

WEST NORTHUMBERLAND FOODBANK CIO

REPORT AND FINANCIAL STATEMENTS
For the year ended 30 September 2025

Charity Number 1158289

WEST NORTHUMBERLAND FOODBANK CIO

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 30 September 2025

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Trustee Annual Report for the year ended 30 September 2025.

The Trustees present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

THE TRUSTEES

The trustees who served the charity during the period were as follows:

T O Russell - Chair
L Ferguson – Treasurer until May 2025 (Resigned July 2025)
C Baty -Treasurer (appointed May 2025)
A Anastasiou
A M Clark
A L Proctor
Dr K Haddow (Appointed 20th February 2025)
J R A Hill (Resigned 18th February 2025)
R Sheehan
T J Hakim

Registered charity name	West Northumberland Food bank
Charity number	1158289
Registered office	Unit 2 Adapt Business Hub Burn Lane Hexham.
Independent Examiner	Doug Maltman FMAAT Connected Voice Business Services One Strawberry Lane Newcastle upon Tyne. NE1 4BX.

Objectives

Our Charitable Objectives are the prevention or relief of poverty in West Northumberland.

Public benefit

The Charity Commission states that there are two tests that must be passed to meet the definition of providing public benefit: firstly, there must be an identifiable benefit or benefits; secondly the benefit(s) must be to the public or a section of the public. The Trustees have given due consideration to the Charity Commission's general guidance on public benefit and are satisfied that the aims and objectives of the Food Bank as set out in its Constitution and its activities, as described in this Report, demonstrate that the Food Bank satisfies these tests.

Activities, achievements and performance

Over the year we supported 646 households in total, with 875 adults and 568 Children. This is significantly less than the 740 households we helped in year ending 2024 our busiest year ever with the Cost-of-Living Crisis, however it's important to note that we have supported 229 new Households throughout year ending 2025 that's 35% of all households not far off the percentage of new households in year ending 2024 at 37%.

Our team of 23 warehouse volunteers processed 5692 tinned/dried food parcels, 2952 bags of fresh food-including fruit, veg, bread and eggs and 5110 Hygiene Packs of toiletries and cleaning products requested alongside Food Parcels usually 2 or 3 items and our team of 20 volunteer drivers have covered over 25,000 miles in our 3 vans making 3828 doorstep deliveries taking vital supplies to households across 50 Towns and Villages.

Alongside providing Food Aid we offer Helpline and Outreach support which is additional to the traditional model of a food bank. Our team of 29 Helpline Volunteers provide much needed information to help people through these very difficult times last year they took 3876 calls and provided 452 hours of support to people struggling to stay afloat with the soaring cost of living, energy price hikes, low wages, and insufficient benefits. 424 people were directed by our Helpline Team to other support services, in total 517 signposts/referrals were made to 60 organisations, Debt & Money, Energy costs and Mental Health/Well Being are of the most concern, 12% of calls to our Helpline were from people in low paid work, 10% from Pensioners, 44% from people in treatment for their mental and 49% for their physical health.

Along with taking requests for Food Parcels our Helpline Team helped us distribute £22,978 in Hardship Funds in the form of shopping vouchers to 312 households for emergency situations and to every new caller as we know people will often leave it until they have nothing left before calling for help, 9 households were issued with 11 emergency energy vouchers for Pre-Payment meters during the year and we supported 18 households with hardship awards for essential household items such as carpets, kitchen equipment and for solid fuel.

Hardship funds have also been used to run a 'Back to School' voucher scheme, 126 children in our community walked into school ready to learn, with the right shoes, uniform, and supplies through our Back to School scheme that helped 58 families who were already stretched to breaking point, with 19 families with 3 or more children impacted by the 2 child policy and the other families with 1 or 2 children often single parents surviving on one income or couples in rural hardship.

To support our Helpline Volunteers in their vital work they attended Proactive Signposting training and Welfare Rights training events, last year and in preparation for our new Northern Gasworks funded Winter Warmth Scheme 23 Helpline Volunteers completed Energy Essentials Training in September so they can offer callers advice on how to save money on energy bills and stay warm this winter.

