

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

**BILLERICAY
FOODBANK**

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1194869

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

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

CONTENTS

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report
Pages 5 to 7	Trustees' Report
Page 8	Statement of Receipts and Payments
Page 9	Statement of Assets and Liabilities
Pages 10 to 14	Notes to the Accounts

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1194869
DATE OF REGISTRATION	21st June 2021
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
TRUSTEES AT 31ST MARCH 2025	James Rose Ian Fulton Marina Tarrant Stuart Gibbs Joanne Gibbs Mark Thomas

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNING INSTRUMENT	CIO - Foundation Registered 21st June 2021, As Amended on 22nd October 2022 and on the 27th October 2022.
-----------------------------	---

OBJECTS

The object of the CIO is: The relief of financial hardship amongst people in Billericay and the surrounding areas in such ways as the Trustees from time to time may think fit, in particular but not exclusively by: a) Providing emergency food, essential toiletries, and other household items to individuals and families in need and/or for distribution by other Charities or other organisations working to prevent or relieve poverty. b) Such other means including (but not limited to) the provision of support or signposting to relevant information and other advisory services.

CORRESPONDENCE ADDRESS	22 Western Road Silver End Witham Essex CM8 3SF
-------------------------------	---

PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
------------------------	--

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

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Billericay Foodbank on the accounts for the year ended 31st March 2025 set out on pages 8 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: 25th June 2025

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

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

Summary of the Main Activities

Donations of food, and other essential household items, are collected on a weekly basis from various locations across the town. These are then brought to the central Foodbank premises where volunteer teams sort and check them as suitable for distribution. After being packed into appropriate size bags for families or individuals, the food and other items are distributed to households in the local area.

Financial donations are accepted, acknowledged, banked, and used to meet essential overheads and to purchase additional foodstuffs, including fresh food.

All Trustees have signed the Trustee Declaration as required for registration as a charity with the Charity Commission.

Achievements and Performance

Billericay Foodbank (BFB) has been helping individuals and families in Billericay since 2018, becoming a registered charity in 2021. The charity's Finance Committee, comprising the bookkeeper, treasurer and a trustee, hold regular meetings to monitor the charity's financial position and provide monthly summaries to the Board of Trustees.

Funds have continued to be identified to pay for part-time administrative support to ensure the efficient completion of vital administrative duties and also to sustain our publicity profile and to network with local organisations. The latter role is essential to maintain public awareness of the ongoing needs of BFB for material and financial donations.

During the year we have developed a new website, thanks to the generosity and support of a local business and the expertise of a group of volunteers.

To boost the charity's fundraising efforts we organise different social activities, attend local community events, and Trustees accept invitations to speak to various social organisations and local churches.

We are also fortunate to have partnerships with a number of local businesses and community groups that contribute to our cause. Their support has been invaluable not only in terms of donations but also in spreading awareness about our mission. Furthermore, our collaboration with local schools and youth organisations has enabled us to engage with younger generations, helping to foster a sense of community and social responsibility from a young age.

Hamelin Trust clients continue to volunteer at BFB on a regular weekly basis, building confidence, developing new skills and potentially helping towards entry into the world of work.

During the year, BFB has been privileged to have the loyal involvement of around 100 volunteers who come together in teams each week to ensure that the essential work required to achieve the core-business is successfully completed. The dedication of the volunteers is impressive; these people are the lifeblood of BFB, and their contribution is much valued and appreciated by the Trustees.

Looking ahead, BFB faces the challenge of an overall decrease in donations and an increase in demand for services as the population of the town increases. To respond to this challenge, the Trustees have commissioned a project to look at ways of ensuring the sustainability of core business whilst developing other options to assist our longer term families and individuals to become less reliant on foodbank support.

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2025

Financial Review

The focus of the Trustees remains the financial resilience and sustainability of the BFB. During the year to 31st March 2025, the Foodbank performed in line with the budgeted expectations set out at the start of the financial year. There was a small reduction in reserves of £3,592, which was slightly less than had been expected. The demand for services has continued to increase (c. 6% year on year), especially in recent months, which coupled with evidence of reducing donations, both food and financial, and higher food prices will continue to put pressure on the reserves in the current year. This situation had been expected and planned for by the Trustees in the deliberate policy to build-up reserves in recent years. It is sustainable in the short to medium term and has been budgeted for in the coming financial year. The project referred to above will be part of the solution to attempt to reduce dependency and reduce demand on the Foodbank service where possible to do so.

