

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

SWALE FOODBANK

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1190373

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

SWALE FOODBANK
(Charitable Incorporated Organisation)

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SWALE FOODBANK
(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1190373

DATE OF REGISTRATION 13th July 2020

START OF FINANCIAL YEAR 1st April 2024

END OF FINANCIAL YEAR 31st March 2025

TRUSTEES AT 31ST MARCH 2025
Peter Le Beau MBE
Peter Judd
Gary Hearn
Jill Petts
Ian Hudson
Catherine Haynes
Philip Norris

LEGAL STATUS Charitable Incorporated Organisation

GOVERNING INSTRUMENT CIO - Foundation Registered 13th July 2020

OBJECTS

The prevention or relief of poverty in Swale and North Kent by providing, grants, items and services to individuals in need and/or Charities, or other organisations working to prevent or relieve poverty.

CORRESPONDENCE ADDRESS
Unit 7
Stadium Business Park
Castle Road
Sittingbourne
Kent
ME10 3BG

PRIMARY BANKERS
NatWest Bank Plc
250 Bishopgate
London
EC2M 4AA

INDEPENDENT EXAMINERS
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

SWALE FOODBANK
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

A glimpse through the activity in the period under consideration reveals the work that we undertook to support families in our area, the expansion of our trustee board and the work to publicise the work of the Food Bank and the liaisons that we set up with local welfare agencies and political groups.

In April 2024 we increased the size of our trustee board with the addition of Phil Norris to trustee board. Phil had a successful career in Information Technology and his experience augments the other work- based experience of our trustee board . The expanded board of six trustees enabled us to support the organisation more actively and effectively.

Our Project Manager , Esther Hurwood was asked to join the Trussell Trust Strategy Group to work on the vision for the next 5 years for Trussell. Her experience and familiarity in working with disadvantaged families ensures she is ideally equipped for that role.

In June 2024 in the run up to election our team worked with a number of clients , helping too get them registered to vote, we also invited all of the main Parliamentary Candidates into the Warehouse to explain to them about the work of the Food Bank and get an idea of their views on how they would support our work.

We also recruited Phoebe as our Porchlight worker to provide benefit expertise . She started work in September 2024.

We were also delighted to learn that we were granted a total of £130,000 National Lottery funding for the next 5 years. This will be a major help in supporting our work.

In August 2024 we recruited Zara as our administrator and saw Eleanor Ford undergo training as a mental health worker. In the following month , we produced a video for harvest entitled Joey The Jam, which followed the journey of a jar of jam that was donated to the food bank and followed its progress though our system until it was put into a food parcel. This proved a very effective way of educating the children in a friendly and accessible way about the work we do.

In the autumn we were very grateful to receive a Sustainability Grant from Trussell to stabilise our finances. The major impact was in enabling staff to go from part-time to full time working.

In November 2024 we held our first Foodbank Forum, bringing together local emergency food providers to discuss shared problems and best practice and we also invited every local councillor into our foodbank warehouse to discuss issues affecting our clients.

In December , The Gift Of Christmas partnership with Sheerness Salvation Army was set up, giving brand new toys and hampers to hundreds of families across Sittingbourne and Sheppey.

In January 2025 our new MP visited our foodbank centre to discuss the reasons why people need our support and what he can do to support us.

SWALE FOODBANK
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**TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Trustees' Responsibilities

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

The Law applicable to Charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Governing Document requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Governing Document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on

30/01/26

Signed on their behalf by Trustee

P. E. Norris

Printed Name:

P Norris

SWALE FOODBANK
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	62,562	185,192	247,754	207,626
Activities for Generating Funds	3b	5,339	-	5,339	1,001
Other Incoming Resources	3c	3,155	-	3,155	58
TOTAL INCOMING RESOURCES		71,055	185,192	256,248	208,685
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	52,209	137,082	189,291	165,196
Governance Costs	4b	1,055	-	1,055	3,135
TOTAL RESOURCES EXPENDED		53,264	137,082	190,346	168,331
NET INCOMING (OUTGOING) RESOURCES		17,791	48,110	65,902	40,354
Funds Brought Forward		6,899	126,337	133,236	92,882
Transfer Between Funds	5	(1,069)	1,069	-	-
TOTAL FUNDS CARRIED FORWARD		23,621	175,516	199,138	133,236

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 8 to 14 form part of these financial statements.