When someone is living in poverty, the barriers they face rarely exist in isolation. Poor mental health, insecure housing, long-term illness, debt, caring responsibilities, or sudden income loss often overlap, leaving people stuck in cycles of hardship. Our Outreach Pilot, funded in part by The National Lottery Community Fund (received 23-24), was created to meet these realities head-on. Rather than offering quick fixes, it provides dedicated one-to-one support, walking alongside people as they navigate complex and often overwhelming challenges. In the past 12 months, our Outreach Support Worker has worked with 36 households. The pilot was originally designed to support 40 households over 18 months, so reaching this point so quickly demonstrates both the depth of need in our community and the value of the service. Each referral has come through our Helpline, where the need for more sustained support became clear.

We could never be able to have such a positive impact and support so many households in hardship without the support of our communities. Yet again they have been incredibly generous and supportive with 402 people and 29 local groups and businesses making financial donations.

Throughout the year we have been working hard to increase public support and communicate our appreciation of those who support us and to make sure we reach people who need our help we have greatly improved our social media and public relations this has improved our ability to demonstrate our impact, widened our audience and strengthened our income generation.

Our vision is a community where no-one faces food insecurity, we provide a lifeline of food aid and practical support to local people through times of need. Our approach to supporting people experiencing poverty is grounded in our values of Equality, Responsiveness, Inclusivity, Compassion and Integrity, and we are fully committed to continuing to support our communities for as long as we are needed, and sincerely appreciate the support of our community and funders in helping us do that.

Financial Review

The Food Bank's total income for the year was £ 318,033(2024: £360,756) generated from grants and donations. This includes both monetary donations and estimated values for the donation of goods. The total resources expended were £338,895 (2024: £379,656) and represented costs incurred to enable the Food Bank to carry out its operations, provide hardship awards and make grants under the Food Bank's small grant scheme. The Food Bank made a deficit for the year of £20,862 (2024: deficit of £18,900).

Reserves Policy

The Trustees consider it appropriate to hold unrestricted general cash reserves equivalent to 3 - 6 months of operating expenditure (excluding donated goods) to provide a level of working capital that protects the continuity of the work of the Food Bank. The level of reserves will take into consideration future strategy and the potential for unforeseen expenditure or unanticipated loss of income. This is reviewed annually in conjunction with the budget setting process.

In 2024 we brought forward £181,368 in reserves (£180,065 of which were cash) which represented 5 months of expenditure. Of these reserves £19,746 were restricted or designated to the Outreach project.

As of 30 September 2025, we have total reserves of 170,319 (£163,897 held as cash)

Of these reserves we have the following unrestricted and restricted reserves from Grant income receipts:

Funds of the charity

Unrestricted income funds	170,319
Restricted income funds	9,933
Total funds	180,252

Our reserves policy is to retain 3-6 months of operating expenditure (excluding non-cash items being depreciation and donated food). This is within the reserves policy. The Trustees regularly monitor and review the reserves position throughout the year and take steps to ensure that any additional funds are used to further the objectives of the Food Bank through one-off initiatives such as Cost of Living voucher schemes.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Food Bank has adequate resources to continue in operational existence for the foreseeable future. The reserves policy and level of reserves currently held by the Food Bank supports this position. For this reason, the Trustees continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Without succumbing to complacency, we are confident that within reason we have the capacity to respond appropriately to any increase in poverty in the local area; we continue to monitor the economic and social situation locally and nationally. We will amend our procedures and policies in the light of any relevant developments.

Charity constitution

West Northumberland Food Bank is a registered charity, number 1158289, and is constituted under a Charitable Incorporated Organisation (CIO) constitution.