Reserves remain at broadly 12 months gross expenditure, which the Trustees believe is the appropriate level considering the demand, cost and income pressures mentioned previously.

The Finance committee meet monthly to review the financial position and report on both a monthly basis and by way of a verbal report to the Trustees at each Trustee meeting.

The financial support of both the public and local organisations is vital for the Foodbank. In addition, in the financial year, the Trustees were especially grateful for grants received from:

- Essex Association of Local Councils
- M&G Plc Community Fund

However, there are also many other private donors without whose ongoing generosity the organisation would be unable to provide the service it does.

The Foodbank invests surplus cash balances in fixed term deposit accounts of no more than 12 months duration and also with the Foodbank's own bankers in an instant access variable interest rate bearing account. All investments are made with UK institutions covered by the Financial Services Compensation Scheme (FSCS) guarantee, such that no reserves are at risk. This is part of a prudent investment policy, which is reviewed regularly, but which enables us to benefit from the current higher rate of interest being paid in the market. This income can then be used to support the Foodbank's core objectives.

Summary

Billericay Foodbank has a clear set of principles and values which inform every aspect of the charity's work. These values aim to ensure that the services provided are easily accessible, non-bureaucratic, i.e. do not require copious forms to be completed or documentation from a referring body to be shown, and are consistently delivered in a non-judgemental and friendly way.

Building and maintaining relationships with those who use the Foodbank and across the whole community are key features of how we understand our core business. We recognise the often complex, multiple problems facing the families and individuals who seek our help, and we continue to explore ways of identifying alternative means of providing support to families and individuals.

This has been a year of change and growth for the Foodbank, presenting challenges to which we have tried to respond by sustaining good governance whilst retaining the essential spirit and values of the charity and maintaining the enthusiasm and commitment of our large volunteer team.

The Trustees are immensely grateful for all the support provided by the volunteers and those who have given so generously with donations of food, essential household items and money.

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST MARCH 2025

Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 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 20th JUNE 2025

Signed on their behalf by Trustee 

Printed Name: IAN FULTON

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

**STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
RECEIPTS :						
Grants, Donations & Legacies	2a	111,284	-	11,984	123,268	135,510
Investment Income	2b	1,997	-	-	1,997	1,021
Activities for Generating Funds	2c	-	-	-	-	6,974
TOTAL RECEIPTS		113,281	-	11,984	125,265	143,505
PAYMENTS :						
Costs of Charitable Activities	3a	114,592	-	13,125	127,717	121,495
Governance Costs	3b	1,140	-	-	1,140	900
TOTAL PAYMENTS		115,732	-	13,125	128,857	122,395
NET INCOMING/(OUTGOING) RESOURCES		(2,451)	-	(1,141)	(3,592)	21,110
Balances Brought Forward		127,110	-	920	128,030	106,920
Transfer Between Funds		(221)	-	221	-	-
BALANCES CARRIED FORWARD		124,438	-	-	124,438	128,030

The Charity's operations are classed as continuing operations.

The notes on pages 10 to 14 form part of these financial statements.

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST MARCH 2025**

	Note	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
ASSETS					
Cash Funds:					
Cash at Bank and in Hand		124,438	-	124,438	128,030
		<u>124,438</u>	<u>-</u>	<u>124,438</u>	<u>128,030</u>
Charity Funds:					
General Funds		124,438	-	124,438	127,110
Designated Funds	5	-	-	-	-
Restricted Funds	4	-	-	-	920
		<u>124,438</u>	<u>-</u>	<u>124,438</u>	<u>128,030</u>
Assets Retained for the Charity's Own Use					
Motor Vehicle Cost		20,400	-	20,400	20,400
		<u>20,400</u>	<u>-</u>	<u>20,400</u>	<u>20,400</u>
LIABILITIES					
Accountancy Fees		300	-	300	300
Independent Examiners Fee		900	-	900	840
		<u>1,200</u>	<u>-</u>	<u>1,200</u>	<u>1,140</u>

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 8 and 9.

