

Barrow Foodbank Ltd

Financial Statements

for the year ending

31st March 2026

Company Registration Number: 8382130
Charity Registration Number: 1152753

Barrow Foodbank Ltd

Financial Statements
Year Ended 31st March 2026

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Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)
Year Ended 31 March 2026

CHAIRMAN'S STATEMENT

It has been a tough year. In the long term, we are committed to the Trussell objective of ending the need for foodbanks. This is not just closing our doors, this is ensuring that people have enough money, so they do not need us.

Some of this we were doing by providing people with help in budgeting and ensuring that they were getting benefits they were entitled to. Some of it is helping people find the support they need to get their lives together so that they can once more hold down a steady job. Nobody wants to be dependent on a foodbank.

Unfortunately, staff illness has hampered the amount of help we can give in this regard. But one of the bright spots of the year is the partnership we now have with Citizen's Advice Barrow (CAB). I would like to take this opportunity to express my thanks to them for the work they have done and the help they have given our clients.

Indeed, we have always felt that by working in partnership we can achieve so much more. So, in Ulverston we have strong links with the Ulverston Food Project. Working together with other charities is something that we will continue to explore. When donors generously entrust their money to us, we have a duty to use it wisely.

But as I said, it has been a tough year. We have spent more on food than ever before. Donations in cash and in kind have fallen off. Things are hard for everybody and the 'cost of living crisis' is real. The generous donations of previous years have ensured we have reserves, but we are now eating into these reserves. At the current rate of haemorrhaging funds, calculating how long the reserves last is a simple mathematical exercise and an uncomfortable one.

I must admit I have always been a bit loathe to rattle the collecting bucket, which is an unusual failing in a chairman of a charity. My feeling has always been that people were generous, and we were getting by. Now, that is no longer true, and we will be asking more people if they can help us help those who need us. We are always happy to attend meetings to explain how the foodbank operates. Indeed, if your organisation would like to visit the foodbank to see what it involves, then we are delighted to show people round.

But despite the difficulties this year has brought us, I would like to thank our staff and volunteers for all they do. We are blessed with a hard-working team. I would also like to thank all those who support us with their donations. Your support is much appreciated.

Jim Webster
Chairman

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)
Year Ended 31 March 2026

The trustees, who are also directors for the purposes of company law, present their report and the financial statements of Barrow Foodbank Ltd for the charity for the year ended 31st March 2026.

The Trustees confirm that the report and accounts have been prepared in accordance with applicable charity and company law and the relevant accounting and reporting requirements.

OBJECTIVES AND ACTIVITIES

Charitable Objectives

Barrow Foodbank exists to provide practical support to individuals and families experiencing crisis and food insecurity across South West Cumbria.

The Charity's objectives are: -

- To provide relief to individuals and families in crisis in Southwest Cumbria and surrounding areas, through the provision of emergency food supplies either directly or through approved partner agencies;
- To provide physical, mental, and spiritual support, either directly or by referral to approved partner agencies, to enable the service users to avoid future crises;
- To involve the wider community in the collection and banking of food for distribution to local people experiencing food insecurity.

Barrow Foodbank is committed to valuing diversity, promoting equality and challenging discrimination in all aspects of its work.

ACHIEVEMENT AND PERFORMANCE

Objectives, Strategies and Activities for the Year

Overview

2025/26 has been another year of growth and change for Barrow Foodbank. The number of people supported has increased compared with the previous year, reflecting the continuing pressures faced by individuals and families experiencing food insecurity.

Many of the local, national, and international factors contributing to food poverty remain beyond the direct control of the organisation. Nevertheless, Barrow Foodbank has continued to seek opportunities to influence the wide causes of food insecurity, including through campaigning activity undertaken in partnership with the Trussell Trust.

The Foodbank has continued to provide essential non-perishable food items while reviewing the contents of food parcels to ensure that resources are used as effectively as possible. Some items including tea, coffee and UHT milk, have increasingly been treated as optional additions in order to reduce unnecessary cost and food waste.

Alongside emergency food provision, the organisation continues to provide vouchers enabling clients to purchase fresh food from identified local shops. This remains an important complement to the provision of food parcels.

Objectives, Strategies and Activities for the Year (continued)

The Foodbank's pots and pans lending library has continued to develop and expand. Where donated items are available, the organisation has also been able to provide household goods and furniture to people in need. This work has included collaboration with Furness Refugee Support Group, helping families seeking asylum who my arrive in Barrow with very few personal or household possessions.

Financial Inclusion and Advice

The organisation's Financial Inclusion work has been reduced during the year owing to long-term staff illness. Despite this, important progress has been made in strengthening links with Citizens Advice.

