

ANNUAL REPORT & ACCOUNTS OF BROMYARD FOODBANK & MONEY ADVICE CENTRE

FOR THE PERIOD 21 DECEMBER 2020 TO 31 DECEMBER 2021

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BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1182883
ANNUAL REPORT & ACCOUNTS 21/12/20 - 31/12/2021

CHARITY INFORMATION

Charity Number: 1192883

Charity Name(s) Bromyard Foodbank & Money
Advice Centre
Bromyard Foodbank
Bromyard CMA Connect
Bromyard Money Advice Centre

Trustees:	Helen Combe	Appointed 21/12/2020
	Dr Mary Deidre Dunne-Thomas	Appointed 21/12/2020
	Allyson Francis Reeves	Resigned 31/07/2021
	Katherine Smith	Appointed 11/03/2021
	Reverend Philip John Warrey	Appointed 05/02/2021
	Paul Millar	Appointed 11/02/2021
	Suzette Brunsdon	Appointed 15/02/2021
	Elizabeth Janice Rothwell	Appointed 11/03/2021
	Graham Francis	Resigned 01/07/2021

Registered Office 18 Broad Street
Bromyard
HR7 4BT

Operating Premises Halo Bromyard Centre
Cruxwell Street
Bromyard
HR7 4EB

Independent Examiner Andrew Winterburn
18 Broad Street
Bromyard
HR7 4BT

Bankers Lloyds Bank plc

REPORT OF THE TRUSTEES

Foreword

2021 was the first year of operation for Bromyard Foodbank & Money Advice Centre as a Charity in its own right. Its establishment as a charity was the outcome of the serious challenges faced by the local community in 2020 caused by Covid-19. Our annual report and accounts highlight what we did in during 2021 how we did it and who we did it for. It also pays homage to all the good work previously done under the auspices of St Peter's Church Parochial Council and to the foresight of members of that church, of the local Catholic and Methodist Churches and of the local community who together, at the start of Covid 19 in April 2020, had the foresight and commitment to work together to support those in need in Bromyard and the surrounding area.

We are grateful for the commitment and kindness of everyone who supported us during 2021 and without whom we could not provide the services we do to the local community.

Phil Warrey
Trustee
October 2022

Objectives and Activities

Bromyard Foodbank & Community Advice Centre ('the Charity') has a written constitution dated 21 December 2020 pursuant to which its objects are the prevention or relief of poverty for public benefit of those in need due to poverty or financial hardship primarily but not limited to people living or working in Bromyard, Herefordshire and the surrounding area. Within this its activities include:

- the operation of a food bank in Bromyard providing emergency parcels containing basic nutritional foods and other necessary amenities;
- Engaging with and helping people in debt by the provision of information, advocacy and mentoring about budgeting, debt counselling and money management generally;
- Working in conjunction with an umbrella financially regulated body to support people with debt issues to access debt advice and solutions;
- providing or facilitating the provision of essential household items such as furniture, bedding, clothing, heating appliances and white goods;
- applying for, receiving and using appropriate grant funds to assist people with the payment of utility bills, telephone and the like; and
- the establishment of such other services or products for the public benefit to assist in the prevention or relief of poverty and financial hardship as the trustees believe to be appropriate and which meet the object of preventing or relieving poverty

If the Charity cannot help and where it can, it will signpost people to other agencies for the help they need.

In carrying out all these activities the Trustees have had regard to the Charity Commission's guidance on public benefit.

Performance and Achievements

As a newly registered Charity the Trustees focussed initially on two aspects of the service: maintenance and promotion of its Foodbank service as Covid continued to impact on the local community; and the acquisition of accreditation with Community Money Advice (Registered charity: 1111436 and a financially regulated umbrella company limited by guarantee) ('CMA') to allow it to develop its money and debt advice role.

Challenges included finding long term accommodation; at the start of the year the Foodbank was based at the Methodist Church in Bromyard. The premises had been offered in 2020 at the height of the Covid pandemic when churches were prevented from holding services. Its central location and available space were ideal for the Foodbank but it was always understood that the location was temporary. Discussions in the early months of the year led to the Foodbank relocating the Foodbank to its current location at the Halo (Bromyard) Centre in May 2021 despite the various problems that beset that building following its refurbishment. The Money Advice Team continued to operate from the Methodist Church until the Halo (Bromyard) Centre reopened fully in December 2021. The Charity extends its grateful thanks to the Methodist Church for allowing its premises to be used by the Charity over this time.