Approved by the Trustees on 20th JUNE 2025

Signed on their behalf by Trustee Ian Fulton

Printed Name: IAN FULTON

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025**

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners and the documents meet the appropriate legal requirements.

2. RECEIPTS

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Grants, Donations & Legacies						
Gift Aid Tax		6,653	-	-	6,653	5,194
Gifts & Donations		102,331	-	-	102,331	99,227
Grants Received	4	2,300	-	11,984	14,284	31,089
		111,284	-	11,984	123,268	135,510
b) Investment Income						
Bank Interest		1,997	-	-	1,997	1,021
		1,997	-	-	1,997	1,021
c) Activities for Generating Funds						
Rental Income		-	-	-	-	5,832
Sponsorship Income		-	-	-	-	1,142
		-	-	-	-	6,974

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

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

3. PAYMENTS

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Costs of Charitable Activities						
Administrative Costs		40,671	-	-	40,671	23,334
Advertising & Publicity		943	-	-	943	-
Bank Charges		76	-	-	76	61
Equipment Costs	4	6,473	-	1,000	7,473	525
Food Costs	4	39,975	-	12,125	52,100	51,067
Fundraising & Events		725	-	-	725	2,210
Insurance Costs		760	-	-	760	606
Motor Vehicle Expenses		3,206	-	-	3,206	3,388
Relocation Costs		-	-	-	-	7,437
Rent & Rates		14,305	-	-	14,305	20,903
Services		958	-	-	958	1,166
Sundry Expenses		4,207	-	-	4,207	6,481
Telephone Costs		359	-	-	359	407
Training Costs		54	-	-	54	-
Utility Costs		-	-	-	-	1,755
Volunteers Expenses		1,584	-	-	1,584	882
Winter Hardship Payments		296	-	-	296	1,273
		114,592	-	13,125	127,717	121,495
b) Governance Costs						
Independent Examiners Fees	9	840	-	-	840	650
Legal & Professional Fees		300	-	-	300	250
		1,140	-	-	1,140	900

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

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

4. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Essex Association of Local Councils Fund	-	10,984	11,160	176	-
Winter Warmth Fund	920	-	965	45	-
EALC Container Fund	-	1,000	1,000	-	-
	920	11,984	13,125	221	-

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Douglas Allen Fund	-	3,000	3,000	-	-
Essex Association of Local Councils Fund	300	-	300	-	-
Julia & Hans Rausing Trust	880	-	880	-	-
National Lottery Fresh Food Fund	9,100	-	9,100	-	-
Winter Warmth Fund	-	2,000	1,080	-	920
EA Food & Winter Warmth Fund	-	5,000	5,000	-	-
National Lottery Cost of Living Fund	-	9,404	9,404	-	-
Yellow Car Charitable Fund	-	7,000	7,000	-	-
	10,280	26,404	35,764	-	920

Restricted funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

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

5. DESIGNATED FUNDS

CURRENT FINANCIAL PERIOD

	Balance 01-Apr-24	Income	Expenditure	Transfers	Balance 31-Mar-25
	£	£	£	£	£
Van Running Cost Fund	-	-	-	-	-
	-	-	-	-	-

PREVIOUS FINANCIAL PERIOD

	Balance 01-Apr-23	Income	Expenditure	Transfers	Balance 31-Mar-24
	£	£	£	£	£
Van Running Cost Fund	720	-	720	-	-
	720	-	720	-	-

Designated funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

6. STAFF COSTS AND NUMBERS

The Charity employed no members of staff during this or the previous financial period.

7. TRUSTEES AND OTHER RELATED PARTIES

During the financial year Trustee Marina Tarrant received £12,976 (2023/24:£10,420) for providing administrative and financial services to Billericay Foodbank in furthering the Charity's objects. All conflicts of interest have been identified, documented and managed in accordance with the Charity's Governing Document.

During the financial year Trustee Stuart Gibbs received £21,816 (2023/24:£10,993) for providing promotional and operational support services, including fundraising and developing external relationships for Billericay Foodbank in furthering the Charity's objects. All conflicts of interest have been identified, documented and managed in accordance with the Charity's Governing Document.

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

8. 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.

BILLERICAY FOODBANK
(Charitable Incorporated Organisation)

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

9. 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.

10. 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.