

Charity name: The Pay it Forward Voucher Scheme
Registered charity number: 1196690

Charity's registered Address:

61 Bridge Street,
Kington,
Herefordshire.
HR5 3DJ

BANK

Metro Bank PLC
One Southampton Row
London
WC1B 5HA

The **Pay It Forward Vouchers** scheme (UK Charity No. 1196690) operates nationwide across England to relieve poverty

HOW IT WORKS:

Donors contribute funds that are converted into tracked e-vouchers (typically in £10 increments). People in need can request the evouchers directly or through partnered organisations.

WHAT THEY COVER:

Recipients can use the evouchers at major high-street supermarkets (such as Aldi, Iceland, Primark, and Greggs) to buy essentials like food, groceries, toiletries, baby formula, winter clothing, or pet supplies.

DIGNITY & RESTRICTIONS:

The system ensures safety and donor trust—vouchers are tracked and strictly non-redeemable for alcohol or tobacco.

FUNDING CHANNELS:

Primary funding relies on public donations, corporate match-giving platforms (e.g., Benevity), and online shopping reward programs (Easyfundraising, Zeffy).

TRUSTEES

Active trustee leadership includes **Theresa M. Feetenby** (Chair), **Rob Steadman** (appointed Sept 2024), and **Samuel Peters** (appointed Dec 2025).

Charity Commission

Staffing & Expenses: The organization operates entirely through volunteer support. No trustees or staff receive salaries, remuneration, or monetary benefits.

FINANCIAL PERIOD

Financial period start date

23/06/2025

Financial period end date

22/06/2026

INCOME AND SPENDING

INCOME

Donations came from

Zeffy [sponsored swim]	175	
Zeffy [donations]	152	
Easyfundraising	120	
Bank transfer via Metrobank	300	
Justgiving	60	
Benevity	10	
Total		

EXPENDITURE

Evouchers - £920

Admin fee - £3 a month

Bank admin fee	
Evouchers	

PLANS FOR NEXT YEAR

Recently got approved for giftaid

Moving to Natwest due to admin charge with Metrobank

Do social media posts to get regional partners (especially for areas where we have had requests to date).

The partners role would be to enlist corporates to support us.

Arrange more bucket collections at supermarkets.

Update website to have a smoothly

Summary of charges for the period
01 MAR 2026 to 31 MAR 2026
Metro Bank Community Account Statement

BIC: MYMBGB2L **IBAN:** GB95MYMB23058036182717



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

THE PAY IT FORWARD VOUCHER SCHEME
229 THE SYCAMORES, MILTON
CAMBRIDGE
CB24 6ZD

Metro Bank Community Account number	36182717
Sort code	23-05-80
Statement date	31 MAR 2026
Overdraft limit	£0.00

The total of fees and charges for the account during this period is £3.00.

This amount will be deducted from your account on 28 APR 2026 (or the next working day if it's a weekend or bank holiday).

Your fees and charges for this period are as follows:

Monthly Maintenance fee	£3.00
Online Banking fee (if applicable)	£0.00
FX Platform monthly fee	£0.00
Setup fee	£0.00
Service charges	£0.00
Cash charges	£0.00
Transaction charges	£0.00
Post Office change giving charges	£0.00
Instant overdraft charges	£0.00
Interest charges	£0.00
Total Fees and Charges:	£3.00

Details of Transaction and Cash Charges

Transaction charges	Volume	Price (£)	Charge (£)
Inward Payment	5	0.30	1.50
Outward Faster Payment SAMEDAY	6	0.30	1.80
Sub Total	11		3.30
Less Free Transaction			3.30
Total transactions Charge			0.00

Statement number	77
Metro Bank Community Account number	36182717
Sort code	23-05-80



Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00
Less Free Allowance			0.00
Total Cash transaction Charge			0.00

This document sets out the charges and interest that have accrued on your account within the above period. There are 5 types of charge:

1. **'Monthly maintenance fee'** – please see the Community Account Important Information Summary for information on the monthly fee.
2. **'Transaction charges'** – these are incurred when you make certain types of transaction – please see Community Account Important Information Summary for further details.
3. **'Cash charges'** – incurred when you bank or withdraw cash – please see Community Account Important Information Summary for further details.
4. **'Instant Overdraft Charges'** – these are incurred as follows:
 - When a transaction creates or increases an instant overdraft – debit interest at 25% EAR* is charged and we may make a 'paid item charge'; and
 - When we refuse to allow a transaction because it would have created or increased an instant overdraft – 'unpaid item charges' may be charged.

5. **'Agreed Overdraft Charges'** – these are incurred when you use your agreed overdraft facility – debit interest (as set out in your agreed overdraft facility letter) is charged. Please see Community Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we would love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit one of our stores.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.

Metro Bank Community Account Statement

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THE PAY IT FORWARD VOUCHER SCHEME
229 THE SYCAMORES, MILTON
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CB24 6ZD

ACCOUNT NAME: THE PAY IT FORWARD VOUCHER SCHEME

Your account summary

From: 01 MAR 2026	To: 31 MAR 2026
Opening balance	£6.56
Total money in	£120.00
Total money out	£63.00
End balance	£63.56

Account number	36182717
Sort code	23-05-80
Statement number	77
Overdraft limit	£0.00

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			6.56
02 MAR 2026	Inward Payment R Allen		40.00	46.56
03 MAR 2026	Outward Faster Payment Evouchers Limited Santander 1022559NGAldiBas	10.00		36.56
05 MAR 2026	Inward Payment Theresa Feetenby		10.00	46.56
05 MAR 2026	Outward Faster Payment Evouchers Limited Santander 1024224MAAsdaHull	10.00		36.56
05 MAR 2026	Outward Faster Payment Evouchers Limited Santander 1022559EWAsdaDur	10.00		26.56

Statement number	77
Metro Bank Community Account number	36182717
Sort code	23-05-80



Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
16 MAR 2026	Inward Payment Stripe Payments UK Ltd		10.00	36.56
19 MAR 2026	Outward Faster Payment Evouchers Limited Santander 1035243DHTesLonPIN	10.00		26.56
19 MAR 2026	Outward Faster Payment Evouchers Limited Santander 1035245SEYALDLONPI	10.00		16.56
27 MAR 2026	Outward Faster Payment Evouchers Limited Santander 1043899DBTesManPIN	10.00		6.56
27 MAR 2026	Account Maintenance Fee	3.00		3.56
30 MAR 2026	Inward Payment JUSTGIVING		20.00	23.56
30 MAR 2026	Inward Payment R Allen		40.00	63.56
	Closing Balance			63.56

Your deposit is classed as eligible for the Financial Services Compensation Scheme (FSCS) unless your account falls within the excluded deposits list in the FSCS Exclusions Sheet, which can be downloaded from our website:
<https://www.metrobankonline.co.uk/about-us/legal-information/>

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

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Listening to you

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.