

ANNUAL REPORT & ACCOUNTS OF BROMYARD FOODBANK & MONEY ADVICE CENTRE

FOR THE PERIOD 31 DECEMBER 2021 TO 31 DECEMBER 2022

C O N T E N T S

	PAGE
Charity Information	2
Report of the Trustees	3
Objectives & Activities	3
Performance & Achievements	4
Structure, Governance & Management	5
Financial Review	6
Financial Statements	7
Notes to Accounts	9
Independent Examiner's Report	10

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

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
	Mary Deirdre Dunne-Thomas	Appointed 21/12/2020
	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
	Huw Burton	Appointed 15/10/2022

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

Our Annual Report highlights the challenges the charity has faced during 2022 and reflects the successes achieved. Organisation development and improvement to ensure long term sustainability and extend our reach were uppermost in our minds over the twelve months as we successfully recruited a Services Delivery Manager to be at the centre of the organisation controlling the activities, increasing the number of and managing volunteers and extending its reach by promoting the Charity and its services to third parties and the general public. We believe, as reflected in the Report, that the end result was the delivery of an improved service to a greater number of users and improved overall resilience to respond better to the increasing needs of the local community as the Cost-of-Living crisis began to bite.

As always we are grateful for the commitment and kindness of everyone who supported us during 2022 and without whom we could not provide the services we do to the local community.

Suzette Brunsdon
Trustee
October 2023

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 either refer or signpost people to other agencies for the help they need and work with those agencies where appropriate to maintain support for the service user.

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

Performance and Achievements

The start of the year saw the Charity operating all its services from its new premises at the Halo Centre in Bromyard. This has proved to be a great success, thanks in part to the ongoing support and help of all the Halo employees – to whom we extend our appreciation and thanks. There were several other significant developments including:

- the recruitment of the Services Delivery Manager, who commenced her role at the beginning of April;
- the creation of a purpose-built database to improve the efficacy and efficiency of the administration of its core services. Review of needs, research and due consideration of all relevant data principles produced a bespoke and evolving database that allows easy interrogation of data both for administrative and governance purposes and the database itself was developed by a volunteer at no cost to the charity;
- improvement in the charity's self-promotion with the development of a new Charity Website and increased use of social media

Financials: as reflected in the accounts running costs increased significantly during the year as the Charity employed personnel and faced increased costs of providing food and essentials.

Foodbank: the Charity continued to operate the Foodbank substantially on a telephone and delivery basis managed by the Foodbank Coordinator with the help of volunteers. The Foodbank Coordinator role included monitoring requests and referrals for help over the telephone, checking eligibility and needs, maintaining stock levels and managing volunteers to help with packing and delivering. 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 522 food parcels were distributed.

Money Advice: with the help of a small number of trained and committed volunteers the charity continued to offer money and debt advice working with some 20 people with combined debt problems of approximately £70,000. Delivering these services was, however, a challenge at a number of levels. It is a big ask of anyone, let alone a volunteer, to undertake debt and money advice - a demanding role that requires intensive and ongoing training and can be very emotional and technically complex. This fact alone meant recruitment of Money Mentors was - a challenge. So while the charity provided these services its ability to do so was limited. Notwithstanding the charity was also able to work with a large number of Service Users during the year focussing on helping them get funding for utilities and wider essentials and, crucially, referring them to other organisations better able to help their particular needs. This assistance was given a boost by funds the Charity obtained through the Household Support Fund.

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: during the year the Charity benefited from donations from: individual members of the local community; local businesses; the Cooperative Loyalty Scheme. A significant source of funds was the Government's Household Support

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

Fund (2) which allowed the charity to help families at times of real hardship with food and wider essentials. Talk Community Hubs also funded the charity and helped it to focus on its money advice services.

Source of Food & Essentials: local stores in the town continued to offer space for Drop Off points and the many donations were collected by volunteers and taken to the Foodbank. Two Tins Tuesday, a local initiative run by volunteers, was also a source of supplies. It became apparent early in the year, however, that obtaining all the necessary food and essentials for the Foodbank to operate was going to be a challenge if it was to continue its practice of providing 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. The challenge was overcome in this instance by the Household Support Fund but it remains a concern for 2023.

Christmas 2022: again this year and with the support of a grant from Bromyard Relief in Need, the Charity was able to supply a special Christmas Day food parcel. It also participated in Bromyard Relief in Need's Christmas Present Voucher scheme distributing Vouchers to eligible children allowing them to get a present from Santa at Bromyard's town celebration in November 2022.

Volunteers: the Charity, while in one respect becoming less dependent on voluntary help during the year, continued to be supported by a large number of local residents. 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 with those needing help with finances and debt.) The Charity organised and made funds available for necessary training e.g. Food Hygiene / CMA specific debt related training / Safeguarding. Our thanks go out to all those who have committed to helping the Charity in this way over the past twelve months.

Future Plans: the Charity revisits its services and their management on a regular basis and 2022 was no different. The ongoing challenge is to be sustainable and to understand and be able to meet local needs. These are its aims. Going forward the Charity intends to review its Trustee base with a view to increasing it to supplement the skills and experience needed. Trustees will continue to work with the Services Delivery Manager to engage with the local community and raise awareness of its services as it endeavours to reach as many people as possible.