Barrow Foodbank now provides warm referrals to Citizens Advice for people who use the foodbank and who may benefit from further advice and support. This partnership has developed into a valued relationship for both organisations and provides an important route for clients to access specialist assistance.

Community Support

None of the work undertaken by Barrow Foodbank would be possible without the generosity and commitment of the local community.

The organisation is extremely grateful to its individual donors, corporate partners, volunteers, staff, trustees and members for their continued commitment and support throughout the year.

Annual Performance Figures

Barrow Foodbank works with 100 referral agencies, helping to ensure that referrals are appropriate and proportionate to the support available.

The key principles governing access to foodbank assistance are that:

- The individual or family must be experiencing actual food poverty, defined as having minimal food and insufficient means to obtain adequate food immediately, or being demonstrably at imminent risk of this; and
- The circumstances must arise from an identifiable and current crisis.

Foodbank Activity

Reporting Period	Vouchers fulfilled	Adults	Children	Total People Fed
April 2024 – March 2025	3,310	4,781	2,481	7,262
April 2025- March 2026	3,471	5,173	2,377	7,550

There was an overall 4% increase in fulfilled vouchers during 2025/26 compared with 2024/25.

While the number of children supported decreased compared with the previous year, the overall number of adults supported increased, contributing to an overall rise in the number of people receiving assistance.

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)
Year Ended 31 March 2026

Objectives, Strategies and Activities for the Year (continued)

The most frequently recorded crisis reasons for using the Foodbank during 2025/26 were: -

Crisis Reason	Adults	Children	Total
Rising costs of essentials	2,495	1,316	3,811
Priority debt	857	430	1,287
Ongoing impact of physical or mental health condition	744	331	1,075
Other unexpected expense	448	323	771
No access to financial support due to immigration status	336	112	448
Benefit delay	324	151	475
Cost of dependants has increased	317	383	700
Insecurely housed	200	43	243
Delay in or awaiting other income	218	123	341
Non-priority debt	202	139	341

The figures demonstrate the range of circumstances contributing to food insecurity. Rising household costs were the most frequently recorded reason for foodbank use, followed by priority debt and the ongoing impact of physical or mental health conditions.

Volunteer Contribution
Volunteers continue to be central to the delivery of Barrow Foodbank's work.

The Management Team and Trustees recognise the enormous contribution made by volunteers and are grateful for the time, commitment and compassion they continue to give to the organisation and the people it serves.

Food Stock
The recorded food stock balance on 1st April 2026 was 4,209.3kg.

The organisation continues to monitor stock carefully in order to balance the need to maintain sufficient supplies with the need to minimise waste and make responsible use of donated resources.

Year in Brief
2025/26 has been another year of development growth and change for Barrow Foodbank.

The organisation has continued to manage the impact of long-term staff absence. In particular, Ros Harrison has remained unable to return to work during the year. Her health has been improving, and the organisation continues to hope for her recovery,

Objectives, Strategies and Activities for the Year (continued

During her absence, Kieran McGlinchey and newly appointed Business and Administration Apprentice Louis Anderson have made an outstanding contribution to maintaining the operation of the project. Louis is undertaking a Level 3 qualification in Business and Administration at Furness College alongside his role with the organisation.

In June 2025, the Foodbank began leasing a storage container from Steele's. The company generously provided a discounted rate in recognition of the Foodbank's contribution to the local community. The additional storage has enabled the organisation to hold donated white goods and furniture for subsequent redistribution to people in need.

The Foodbank also participated in Dave Day, during which it received donations of both food and money.

Volunteer Celebration

In September, the organisation held a celebration event, including food and live music to thank volunteers for their extraordinary generosity and dedication.

In December, musicians from the Liverpool Philharmonic Orchestra performed in the church hall for volunteers and Foodbank users for the second time. These events provided valuable opportunities to recognise and celebrate the contribution of volunteers and supporters.

Harvest Festival

The annual Harvest Festival generated 1,625 kg of food donations from local schools, churches and community groups.

The Harvest Festival also provided an opportunity for members of the Foodbank team to engage directly with supporting organisations; explain the work being undertaken and discuss future priorities. These relationships remain an important part of the Foodbank's connection with the wider community.

Fresh Food Vouchers

In Marh 2026 Barrow Foodbank received a generous grant from Westmorland and Furness Council, which secured the continuation of the organisation's fresh food voucher scheme for the next financial year.

The Management Team is extremely grateful for this support, which will enable the organisation to continue providing clients with access to fresh food alongside emergency food provision.

Thanks and Acknowledgements

The Management Team extends its sincere thanks to all those who have supported Barrow Foodbank during the year.