Organisational structure

The governance, management and administration of the Food Bank is the responsibility of the Trustees, their commitment to good governance and organisational development continued last year as Trustees attended a session on the Charity Governance Code assessing their knowledge and understanding of the 7 principles, a session refining our vision, mission and values, a session on risk scenario planning and spent time with observing our Helpline in action and accompanying our volunteer drivers delivering food parcels to improve their understanding of needs of our beneficiaries, also last year the Trustees recruited a volunteer Board Secretary to support meetings administration and contracted an HR Company to review our HR policies and produce new staff contracts. The Trustees contribute to managing the organisation through Subgroups (e.g. HR, Risk Management and Finance) the subgroups include staff and Trustees and report to the full board that meets quarterly. The day to day running of the Food Bank is delegated to the Chief Executive who leads a team of 7 staff who deliver our Helpline, Outreach and Food&Hardship workstreams supported by finance and communications staff.

Recruitment and appointment of new Trustees

New Trustees are elected and co-opted appointed on the recommendation of existing Trustees under the terms of the constitution. There must be at least 3 Trustees of the Food Bank and a maximum of 12 Trustees.

Where additional specific skills are considered desirable, a recruitment process can be invoked.

Induction and training of new Trustees

The Trustees have induction procedures to ensure that new Trustees understand their roles and obligations. Appropriate training is given on an ongoing basis to Trustees, including new Trustees.

Wider network

The Food Bank is a member of the Independent Food Aid Network UK (IFAN), and our Chief Executive regularly engages with them and leads the newly established Northumberland Food Aid network.

Related parties

The Food Bank aims to have good relationships and maintains contact with other organisations having similar objectives in fighting poverty, and its effects. We work closely with Northumberland County Council, connect with over 60 organisations such as CAB, NDAS, Employment Hubs, Family Hubs and Rosies Corner baby bank.

Plans for future periods

We believe that the best way to improve these services is by learning from the people who deliver and use our services. Last year we asked the people who use our service to tell us more — not just about the food they receive, but about the lives they're living. The result is a powerful snapshot of poverty in West Northumberland, seen not through statistics alone, but through the lived experiences of 40 households in our community. Their responses show that behind every food parcel is a bigger story of stress, of exclusion, of getting by however they can and of what it really means to go without. Also, every conversation between someone in hardship and our trained volunteers that happens on our Helpline is processed using a digital form with around 50 questions. This produces timely data that we constantly analyse to look for patterns or sudden spikes in demand from particular groups. This helps us tailor and target support and plan ahead, we do not plan any major changes but will continue our commitment to delivering a high standard of service to households experiencing poverty in the area we serve.

Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity SORP requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of incoming resources and application of resources, including the receipts and payments of the charity for that year. 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity. 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 21/01/26 and signed on their behalf by:

T O Russell

Chair



WEST NORTHUMBERLAND FOODBANK CIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30 September 2025

I report on the financial statements of West Northumberland Foodbank CIO for the year ended 30 September 2025, which are set out on pages 6 to 16.

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 2022 ("the Charities Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I 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.

Doug Maltman FMAAT
Fellow Member of the Association of Accountancy Technicians
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX
Date:

WEST NORTHUMBERLAND FOODBANK CIO

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 30 September 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Income from:</u>					
Donations and legacies	6	220,174	-	220,174	278,289
Charitable activities					
Grants and contracts	7	67,650	21,100	88,750	75,480
Investments	8	9,108	-	9,108	6,987
Total income		296,932	21,100	318,032	360,756
<u>Expenditure on:</u>					
Charitable activities					
Operation of the charity	9	307,982	30,913	338,895	379,656
Total expenditure		307,982	30,913	338,895	379,656
Net income/(expenditure)		(11,050)	(9,813)	(20,863)	(18,900)
<u>Reconciliation of funds</u>					
Total funds brought forward		181,368	19,746	201,114	220,014
Total funds carried forward		170,318	9,933	180,251	201,114

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 8 to 16 form an integral part of these accounts.

