

**BANBURY FOODBANK**

Charitable Incorporated Organisation  
Registered Charity Number 1204982

**REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

## BANBURY FOODBANK

Trustees: Philip Ferdani  
Susan Neal  
Matthew Odu  
Anne Cooper (appointed 22 May 2025)

Manager: Sarah Williams

Address: The Peoples Church  
The Church Centre  
Horse Fair  
Banbury  
OX16 0AH

Independent Examiner: Jeffrey Prescott FCA

## Report of the Trustees for the year ended 31 December 2025

### **Objectives and Activities**

The objects of the charity are to prevent or relieve poverty or financial hardship in Banbury and the surrounding area by working with local churches to:

- a) provide emergency food and other items to families and individuals in need;
- b) distribute such goods to other charities or organisations working to relieve poverty; and
- c) provide such individuals and families with advice and support or signposting to relevant advisory service.

The charity collects donations of food and other items from individuals, supermarkets and other organisations. These are distributed to those individuals and families in need and who are referred to the charity from a number of referral agencies. The distribution of said donations occurs at three centres; The Peoples Church, St. Joseph's Church and St Francis' Church. The charity has also worked with Citizens Advice to provide financial advice to clients initially at The Peoples Church, with the addition of the service at St Joseph's and St Francis in December. Clients were also signposted to other service providers who are able to provide more long-term support and advice. A restricted grant of £2,499 was received at the end of 2024 from Cherwell District Council for reducing the energy bills of those in need by purchasing low energy household items. This was used in 2025.

The charity does not make grants.

The work of volunteers is essential to the work of the charity. There are between 60 and 70 volunteers supporting the charity in various roles, in the warehouse, at the distribution centres and at food collections. It is planned that in 2026 a team will be developed to undertake fund raising for the charity.

### **Achievements and performance**

The charity has continued to collect donations of food and other items from the major supermarkets in Banbury. Donations were also made by local individuals, schools, churches and businesses. During the year a total of 30,587 kg was donated. This compares to a total of 25,984 kg donated in the nine months the charity was operating in 2024. This is an 18% increase in overall donations but is a 10% reduction on a monthly basis. Without the monthly volunteer manned collection from mid-year this drop in monthly donations would have been significantly worse.

The food and other item donations were supplemented by food purchases. During 2025 2,258 kg of food was purchased. This compares to 7,578 kg purchased in 2024; a 70% reduction. This reduction is a result of the increase donations from the manned supermarket collections. This had a significant impact on the financial sustainability of the CIO.

The total of donated and purchased goods was 32,825 kg in 2025. This is comparable to the 33,562 kg in the 9 months that the charity was in operation in 2024. This has enabled the charity to support Clients who are referred to Foodbank from a number of agencies across the town. Emergency food parcels have been distributed from the three partner locations; The Peoples Church on Tuesday mornings, St. Joseph's Church on Monday and Wednesday mornings and St Francis' Church on Thursday mornings and evenings. Each distribution location was supported by a team of volunteers.

## BANBURY FOODBANK

### Report of the Trustees for the year ended 31 December 2025 (continued)

A total of 1,935 referrals were made in 2025 comprising 2,966 adults and 1,656 children making a total of 4,622 people being provided with emergency food and household items. In the 9 months of 2024 a total of 1,598 referrals were made representing a total of 4,044 people supported. On an annualised basis this means there was a reduction of 14% between 2024 and 2025. This is positive progress.

During 2025 a total of 32,713 kg of food and household items were distributed compared to 30,639 kg in 2024. The initial stock at the beginning of 2025 was 9,505 kg with a closing stock of 9,617 kg showing that a similar quantity of food was collected and distributed.

In partnership with Citizens Advice, Financial Inclusion advice was provided at all three distribution centres. This has resulted in a reduction in the number of clients subsequently returning for further support. The funding for financial inclusion has been provided by Trussell Trust. During 2026 the charity will be expected to provide 50% of the funding.

In April 2025 the charity agreed a one year zero-cost lease with Athlon for an electric van provided by Mercedes Benz. The ownership of the van will transfer to the charity at the end of the lease in April 2026. The old van was retained but will be sold or disposed of when the new van ownership is transferred.

A further unrestricted grant of £3,000 was received from Cherwell District Council at the end of this reporting period. This will be used to support clients in 2026.

### **Financial Review**

At the 31 December 2025 the charity held cash reserves of £74,787. During the year the charity suffered a net operating deficit of £3,143 compared to a deficit of £11,599 in 2024. The reduction in the deficit is a result of the increased food donations, reduction in purchased food and the reduction in the number of client referrals.

The reserves policy states that the charity shall hold reserves equivalent to approximately one year's expenditure.

### **Structure, Governance and Management**

The charity is a Charitable Incorporated Organisation.

A new trustee, Anne Cooper, was appointed on 22 May 2025 in line with the Approved Governing Document.