This includes individual donors, businesses, community groups, volunteers, staff, trustees and members, together with the many organisations that work alongside the Foodbank.

Objectives, Strategies and Activities for the Year (continued

Particular thanks are due to the Minister and congregation of Abbey Road Baptist church for continuing to host the Foodbank and provide an important base from which its work can be delivered.

Barrow Foodbank in Ulverston

The Ulverston branch of the Barrow Foodbank continues to provide emergency food support to Ulverston and surrounding communities, including communities as far afield as Grange over Sands.

During 2025/26 the branch continued to open twice a week for the collection of food parcels. Occasional deliveries were also provided where transport difficulties or frailty made collection difficult.

Ulverston Performance

Measure	2025/26	2024/25	2023/24
Vouchers fulfilled	189	204	180
Adults fed	287	264	252
Children fed	104	204	132
Single persons fed	86	96	96
Donations received (kg)	2,617	2,314	2,667
Volunteer Hours	533	768	756

The Ulverston Branch's own report records the number of vouchers fulfilled as broadly stable, with an increase in the number of adults requiring support. The number of children supported reduced during the year while the number of single-person households remained broadly consistent.

The branch notes that single-person households continue to represent approximately half of the households supported.

Volunteers

The Ulverston branch experienced reduction in volunteer availability during the year. Some volunteers moved on to other commitments while the principal reason for volunteer attrition was ill health and increasing frailty.

The branch records its sincere thanks to all volunteers who have continued to give time for as long as they have been able.

There are positive indications that volunteer capacity may improve, with one former volunteer potentially returning and a regular social attendee considering taking on a more active volunteering role. Discussions with the Volunteer Coordinator are continuing.

Community Support

The Ulverston Foodbank continues to benefit from significant loyal support from individuals, churches, schools, businesses and the Co-op.

Objectives, Strategies and Activities for the Year (continued

During the year, Duddon Valley Medical Practice provided collection points at its Askam, Kirkby and Broughton surgeries, helping to increase opportunities for local people to donate.

The local golf club also supported families known to the Foodbank and Ulverston FoodShare by coordinating the purchase of Christmas presents for children. A local business additionally provided Easter eggs.

The branch is grateful to all individuals and organisations who continue to support its work.

Donations and Food Recovery

During 2025/26 Ulverston Foodbank received 2,617 kg of food donations. The branch attributes the recovery in donations, in part, to support from Duddon Valley Medical Practice.

The Ulverston Foodbank continues to work alongside local food waste and food sharing initiatives to ensure that available resources are used effectively.

Partnership with Ulverston FoodShare

Clients continue to be signposted to Ulverston FoodShare, which remains a key local resource.

The anticipated future relocation of FoodShare to The Spot, once renovation work is complete, is expected to bring the service closer to the centre of the town and provide opportunities for people using the Foodbank to access a more sustainable food system incorporating fresh food.

Community and Wellbeing Support

The Ulverston branch continues to encourage clients to visit Bethany Christian Church for tea and informal conversation when passing.

For several months, an average of two people has attended during each opening session. These visitors are often those who are emotionally vulnerable and benefit from having access to a welcoming, informal and non-demanding environment.

Volunteers have responded with considerable kindness, advice and practical support.

During the winter months, Bethany also operates as a 'Warm Spot', providing an additional source of welcome and support within the local community.

Partnership with Bethany Christian Church and Ulverston Town Council

The Ulverston branch remains grateful to Bethany Christian Church for hosting the Foodbank and supporting its activities.

The branch also benefits from the advice and support of Ulverston Town Council, including the provision of advice and vouchers where appropriate.

These local partnerships enable the Foodbank to maintain a consistent and supportive service for people experiencing hardship in the Ulverston area.

Objectives, Strategies and Activities for the Year (continued)

Barrow Foodbank in Millom

Donations

Millom Foodbank continue to receive regular donations of both food and money, for which we are extremely grateful. A number of local individuals liaise directly with our volunteers and make regular contributions of food and financial donations. We also continue to receive food donations through the Tesco food donation point.

We are particularly grateful to several families in Millom who wish to remain anonymous and who make regular financial donations by cheque. These donations are passed to the Treasurer, with a specific request that they are allocated to the Millom Foodbank.

The continued generosity and support of the community is greatly appreciated and makes an important contribution to our work.

School Holiday Meals

Despite our continued efforts to develop and promote the school holiday meals initiative, it has not yet achieved the level of engagement we had hoped for. We will continue to review the scheme and consider whether any changes could improve its effectiveness.

Social Media

We continue to update our Facebook page and occasionally receive enquiries via Messenger through the Millom Foodbank Facebook page. This has proved to be a useful additional means of communications for some people seeking information or assistance.