BALANCE SHEET

As at 30 September 2025

	Notes	£	Total 2025 £	£	Total 2024 £
Fixed assets					
Tangible assets	16		19,469		24,337
Total fixed assets			19,469		24,337
Current assets					
Debtors	17	4,028		5,021	
Cash at bank and in hand	18	163,897		180,065	
Total current assets			167,925	185,086	
Creditors: amounts falling due within one year	19	(7,143)		(8,309)	
Net current assets			160,782		176,777
Total assets less current liabilities			180,251		201,114
Funds of the charity					
Unrestricted income funds			170,318		181,368
Restricted income funds			9,933		19,746
Total funds			180,251		201,114

The notes on pages 8 to 16 form an integral part of these accounts.

These financial statements were approved by the Board on:

21/01/26

and are signed on its behalf by:

T O Russell
Chair



WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective October 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2022.

West Northumberland Foodbank CIO meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported total unrestricted funds at the year end of £170,318 and has already secured a significant amount of funding for the current year. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria of income recognition are met.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

3.7 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the costs of work and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis, the charity does not currently have any tangible fixed

Motor Vehicle	20% Reducing balance
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WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
6 Donations and legacies				
Donations and gifts	127,693	-	127,693	168,562
Gift Aid	19,053	-	19,053	28,414
Donated goods, facilities and services	73,428	-	73,428	81,313
	<u>220,174</u>	<u>-</u>	<u>220,174</u>	<u>278,289</u>
7 Charitable activities				
<u>Income from grants</u>				
Northumberland County Council	-	10,000	10,000	10,000
Karbon Homes	1,500	-	1,500	-
Freemasons of Northumberland	2,000	-	2,000	-
William Webster Charity	-	1,500	1,500	3,000
The Squires Foundation	-	-	-	10,000
Lottery Fund	-	-	-	51,200
Henry Bell Trust	600	-	600	500
LIDL Toy Fund	-	-	-	280
Sainsbury	1,500	-	1,500	500
Barbour Foundation	3,000	-	3,000	-
Community Foundation	20,500	-	20,500	-
Garfield Weston	25,000	-	25,000	-
Hadrian Trust	1,000	-	1,000	-
Haltwhistle Town Council	250	-	250	-
Hexham Town Council	100	-	100	-
J Knott Trust	5,000	-	5,000	-
Joicey Trust	2,500	-	2,500	-
NGN	-	9,600	9,600	-
Northumberland Estate - Duke of Northumberland Charity	1,000	-	1,000	-
Northumbrian Citizen - Network Lead	1,000	-	1,000	-
Prudhoe Council	1,000	-	1,000	-
The Lions Club	500	-	500	-
The Smith (Haltwhistle & District Charitable Trust)	1,200	-	1,200	-
	<u>67,650</u>	<u>21,100</u>	<u>88,750</u>	<u>75,480</u>
8 Income from investments				
Bank interest	4,978	-	4,978	6,987
CAF income	4,130	-	4,130	-
	<u>9,108</u>	<u>-</u>	<u>9,108</u>	<u>6,987</u>

Income was £318,032 (2024: £360,756) of which £296,932 was unrestricted or designated (2024: £296,556) and £21,100 was restricted (2024: £64,200)

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
9 Charitable activities				
<u>Direct costs</u>				
Staffing costs	92,051	2,103	94,154	88,386
Volunteer costs	2,347	-	2,347	1,657
Food and packaging	105,534	10,000	115,534	150,393
Food and fuel vouchers	17,711	-	17,711	60,366
Motor running expenses	11,609	-	11,609	11,468
Small grants and hardship awards	5,324	-	5,324	5,880
Depreciation	4,868	-	4,868	6,084
Outreach Staff costs	199	18,810	19,009	-
Outreach Equipment	711	-	711	-
Outreach Stationery and printing	4	-	4	-
Outreach travel	1,063	-	1,063	-
Outreach expenses	209	-	209	-
Outreach vouchers and hardship	7,860	-	7,860	-
<u>Support costs</u>				
Staffing costs	30,189	-	30,189	23,102
Other staff expenses	1,851	-	1,851	1,718
Office costs	5,013	-	5,013	11,355
Insurance	618	-	618	565
Professional fees	2,690	-	2,690	483
Rent and utilities	14,160	-	14,160	13,337
Bank charges	2,322	-	2,322	3,024
Other expenses	60	-	60	-
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,380	-	1,380	1,200
Governance and trustee costs	209	-	209	638
	<u>307,982</u>	<u>30,913</u>	<u>338,895</u>	<u>379,656</u>

