

ANNUAL REPORT & ACCOUNTS OF BROMYARD FOODBANK & MONEY ADVICE CENTRE
FOR THE PERIOD 01 JANUARY TO 31 DECEMBER 2024

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BROMYARD FOODBANK & MONEY ADVICE CENTRE CIO
CHARITY NO. 1192883
ANNUAL REPORT & ACCOUNTS 01/01/2024 - 31/12/2024

CHARITY INFORMATION

Charity Number: 1192883

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

Trustees:

Brigid Hendy	Appointed 08/09/2025
Reverend Philip John Warrey	Appointed 05/02/2021
Dr Kevin Ilsley	Appointed 04/09/2025
Peter Gallagher	Appointed 24/10/2024
Susan Clark	Appointed 26/09/2024
Bethen Darby	Appointed 26/09/2024
Reverend Philip Miller	Appointed 21/09/2023
Christina Bromage	Appointed 18/12/2023

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 2024 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 always, we are grateful for the commitment and kindness of everyone who supported us during 2024 and without whom we could not provide the services we do to the local community.

Peter Gallagher
Trustee
October 2025

Objectives and Activities

Bromyard Foodbank & Money 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 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 about budgeting and money management generally;
- 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 Charity has continued operating all its services from its 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.

Financials: as reflected in the accounts running costs increased significantly during the year as the Charity has 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 Operations Manager and the Foodbank Coordinator with the help of volunteers. The Management roles 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 4 days, together with household essentials and, where needed, pet food. During the year, some 668 food parcels were distributed.

Sources of Funds: during the year, the Charity benefited from donations from: individual members of the local community and local businesses. A significant source of funds was the Government's Household Support Fund (HSF) which allowed the charity to help families at times of real hardship with food and wider essentials. There is concern about future HSF funding in 2026.

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. The majority of our purchased food came through Morrisons in Leominster.

Christmas 2024: 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 for our service users.

Volunteers: the Charity, continued to be dependent on voluntary help during the year. A total of 40 volunteers in addition to the Trustees helped with the Foodbank (shopping, packing, delivering) and Money Advice Team. The Charity organised and made funds available for necessary training e.g. Food Hygiene / 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 2024 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 Operations

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 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 2024, 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 2023, and in order to ensure capability, capacity and consistency of service, funds were allocated from general funds in 2024 to allow for the continued employment of both a Foodbank Coordinator and an Operations Manager.

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.

Accounts

The financial statements for the period are set out in the Appendix to this Report 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 in the Appendix to this report.

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 are not included in the financial report.

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

BROMYARD FOODBANK & MONEY ADVICE CENTRE
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

ANDREW WINTERBURN LTD
CHARTERED ACCOUNTANTS
HEREFORDSHIRE

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 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 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: 15th July 2025

BROMYARD FOODBANK & MONEY ADVICE CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2024**

	Notes	Un- Restricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
RECEIPTS					
Income and endowments		14828	69215	84043	79812
Interest received		1041	-	1041	655
TOTAL INCOME RESOURCES		<u>15869</u>	<u>69215</u>	<u>85084</u>	<u>80467</u>
RESOURCES EXPENDED					
PAYMENTS					
Expenditure		(675)	56397	55722	59268
		<u>(675)</u>	<u>56397</u>	<u>55722</u>	<u>59268</u>
NET RESOURCES FOR THE YEAR		<u>16544</u>	<u>12818</u>	<u>29362</u>	<u>21199</u>
NET MOVEMENT IN FUNDS		<u>16544</u>	<u>12818</u>	<u>29362</u>	<u>21199</u>
Prior year adjustments		-	-	-	(59)
Balances Brought Forward		<u>70516</u>	<u>30685</u>	<u>101201</u>	<u>80061</u>
Balances Carried Forward		<u>87060</u>	<u>43503</u>	<u>130563</u>	<u>101201</u>

BROMYARD FOODBANK & MONEY ADVICE CENTRE

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2024

2024

£

CURRENT ASSETS

Cash at Bank and In Hand:

Bank account - current account

16,067

Bank account - deposit account

114,723

Cash in hand

68

130,858

LESS CURRENT LIABILITIES

Accruals

295

NET CURRENT ASSETS

130,563

FUNDS

Unrestricted Fund

87,060

Restricted Fund

43,503

130,563

Approved by the Trustees on
and signed on its behalf by



C S Bromage
Trustee

Date: 15th July 2025

BROMYARD FOODBANK & MONEY ADVICE CENTRE
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

ANDREW WINTERBURN LTD
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HEREFORDSHIRE

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Bromyard
Herefordshire
HR7 4BT

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BROMYARD FOODBANK & MONEY ADVICE CENTRE

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2024

2024

£

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and signed on its behalf by



C S Bromage
Trustee

Date: 15th July 2025