Thank you: our grateful thanks go to all the volunteers who worked tirelessly over the year as reflected above; to the community at large for the food and money donations; to all the small businesses in Bromyard and around for their help and financial support; and to local government and charities who have supported and helped with relevant grants.

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 2020.

The Charity is governed by its Trustees, details of whom during the year are set out on page 2 above. They set the strategic direction and policy of the Charity and meet

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

regularly, usually once a month to review performance and make decisions about the future.

The Trustees are drawn from the local community. Under its Constitution three of the Trustees can be nominated by the local Church of England, Methodist and Roman Catholic Churches reflecting their support for the Charity and its work. During the year ending 31 December 2022 several of the Trustees continued to be involved in the day-to-day work of the Charity supporting and managing the employed personnel.

As decided in 2021 and in order to ensure capability, capacity and consistency of service funds were allocated from general funds in 2022 to allow for the continued employment of a Foodbank Coordinator. The Charity also succeeded in obtaining funding for the recruitment of a Services Delivery Manager who joined in April 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

Total receipts for year ending 31 December 2022 are £85,003 (of which £63,669 is restricted). After expenditure of £57,788 (of which £48,824 is restricted) the Charity is holding £81,041 at the year end. Annual running costs, including the provision of food and essentials for distribution, have seen a significant increase during the year for reasons set out in the body of this report and are £42,800 for the year.

The figures indicate a positive start to 2023 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 continue to believe to be prudent.

Accounts

The financial statements for the period are set out below and comprise a 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 and are compliant with the Charity's Constitution and the Charities Act 2011 and SORP 102 (as amended) October 2019. Accountants have given an Independent Report which can be found at page 10.

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

STATEMENT OF RECEIPTS AND PAYMENTS



CHARITY COMMISSION

FOR ENGLAND AND WALES

Bromyard Foodbank & Money Advice Centre

1152883

Receipts and payments accounts

CC16a

For the period from

Period start date

To

Period end date

31/12/2021

31/12/2022

Section A Receipts and payments

Unrestricted funds

Restricted funds

Endowment funds

Total funds

Last year

to the nearest £

to the nearest £

to the nearest £

to the nearest £

to the nearest £

A1 Receipts

Grants	-	62,868	-	62,868	18,062
Donations	21,508	1,000	-	22,508	47,961
Interest	28	-	-	28	-
Sub total (Gross income for AR)	21,534	63,868	-	85,402	67,323

A2 Asset and investment sales, (see table).

	-	-	-	-	-
Sub total	-	-	-	-	-
Sub total	21,534	63,868	-	85,402	67,323

A3 Payments

Food & Essentials	1,127	13,966	-	15,092	5,015
Insurance	892	-	-	892	880
Rent	-	2,400	-	2,400	420
Foodbank Coordinator Salary & Exps	4,625	-	-	4,625	-
Services Delivery Manager Salary & Exps	81	12,875	-	12,956	1,408
HMRC & Pension	630	773	-	1,403	622
Mobile Phones	278	815	-	1,093	-
CMA Fees	-	1,285	-	1,285	1,186
Volunteer Expenses	468	488	-	956	851
Volunteer Training	102	130	-	232	219
Volunteer Recruitment Costs	324	12	-	336	283
Individual Grants (External Funds)	-	14,788	-	14,788	1,721
Individual Grants (BF&MAC)	220	-	-	220	305
Equipment	175	810	-	985	1,564
Data & IT	40	768	-	808	71
Postage & Stationery	37	87	-	124	35
Marketing & Promotion	-	-	-	-	118
Miscellaneous	178	-	-	178	72
Sub total	8,964	48,824	-	57,788	14,477

A4 Asset and investment purchases, (see table)

	-	-	-	-	-
	-	-	-	-	-
Total payments	8,964	48,824	-	57,788	14,477

Net of receipts/(payments)

	12,570	15,044	-	27,614	52,846
--	--------	--------	---	--------	--------

A5 Transfers between funds

	-	-	-	-	-
--	---	---	---	---	---

A6 Cash funds last year end

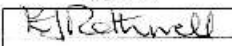
	42,220	10,526	-	52,746	-
--	--------	--------	---	--------	---

Cash funds this year end

	54,590	25,471	-	80,061	52,846
--	--------	--------	---	--------	--------

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

STATEMENT OF ASSETS AND LIABILITIES

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 Accounts & Cash	54,590	25,471	-
		-	-	-
		-	-	-
	Total cash funds	54,590	25,471	-
	(agree balances with receipts and payments accounts)			
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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 asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Elizabeth Janice Rothwell	15-Oct-23	

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

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.

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
TCH 2021	£8257	£0	£4,884	£3373
Bromyard Relief in Need 21	£741	£0	£741	£0
Bromyard & Winslow TC	£1,600	£0	£1,200	£400
Hereford Community Foundation	£0	£10,000	£10,000	£0
TCH 2022	£0	£9,985	£2268	£7717
TCH Seed	£0	£1,455	£207	£1248
Household Support Fund 2	£0	£19,264.00	£16902	£2362
Household Support Fund 3	£0	£14,200	£4584	£9616
Bromyard Relief in Need 2022	£0	£2000	£2000	£0

BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 31/12/21 - 31/12/2022

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 2022

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: 19th October 2023