Expenditure on charitable activities was £338,895 (2024: £379,656) of which £307,982 was unrestricted or designated (2024: £335,202) and £30,913 was restricted (2024: £44,454)

10 Fees for examination of the accounts

	2025 £	2024 £
Independent examiner's fees for reporting on the accounts	1,380	1,200
	<u>1,380</u>	<u>1,200</u>

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

11 Analysis of staff costs and the cost of key management personnel

	2025	2024
	£	£
Salaries and wages	134,106	108,699
Social security costs	2,863	986
Pension costs (defined contribution pension plan)	6,383	1,803
	<u>143,352</u>	<u>111,488</u>

No employee received remuneration above £60,000 (2024: £nil)

The key management personnel of the charity, comprise the trustees. The total employee benefits of the key management personnel of the charity were £0.

12 Staff numbers

The average monthly head count was 8 staff (2024: 6 staff).

13 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There have been no related party transactions in the reporting period.

14 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £6,383 (2024: £1,803). There was £0 outstanding as at 30 September 2025 (2024: £380)

15 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

	Motor vehicle	Total
	£	£
16 Tangible fixed assets		
Cost		
Balance brought forward	43,814	43,814
Additions	-	-
Disposals	-	-
Balance carried forward	43,814	43,814
Depreciation		
Basis	RB	
Rate	20%	
Balance brought forward	19,477	19,477
Depreciation charge for year	4,868	4,868
Disposals	-	-
Balance carried forward	24,345	24,345
Net book value		
Brought forward	24,337	24,337
Carried forward	19,469	19,469
17 Debtors and prepayments (receivable within 1 year)		
	2025	2024
	£	£
Prepayments	1,526	3,274
Other debtors	2,502	1,747
	4,028	5,021
18 Cash at bank and in hand		
	2025	2024
	£	£
Cash at bank	163,897	180,065
	163,897	180,065
19 Creditors and accruals (payable within 1 year)		
	2025	2024
	£	£
Trade creditors	200	-
Accruals		
Independent examination of accounts	1,260	1,200
Other accruals	244	973
Other creditors	1,684	6,136
Card accounts	3,755	-
	7,143	8,309

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

20 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

21 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	151,379	296,932	(297,936)	-	150,375
Designated funds					
Lottery Outreach Project	29,989	-	(10,046)	-	19,943
Totals	181,368	296,932	(307,982)	-	170,318

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated Fund:	
Lottery Outreach Project	Match funding for the Lottery Outreach Project.

Analysis of movement in restricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted funds					
Northumberland County Council	-	10,000	(10,000)	-	-
William Webster Charity	-	1,500	-	-	1,500
Lottery Fund - Outreach	19,746	-	(18,993)	-	753
NGN		9,600	(1,920)	-	7,680
Totals	19,746	21,100	(30,913)	-	9,933

Purpose of restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Northumberland County Council	Food distribution.
William Webster Charity	Contribution for organisation capital expenditure
Lottery Fund - Outreach	Provision of Yr 12 Community Outreach Project core costs (18 month project)
NGN	Core cost contribution (helpline staff salaries) for delivery of Energy advice helpline throughout Winter 25-26

WEST NORTHUMBERLAND FOODBANK CIO

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 September 2025

22 Capital commitments

As at 30 September 2025, the charity had no capital commitments (2024 £nil)

23 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Tangible fixed assets	19,469	-	19,469	24,337
Cash at bank and in hand	153,964	9,933	163,897	180,065
Other net current assets/(liabilities)	(3,115)	-	(3,115)	(3,288)
	<u>170,318</u>	<u>9,933</u>	<u>180,251</u>	<u>201,114</u>