Foodbank: during the year and as a result of Covid restrictions the Charity operated the Foodbank on a telephone and delivery basis managed by the Project Manager (also a Trustee, with Food Safety and Hygiene qualifications) with the help of volunteers. The Project Manager (and later Foodbank Coordinators) accepted requests for help over the telephone, checked eligibility and needs and Volunteers then delivered the food parcels. The food parcels themselves comprised a combination of fresh, ambient, chilled and frozen food, sufficient for 7 days, together with household essentials and, where needed, pet food. During the year some 800 food parcels were distributed. In the summer of 2021 and after 16 months of running the Foodbank the Project Manager passed over the baton and new volunteer coordinators joined us and kept the Foodbank going over the summer months and into the winter.

Money Advice: The Charity also successfully achieved accreditation with CMA in March 2021 and with the help of a small number of trained and committed volunteers was able to commence offering money and debt advice. During the year 8 volunteers trained to become money mentors and helped 23 individuals (some part of families) with their money problems. This ranged from general guidance on budgeting to helping Service Users obtain Debt Relief Orders. In each case two money mentors worked with the individuals for as long as was needed, usually months and in some case the whole year and into 2022.

The year also saw a concerted effort to reach out to the Community and Stakeholders, promoting the services, recruiting volunteers and raising the funds that allowed the Charity to provide its services.

Sources of Funds: the Charity has benefited from donations from; local churches; individual members of the local community; local businesses; the Cooperative Loyalty Scheme. In addition during the year the Charity applied for and was granted funds for: rent (Bromyard & Winslow Council); and the development of its Money Advice Team (Talk Community Hub). Funds were also applied for on an individual basis to help

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individuals with specific needs e.g. to fund the purchase of white goods; and help with utility bills.

Source of Food & Essentials: local stores in the town kindly offered space for Drop Off points and the many donations were collected by volunteers and taken to the Foodbank. The Charity used its funds (general and restricted) for the purchase of fresh, chilled and frozen food to supplement the donated food and in order to ensure each food parcel contained a nutritious combination for the preparation of enough meals for the recipient(s) usually for 7 days.

Christmas 2021: with the support of a grant from Bromyard Relief in Need and a cash donation from a member of the local community, the Charity was able to supply a special Christmas food parcel (including a turkey when it was wanted) and Present Sack (for Children) to 25 families

Volunteers: the Charity was totally dependent on voluntary help for the majority of the year. A total of 20 volunteers in addition to the Trustees helped with the Foodbank (shopping, packing, delivering) and Money Advice Team (undergoing training as Money Mentors, meeting and working those needed help with finances and debt. The Charity organised and made funds available for necessary training e.g. Food Hygiene / CMA specific debt related training.

Future Plans: As part of the planning process undertaken during the year the Trustees took the view in the autumn of 2021 that for the Charity to be sustainable in the long term an improved infrastructure was needed. This is to be achieved by the move away from purely voluntary personnel to the employment of the Foodbank Coordinator (achieved in November) and a Services Delivery Manager (to be implemented once funding is in place.)

Thank you: our grateful thanks go to all the Volunteers who worked tirelessly over the year as reflected above; to the Cooperative Store in Bromyard for its donations of Food; to the community at large for the food and money donations; and to all the small businesses in Bromyard and around for their help and financial support.

Structure, Governance and Management

The Charity is a Charitable Incorporated Organisation. Its governing document is its Constitution which was registered with the Charity Commission on 21 December 2021.

The Charity is governed by its Trustees details of whom are set out on page 2 above. They set the strategic direction and policy of the Charity and meet regularly, usually once a month to review performance and make decisions about the future.

The Trustees are drawn from the local community. In accordance with its Constitution three of the Trustees are nominated by the local Church of England, Methodist and Roman Catholic Churches reflecting their support for the Charity and its work. During year ending 31 December 2021 several of the Trustees were also involved in the day-to-day work of the Charity working with other volunteers there being no employed staff. (The Project Manager did receive a small payment for her services between January and March 2021 from external funding obtained specifically for that purpose).

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In 2021 the Charity was substantially volunteer led and driven. It was recognised during the year that in order to ensure capability, capacity and consistency of service this would need to change. As a first step funds were allocated from general funds to allow for the employment of a Foodbank Coordinator. At the same time application for partial funding was made to allow for the recruitment of a Services Delivery Manager in 2022. .

