) with deliveries made each afternoon.

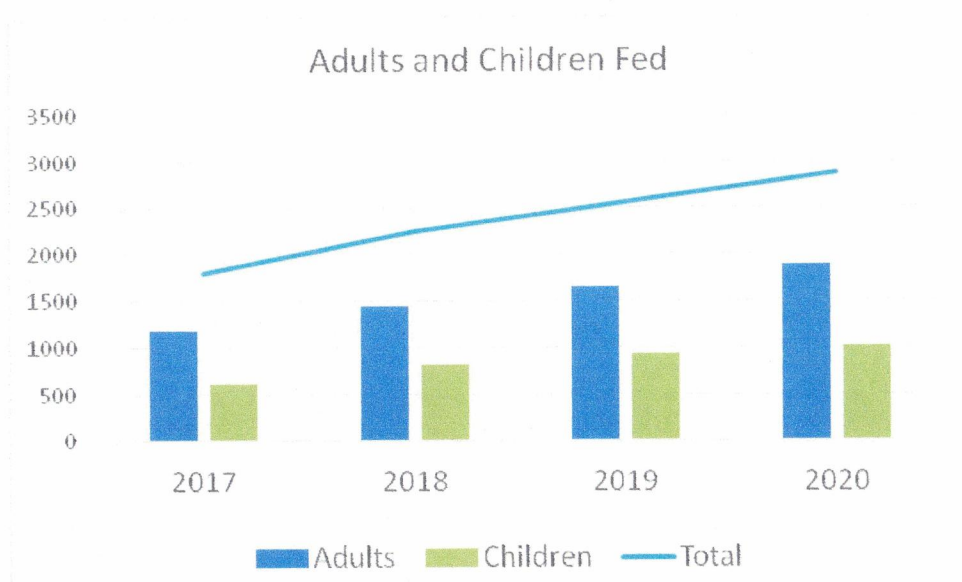
The response from the community has been truly phenomenal with a significant rise in donations of food, finance and offers of assistance. Donations of food amounting to 50 tonnes came into the warehouse from individual donors, churches, schools, businesses, and supermarkets. More than 38 tonnes of food and toiletries were distributed to 2,870 local people including 998 children.



To further improve the safety of staff and volunteers, new external doors were sanctioned to bypass a communal doorway serving several other units.

The introduction of the various government 'safety nets' including the Furlough Scheme, School Dinner Vouchers and the £20 per week uplift to Universal Credit took pressure off many households and consequently demand on Foodbanks was lower than expected. Emergency plans had been put in place in readiness for the lifting of furlough in October and the usual spike in demand during the summer holidays was alleviated by the 'School Dinner Voucher Scheme'. Interestingly, a short spike was recorded when the government withdrew this scheme over the autumn half-term.

These, together with the advent of many other community projects offering help to those in need meant that the number of referrals to the Foodbank were lower than anticipated, although some regions recorded a substantial rise in demand (East & West Looe 280%). Overall, there was a 13% increase in demand for 2020 compared with the previous year.



## Financial review

In this year of the Coronavirus pandemic the adjective 'unprecedented' was used to describe all kinds of situations and actions, but it can also be applied to the scale of income and expenditure though the Liskeard & Looe Foodbank in 2020.

From an income that has averaged £28,000 a year over the last few years we reached an unprecedented income of £152,000 in 2020; a third of which came from generous grants, but the other two-thirds from extremely generous donations from individuals, groups and companies.

This money allowed us to fund additional staff, fund a whole new delivery process and designate funds for future improvement projects.

## Reserve

The trustees reserve policy is to hold a minimum cash balance equivalent to three months general expenditure. This currently means a target minimum of £9,000. This target was achieved in 2020.

## Future plans

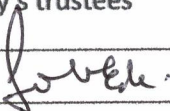
Preparations have been made at the Foodbank for the eventual lifting of the government's emergency Coronavirus schemes. This is expected to have a potentially catastrophic impact on jobs locally and therefore demand on Foodbanks.

We have begun to work with the Trussell Trust's ambitious 'Together for Change' project. The storm caused by the pandemic has swept more and more people into crisis. This rise in destitution makes us determined to develop the Foodbank services to help people to access the targeted support they need to address the underlying reasons for their crisis.

