



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January, 2023 To 31st 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><tr><th></th><th>Vouchers Fulfilled</th><th>Adults Helped</th><th>Children Helped</th><th>Total Helped</th></tr><tr><td>2020</td><td>1601</td><td>1871</td><td>998</td><td>2869</td></tr><tr><td>2021</td><td>1136</td><td>1694</td><td>1095</td><td>2789</td></tr><tr><td>2022</td><td>1292</td><td>2372</td><td>1752</td><td>4124</td></tr><tr><td>2023</td><td>1681</td><td>2566</td><td>1507</td><td>4073</td></tr></table>		Vouchers Fulfilled	Adults Helped	Children Helped	Total Helped	2020	1601	1871	998	2869	2021	1136	1694	1095	2789	2022	1292	2372	1752	4124	2023	1681	2566	1507	4073
	Vouchers Fulfilled	Adults Helped	Children Helped	Total Helped																							
2020	1601	1871	998	2869																							
2021	1136	1694	1095	2789																							
2022	1292	2372	1752	4124																							
2023	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 4th: 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.

Referring Agency	Dealt with by Liskeard	Dealt with by Torpoint	No of Referrals
Liskeard and Looe Foodbank	581	73	654
Job Centre Plus	180	20	200
We Are With You (formerly Addaction)	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.

Kg	Stock In	Stock Out
2021	36186	43296
2022	39763	43296
2023	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.

% of Total Donated By	2022	2023
Supermarkets	28.4	29.3
Churches	22.9	24.4
Individuals	23.3	12.7
Purchased	0.7	12.6
Other	24.7	21.0
Total	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"> 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. 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. 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.

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"> Grants, from Trussell Trust and others Unsolicited cash donations from individuals Fund raising activities that we undertake
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"> 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

		<p>up by ourselves, purchasing food using our financial reserves.</p> <ul style="list-style-type: none"> • 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.
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 th 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

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 Lesley Annells	Chair	Appointed 6/2/23	
2	Steve Vinson	Vice Chair		
3	Becky Lear	Safeguarding	Appointed 15/1/24	
4	Alan Hartridge		Appointed 3/6/24	
5	Andrew Fowler	Secretary/Treasurer	Appointed 8/7/24	
6	Margaret Sylvester-Thorne		Appointed 2/9/24	
7	Maureen Godfrey		Died, 5/8/24	
8	John Ede, MBE	Chair	Resigned 3/24	
9	Roger Jones		Resigned 13/7/23	
10	Laurence Ryley		Resigned 15/7/24	
11	Viv Morris		Resigned 9/6/24	
12	Oli Jones		Resigned 28/6/23	
13	Rajiv Chotai		Appointed 3/23, Resigned 18/3/24	

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

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

Liskeard & Looe Foodbank

On Accounts for the year ended

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Set out on pages

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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.

Signed		8 th October, 2024
Name	Andrew Farr	
Professional Qualification	FCCA	
Address	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
A1 Receipts						
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
Sub total	1	85,504	0	90,143	175,647	239,379

A2 Asset and investment sales						
		0	0	0	0	0
Sub total		0	0	0	0	0

Total receipts		85,504	0	90,143	175,647	239,379
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A3 Payments						
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
Sub total		60,033	0	106,787	166,820	97,126

A4 Asset and investment purchases etc.						
		0	0	0	0	0
Sub total		0	0	0	0	0

Total payments		60,033	0	106,787	166,820	97,126
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Net of Receipts less Payments		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
B1 Cash Funds					
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

Contingent Liability - Legal fees and claim by former employee – exact amount unknown at this time

	Unrestricted		720	Oct 2024
	Designated	Estimate	20,000	Mar 2005
	Unrestricted	Estimate	100,000	Mar 2025

Total

120,720

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

£175,647

2023 Receipts Total

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
		£90,143	£106,787	£90,203

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
		3,290	2,954
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	-
		31,681	31,943
Logistics	Warehouse consumables	1,288	2,360
	Van	2,119	2,667
	Transport / Mileage	763	303
	Uniforms	643	-
	Volunteer Expenses	844	1,649
		5,657	6,979
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
		79,762	50,072
Client Purchases	Food/Client Expenditure	7,503	3,051
	Grant Schedule	35,137	548
		42,640	3,599
Accounting	Examination Fees 2 years	1,080	480
		1,080	480

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>
	Payments Total	<u>£166,820</u>	<u>£97,126</u>

6. Designated funds

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

Fund	2023	2022
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
Total:	<u>£180,000</u>	<u>£150,000</u>