SWALE FOODBANK
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BALANCE SHEET
AS AT 31ST MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Fixed Assets					
Tangible Assets	2	2,228	-	2,228	2,970
Investments	6	-	-	-	-
Total Fixed Assets		2,228	-	2,228	2,970
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	22,413	175,516	197,930	131,226
Total Current Assets		22,413	175,516	197,930	131,226
Creditors: Amounts falling due within one year	9	1,020	-	1,020	960
NET CURRENT ASSETS		21,393	175,516	196,910	130,266
TOTAL ASSETS less current liabilities		23,621	175,516	199,138	133,236
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		23,621	175,516	199,138	133,236
Funds of the Charity					
General Funds		23,621	-	23,621	6,899
Restricted Funds	5	-	175,516	175,516	126,337
Total Funds		23,621	175,516	199,138	133,236

Approved by the Trustees on 30/01/26

Signed on their behalf by Trustee P. E. Norris

Printed Name: P Norris

SWALE FOODBANK
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted Funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated Funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Fixtures, Fittings and Equipment	25% - Reducing Balance Basis
Motor Vehicles	25% - Reducing Balance Basis

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

2. TANGIBLE FIXED ASSETS

		Fixtures & Fittings £	Peugeot Van £	Renault Van £	Total 2024/25 £
Cost	01-Apr-24	-	1,000	7,864	8,864
Additions		-	-	-	-
Net Book Value at	31-Mar-25	-	1,000	7,864	8,864
Depreciation	01-Apr-24	-	684	5,210	5,894
Charge		-	79	663	742
Depreciation at	31-Mar-25	-	763	5,873	6,636
Net Book Value	31-Mar-25	-	237	1,991	2,228
Net Book Value	31-Mar-24	-	317	2,654	2,970

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025: None

31st March 2024: None

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Donations, Grants & Legacies				
Gifts & Donations	20,502	-	20,502	48,128
Grants Received	42,060	185,192	227,252	159,498
	62,562	185,192	247,754	207,626
b) Activities for Generating Funds				
Sales	5,339	-	5,339	1,001
	5,339	-	5,339	1,001
c) Other Incoming Resources				
Sundry Income	3,155	-	3,155	58
	3,155	-	3,155	58

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

4. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Cost of Charitable Activities				
Advertising & Publicity	55	112	167	500
Bank Charges	158	-	158	-
Catering Costs	500	-	500	1,250
Depreciation Expense	742	-	742	769
Equipment Costs	803	-	803	9,703
Food Costs	11,402	34,534	45,936	34,364
Gifts & Grants	1,205	24,070	25,275	-
Insurance Costs	646	-	646	1,600
Motor Vehicle Expenses	3,782	-	3,782	4,303
Office Costs	2,537	-	2,537	1,585
Recycling Costs	974	-	974	604
Rent & Rates	1,999	-	1,999	33,452
Repairs & Maintenance	-	-	-	4,017
Staff Costs	26,013	78,124	104,137	70,037
Sundry Expenses	100	-	100	887
Telephone Costs	884	120	1,004	1,012
Travel & Subsistence	409	122	531	1,113
Utility Costs	-	-	-	-
	52,209	137,082	189,291	165,196
b) Governance Costs				
Independent Examiners Fees	9	1,020	-	1,020
Legal & Professional Fees		35	-	35
	1,055	-	1,055	3,135

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Emergency Grant from Trussell Trust	1,528	-	1,528	-	-
Financial Inclusion Grant from Trussell Trust	51,750	-	24,070	-	27,680
Holiday Club Fund	3,312	-	-	-	3,312
Housing Support Fund	50,341	27,000	22,799	-	54,542
Local Members Fund	-	-	-	-	-
OLM Grant	15,306	32,836	32,490	1,069	16,721
Strategic Resources Fund	4,100	-	4,100	-	-
Sustainability Grant	-	125,356	52,095	-	73,261
	126,337	185,192	137,082	1,069	175,516

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Emergency Grant from Trussell Trust	-	15,116	13,588	-	1,528
Financial Inclusion Grant from Trussell Trust	-	51,750	-	-	51,750
Holiday Club Fund	9,238	-	5,926	-	3,312
Housing Support Fund	28,880	56,000	34,539	-	50,341
Local Members Fund	-	-	-	-	-
OLM Grant	16,375	30,225	31,294	-	15,306
Strategic Resources Fund	3,082	19,639	18,621	-	4,100
	57,575	172,730	103,968	-	126,337

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial year.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Cash at Bank & in Hand	22,413	175,516	197,930	131,226
	22,413	175,516	197,930	131,226

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Sundry Debtors	-	-	-	-
	-	-	-	-

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Independent Examiners Fees	1,020	-	1,020	960
	1,020	-	1,020	960

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial year.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
Fixed Asset Investments	2,228	-	2,228	2,970
Net Current Assets	21,393	175,516	196,910	130,266
Long Term Liabilities	-	-	-	-
	23,621	175,516	199,138	133,236

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

12. STAFF COSTS AND NUMBERS

	TOTAL 2024/25 £	TOTAL 2023/24 £
Gross Wages and Salaries	84,913	60,636
Employer's National Insurance Costs	7,635	4,156
Pension Contributions	11,589	5,245
	<u>104,137</u>	<u>70,037</u>

Employees who were engaged in each of the following activities:

	TOTAL 2024/25	TOTAL 2023/24
Activities in furtherance of organisation's objects	6	5

The Charity operates a PAYE scheme to pay all members of employed staff and no employees received emoluments in excess of £60,000 (2023/24:None).

13. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

SWALE FOODBANK
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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Swale Foodbank on the accounts for the year ended 31st March 2025 set out on pages 6 to 14.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Date: 30th January 2026