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature	
Full name	JOHN EDE
Position	Chair
Date:	11 <sup>th</sup> October 2021

## Financial statements

For year ended 31 December 2020

### Section A - Receipts and payments

(all values to the nearest £)

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds 2020	Total Funds 2019
<b>A1 Receipts</b>						
Donations		76,694		0	76,694	
Online donations		17,511		0	17,511	
Other sources	3	250		0	250	
Gift Aid receipts	4	1,668		0	1,668	
Grants	2	3,904		47,810	51,714	
Fundraising	5	3,914		0	3,914	
Transferred from previous charity	6					14,533
<b>Sub total</b>	<b>1</b>	<b>103,941</b>	<b>0</b>	<b>47,810</b>	<b>151,751</b>	<b>14,533</b>
<b>A2 Asset and investment sales</b>						
					0	
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total receipts</b>		<b>103,941</b>	<b>0</b>	<b>47,810</b>	<b>151,751</b>	<b>14,533</b>
<b>A3 Payments</b>						
Administration		1,733		641	2,374	
Accounting		0		0	0	
Logistics		9,633		1,038	10,671	
Payroll		16,792		14,810	31,602	
Governance		514		0	514	
Client Purchases		2311		0	2311	
Gifts		250		0	250	
Premises		8,175		0	8,175	
<b>Sub total</b>	<b>7</b>	<b>39,408</b>	<b>0</b>	<b>16,489</b>	<b>55,897</b>	<b>0</b>
<b>A4 Asset and investment purchases etc.</b>						
					0	
<b>Sub total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total payments</b>		<b>39,408</b>	<b>0</b>	<b>16,489</b>	<b>55,897</b>	<b>0</b>
<b>Net of Receipts less Payments</b>		<b>64,533</b>	<b>0</b>	<b>31,321</b>	<b>95,854</b>	<b>14,533</b>
<b>A5 Transfers between funds</b>						
	8	-70,000	70,000	0	0	

<b>A6 Cash funds</b>					
	<i>Last year end</i>		13,855	678	14,533
	<i>Cash funds this year end</i>		8,388	70,000	31,999
					110,387
					14,533

## Section B - Assets and liabilities

(all values to the nearest £)

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total
<b>B1 Cash Funds</b>					
Lloyds Current Account		4,519	70,000	31,250	105,769
HSBC Current Account		4,618			4,618
<i>Total cash funds</i>		9,137	70,000	31,250	110,387

### B2 Other monetary assets

December 2020 Gift Aid due in January 2021		3,064			3,064
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B3 Investment assets	Notes	Fund to which asset belongs	Cost	Current value

B4 Assets retained for the charity's own use	Notes	Fund to which asset belongs	Cost	Current value
Desktop Computers and Printer		Unrestricted	850	200
Laptop Computer		Unrestricted	600	300
Van		Unrestricted	8,500	7,000
<i>Total</i>				7,500

B5 Liabilities	Notes	Fund to which liability relates	Amount due	When due
December 2020 Warehouse Utilities		Unrestricted	120	Jan 2021
December 2020 Pension Contributions		Unrestricted	148	Jan 2021
Last qtr. 2020 Mileage expenses		Unrestricted	200	Jan 2021
Independent Examiner's Fee		Unrestricted	400	Apr 2021
<i>Total</i>			868	

## Section C – Notes on the accounts

### 1. Source of money

The table that follows shows a breakdown of the source of money received.

Category	Type	2020 Amount
Cash	Regular Giving	14,924
	Donations	61,770
	Website donations	17,511
	Grants	51,714
	Fundraising	3,914
	Gift Aid Refund	1,668
Other Income	Adjustment	250
<b>2020 Receipts Total</b>		<b>151,751</b>

### 2. Grants

Fund	Restricted grants	Amount
Crisis Fund	Two Crisis Fund top-ups of £500 were received during 2020 amounting to £1,000 for the year. This was used for small cash payments to our clients, mainly for Electric and Gas meter top-up.	1,000
Asda Large Grant	Part of a three-year grant to pay for the Administrator's salary. £3,360 received in this year and fully spent on the salary	3,360
Surviving Winter	£1,000 was received at the beginning of 2020 but due to the Coronavirus pandemic it was not fully used during the year and a part was carried forward to 2021.	1,000
Coronavirus 1	A grant of £1,000 received from the Cornwall Community Foundation (CCF) Coronavirus Emergency Fund to help purchase the new delivery van	1,000
Coronavirus 2	A second grant of £3,000 from the CCF Coronavirus Emergency Fund, for additional paid hours for our staff	3,000
Coronavirus 3	A third grant from the CCF Coronavirus Emergency Fund, this was £5,000 to extend the paid hours for Administrator	5,000
Coronavirus 4	A fourth grant from the CCF Coronavirus Emergency Fund, £3,450 for additional paid hours for the Project Manager	3,450
Coronavirus 5	The last grant from the CCF Coronavirus Emergency Fund, £10,000 to help pay for the Project Manager in 2021	10,000
Multi2021	A multi-year grant of £20,000 per year for two years to spend on Warehouse Rent and Salaries ensuring the Foodbank can	20,000

	continue for the foreseeable future. The first £20,000 received in 2020 to spend in 2021.	
	<b>Total Restricted:</b>	<b>47,810</b>