New trustees are appointed in accordance with the Constitution. In this respect the Charity has regard to the skills, knowledge and experience needed for the role.

Financial Review

Prior to the Charity's registration in December 2020 the services it now provides were provided under the auspices of the Parochial Church Council of St Peter's Church, Bromyard (Registered Charity no:1168178) ('St Peter's PCC'). In March 2021 the Charity received from St Peter's PCC funds it held on behalf of the Charity in the sum of £32,093 (including £4013 of restricted funds).

Total receipts for year ending 31 December 2021 are £67,323 (of which £19,662 is restricted). After expenditure of £14,477 (of which £9036 is restricted) the Charity is holding £52,848 at the year end. Annual running costs, including the provision of food and essentials for distribution, are £10,897 for the year. These figures indicate a positive start to 2022 and allow for a reserve to be maintained out of unrestricted cash funds of an amount amounting to a minimum of 6 months expenditure which the Trustees believe to be prudent.

Accounts

The financial statements for the period are set out below and comprise: Receipts & Payments Statement; and a Statement of Assets & Liabilities. These have been prepared in accordance with the accounting policies as set out in the accompanying Notes, are compliant with the Charity's Constitution, the Charities Act 2011 and SORP 102 (as amended) October 2019.

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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
A1 Receipts				
Donations	47,661	-	-	47,661
Grants	-	19,662	-	19,662
Sub total (Gross income for AR)	47,661	19,662	-	67,323
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	47,661	19,662	-	67,323
A3 Payments				
Food & Essentials	2,009	1,008	-	3,017
Christmas Food & Gifts	439	1,559	-	1,998
Foodbank Manager Fees & Expenses	-	1,408	-	1,408
Foodbank Telephone Usage	29	56	-	85
CMA Fees	1,195	-	-	1,195
Money Advice Phone Usage	42	395	-	437
Volunteer Expenses	651	-	-	651
Volunteer Training	89	130	-	219
Volunteer Recruitment Costs (DBS)	245	48	-	293
Individual Grants - external funding	-	1,721	-	1,721
Individual Grants - BF&MAC funding	305	-	-	305
Methodist Church (Accommodation)	-	420	-	420
Insurance	30	850	-	880
Equipment	115	1,439	-	1,554
IT	71	-	-	71
Marketing & Promotion	116	-	-	116
Postage & Stationery	35	-	-	35
Miscellaneous	70	2	-	72
	-	-	-	-
Sub total	5,441	9,036	-	14,477
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	5,441	9,036	-	14,477
Net of receipts/(payments)	42,220	10,626	-	52,846
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	-	-	-	-
Cash funds this year end	42,220	10,626	-	52,846

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	42,161	10,626	-
	Cash	59	-	-
		-	-	-
	Total cash funds	42,220	10,626	-
	(agree balances with receipts and payments account(s))			

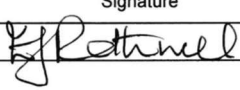
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Elizabeth Janice Rothwell	25 October 2022

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NOTES TO ACCOUNTS

Accounting Policies

- a) The accounts have been prepared on a Cash Receipts and Payments basis.
- b) Grant monies are only included once the funds have been received. Where grants given are linked to specific activities or expenditure, they are accounted for as Restricted Funds.
- c) Fixed assets. The charity does not hold any material fixed assets.
- d) The period of the accounts includes the period from the date of registration as a charity (21 December 2020) to 31 December 2021.

Benefits not included in the financial report.

The value of Food donated to the Charity and Volunteers' time have not been quantified and included.

Restricted Funds (Breakdown)

FUND	OPENING	INCOMING	OUTGOING	CLOSING
HCF 2020	£0	£2857	£2857	£0
HCF (Coop) 2020	£0	£1156	£1156	£0
TCH 2021	£0	£10,000	£1743	£8257
Bromyard Relief in Need	£0	£2,300	£1559	£741
Bromyard & Winslow TC	£0	£1600	£0	£1,600

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO

Independent examiner's report to the trustees of Bromyard Foodbank & Money Advice Centre

I report to the trustees on my examination of the accounts of Bromyard Foodbank & Money Advice Centre for the year ended 31st December 2021.

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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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

Andrew Winterburn

Andrew Winterburn Ltd
Chartered Accountants
Broad Street Chambers
18 Broad Street
Bromyard
Herefordshire
HR7 4BT

Date: *25th October 2022*