The charity is a franchise partner of The Trussell Trust (1110522). As such the charity operated within the governance framework provided by The Trussell Trust, following the policies procedures and guidance.

The charity works with the Citizens Advice Bureau to provide a financial inclusion service.

Signed : **Philip Ferdani**

Date: 17 April 2026

Chair of the Trustees

## Independent Examiner's Report to the Trustees of Banbury FoodBank

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 and 6.

### **Responsibilities and basis of report**

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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.

Signed: **Jeffrey Prescott FCA**

Date: 17 April 2026

Address: Grays  
Essex

BANBURY FOODBANK

Receipts and payments accounts  
Year ended 31 December 2025

<b>Receipts</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	£	£	£	£
Grants for specific purposes			<b>0</b>	2,499
Donations	48,472		<b>48,472</b>	21,075
Gift aid refund			<b>0</b>	5,369
Trussell Trust	2,063		<b>2,063</b>	989
	<u>50,535</u>	<u>0</u>	<u><b>50,535</b></u>	<u>29,932</u>
<b>Payments</b>				
Salaries	34,512		<b>34,512</b>	23,516
Employer's national insurance	587		<b>587</b>	1,248
Employer's pension contributions	1,159		<b>1,159</b>	0
Food and supplies	8,128	2,501	<b>10,629</b>	13,413
Insurance	203		<b>203</b>	0
Accountancy	375		<b>375</b>	0
Consulting	2,591		<b>2,591</b>	850
Interest paid	38		<b>38</b>	0
IT costs	105		<b>105</b>	268
Lighting & heating	580		<b>580</b>	342
Motor expenses	2,115		<b>2,115</b>	1,349
Repairs	497		<b>497</b>	456
Subscriptions	56		<b>56</b>	35
Entertaining	0		<b>0</b>	54
Sundry expenses	68		<b>68</b>	0
Telephone & internet	66		<b>66</b>	0
Travel	97		<b>97</b>	0
	<u>51,177</u>	<u>2,501</u>	<u><b>53,678</b></u>	<u>41,531</u>
Operating deficit	(642)	(2,501)	<b>(3,143)</b>	(11,599)
Transfer between funds	(2)	2	<b>0</b>	0
Transfer from The Peoples Church			<b>0</b>	89,529
Net movement in funds	<u>(644)</u>	<u>(2,499)</u>	<u><b>(3,143)</b></u>	<u>77,930</u>
Opening funds	75,431	2,499	<b>77,930</b>	0
Closing funds	<u>74,787</u>	<u>0</u>	<u><b>74,787</b></u>	<u>77,930</u>
<b>Balance sheet</b>				
Cash at bank	<u>74,787</u>	<u>0</u>	<u><b>74,787</b></u>	<u>77,930</u>
Fund balances	<u>74,787</u>	<u>0</u>	<u><b>74,787</b></u>	<u>77,930</u>

Statement of assets and liabilities at 31 December 2025

		<b>Unrestricted funds</b> £
<b>Cash funds</b>	Lloyds bank	<u>74,787</u>
<b>Food stock</b>	Notional value @ £2.37/kg	<u>22,792</u>
<b>Other monetary assets</b>	Prepayments and accrued income	<u>2,288</u>
<b>Liabilities</b>	Accrued expenses	<u>1,688</u>

		Fund to which asset belongs
<b>Assets retained for the charity's own use</b>	Renault Kangoo van	Unrestricted
	Warehouse shelving and equipment	Unrestricted
	Office equipment	Unrestricted
	Distribution centres equipment	Unrestricted

Signed : **Philip Ferdani**

Date: 17 April 2026

Chair of the Trustees

Notes to the Accounts for the year ended 31 December 2025

1. The Trussell Trust

Each Foodbank in the Trussell Trust network is allocated a proportion of the financial donations given by partner supermarkets based on the weight of donations collected in their stores. In our case this relates to collections at Tesco, Banbury.

2. Delivery Van

The running costs of the van for the year cover fuel, maintenance and insurance.

3. Reserve

The Trustees have set a policy of maintaining unrestricted reserves equivalent to one year's expenditure. This is in view of the irregularity of the Charity's income and the time needed to take action if income should fall below requirements and to allow an orderly winding-up of the Charity should sources of income cease.

4. Donations in Kind

We continue to be supported by the people of Banbury and district who donate food and toiletries through the collecting boxes at Tesco, Sainsburys and Waitrose supermarkets in the town. Schools, churches, community groups and local companies also provide donations for us in both cash and kind.

We are grateful for the cash donations which enable us to buy supplies to cover shortages as they occur.

5. The stock situation at 31 December 2025 is set out here:

	<u>Quantity</u>
Stock held at 1 January	9,505 kilograms
Stock received in the year	32,825 kilograms
Stock distributed in the year	<u>(32,713)</u> kilograms
Stock held at 31 December	9,617 kilograms