Fund	Unrestricted grants	Amount
Asda Large Grant	Part of the three-year grant to pay for the Administrator's salary. This portion was for unrestricted use	504
CCF Individual	Unrestricted use grant from an individual via the CCF	3,000
Neighbourly	Unrestricted use grant from the Neighbourly Community fund	400
	<b>Total Unrestricted:</b>	<b>3,904</b>

### 3. Adjustments

Cash that had been withdrawn from the bank for Crisis fund use was re-banked when the cash was not needed during the pandemic lock-down.

### 4. Gift Aid Reclaim

Gift Aid for 2020 has, at the time of this Financial Statements' publication, not yet been claimed. It will be claimed early in 2021. The Gift Aid Refund shown relates to 2019 gift aided donations, claimed refunded in early 2020.

### 5. Fundraising

At the start of the first Coronavirus lockdown a local parish councillor set up a Crowdfunding appeal to raise money to pay for the Van needed to make food deliveries. This raised nearly £4000.

### 6. Transferred from previous charity

In the previous accounting year when the old Liskeard & Looe Foodbank charity (1146545) was closed and the new charity (1183375) opened, the cash assets were transferred to the new charity.

The Receipts noted here is the total amount of cash transferred in the previous year, becoming the opening balance for this accounting year.

### 7. Payments breakdown

The table that follows shows a breakdown of payments made.

Category	Type	2020 Amount	2019 Amount
Administration	Telephone / Broadband	621	456
	Stationery	843	232
	Publicity Printing	114	0

	Postage	37	0
	Computer/Printer	60	58
	Office Equipment	699	1264
		<u>2374</u>	<u>2,010</u>
Premises	Warehouse Rent	6,300	6,300
	Warehouse Services	1,511	1,282
	Warehouse Rates	143	141
	Warehouse Maintenance	221	18
		<u>8,175</u>	<u>7,741</u>
Logistics	Warehouse consumables	80	0
	Van	9253	
	Transport / Mileage	504	965
	Cardboard Boxes	682	687
	Donor Boxes	0	30
	Equipment	152	3,249
		<u>10,671</u>	<u>4,931</u>
Payroll	Salary	26,246	14,466
	Tax / NI	4,306	1,134
	Pension	744	
	Pension Services	90	
	Payroll Services	216	216
		<u>31,602</u>	<u>15,816</u>
Client Purchases	Food Purchased	875	0
	Electricity Purchased	1378	285
	LPG	58	0
		<u>2311</u>	<u>285</u>
Gifts	Purchased gifts	0	0
	Cash gifts	250	0
		<u>250</u>	<u>0</u>
Accounting	Cash Withdrawal	0	2,200
	Adjustment	0	0
		<u>0</u>	<u>2,200</u>
Governance	Insurance	399	319
	Franchise fee	0	360
	Data Protection	35	35
	Computer Licences	80	80
	Legal costs	0	0
	CRB Checks	0	0
	Health & Safety	0	0
	Training / Meetings	0	0
		<u>514</u>	<u>794</u>
	<b>Payments Total</b>	<b>55897</b>	<b>33,777</b>

## 8. Designated funds

The following designated funds have been established in this year:

<b>Fund</b>	<b>Balance</b>
Food Security	10,000
Vehicle Replacement	10,000
Warehouse, Storage and Fitments	30,000
Together for Change Project, with the Trussell Trust	20,000
<b>Total:</b>	<b>70,000</b>

# Independent examiner's report on the accounts

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees/Members of

On Accounts for the year ended

Set out on pages

### Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the Accounts in accordance with the Charities Act 2011 ('the Act'). The charity's trustees consider that an audit is not required for this year under section 144 of the Act, and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- To state whether particular matters have come to my attention.

### Basis of Independent Examiner's 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 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 no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

### Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- The accounting records were not kept in accordance with section 130 of the Act; or
- The accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

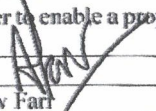
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Name

Professional Qualification

Address

	25 <sup>th</sup> August, 2021
Andrew Farr	
FCCA	
52 Fore Street, Callington, Cornwall, PL17 7AJ	