Drop-in

The drop-in service has not returned to the level of engagement experienced prior to COVID-19.

We continue to offer those clients who collect their food parcels in person an opportunity to have a chat with volunteers, along with a cup of tea and biscuits. Although the number of clients collecting parcels in person is now relatively small, we feel this remains a valuable opportunity for informal contact and support.

Signposting

We have updated the information contained within our signposting folder, which provides details of services and support available to people in Millom. The range and availability of local services have changed considerably since the COVID-19 lockdown, particularly following changes to council boundaries, so it is important that this information is kept current.

Over the past year, we have experienced a reduction in the number of our experienced volunteers, primarily due to illness. We currently have one regular volunteer supporting the foodbank centre on Tuesdays and two volunteers on Fridays.

Objectives, Strategies and Activities for the Year (*continued*)

We have received some enquiries from potential volunteers, although these have not yet resulted in additional regular volunteers joining the team.

There remains a need for additional volunteers in Millom, particularly volunteer drivers. We would welcome further interest from members of the local community who may be able to offer their time and support.

Client Numbers

Client numbers continue to fluctuate considerably with relatively quiet periods, followed by sudden increase in demand. This makes it difficult to predict levels of activity and plan resources accordingly.

At present, there are limited local options available for people who have received three or more vouchers within a six-month period. Millom Network Centre is currently the main local organisation we are able to recommend. We have arranged a meeting with the Manager of the centre, and they agreed a way forward for supporting these clients.

Citizens Advice/IT Support

We have established that Millom Network Centre can assist people with accessing and using their facilities required to make benefits claims. This provides a useful additional source of support of local residents who may otherwise find the process difficult to navigate.

E-Vouchers

The electronic voucher system continues to work well and has proved to be an effective way of managing referrals.

Networking

We have met with a representative from CADAS, who provided an update on the current situation and support available in Millom.

We continue to receive visits from Groundworks/The Green Doctor, and we have also recently established contact with a financial adviser from Home Group. These links provide valuable opportunities to remain informed about the wider support available to our clients.

Pet Food Donations

We have established a pet food voucher scheme, operating along similar lines to the existing butcher's voucher scheme. Although the scheme is still relatively new, initial indications are positive and it appears to be providing useful support to clients with pets.

Emergency Food boxes

Emergency food boxes continue to be used regularly in Millom. At present, Millom Baptist Church is the only local organisation holding emergency food boxes.

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)
Year Ended 31 March 2026

Objectives, Strategies and Activities for the Year (*continued*)

Referral Agencies

We continue to have a good network of referral agencies. However, there have been some changes to local provision which have affected access to services for Millom residents.

Since Millom Family Hub was taken over by Cumberland Council, clients are generally required to access support through Whitehaven. We have also lost the Phoenix Centre as a local referral option, with services now being accessed through Whitehaven. Similarly, our contact with Citizens Advice is now more limited as their provision is predominantly based in Whitehaven.

We continue to receive electronic vouchers from these organisations, as well as from a number of other agencies based in Barrow.

One area where there is potential to strengthen our local referral network is with the churches in Millom. At present, Millom Baptist Church is the only local church acting as a referral agency. Developing further links with local churches could provide additional opportunities for supporting people in the community.

Fresh Meat Scheme

The butcher's voucher scheme continues to operate successfully, and clients have told us that the vouchers are very useful and appreciated.

Millom's Situation

We have always valued the support provided by Barrow and have found it invaluable in supporting the work of Millom Foodbank. We look forward to discussing how this support can continue to develop and how we can best meet the needs of Millom clients in the future.

Figures for Millom Foodbank 2025-2026

	2025	2024	2023	2022	2021	2020
Sessions	103	104	101	102	100	104
Vouchers	162	166	174	129	140	270
Adults	272	281	306	225	233	453
Children	185	173	170	113	152	217
Single	57	61	42	46	38	38

The above figures demonstrate that demand for the foodbank continues to fluctuate throughout the year, with particularly higher levels of activity during December, September and February. Overall, 514 people were supported during the 2025-2026 period.

The figures for previous years are retained for comparison and demonstrate the changing pattern of demand over time.

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)
Year Ended 31 March 2026

Financial Review

The financial statements for Barrow Foodbank cover the year ended 31st March 2026. The accounts were independently examined by Knox Accountants Ltd and the Independent Examiner reported that no matters had come to their attention requiring further comment.

During the year, the Foodbank received total income of £124,979 compared with £193,600 in the previous year. The majority of our income continues to come from donations. During 2025/26, donations totalled £110,341, representing the largest source of income for the Foodbank. This included £107,298 in unrestricted donations and £3,043 in restricted donations. We received £5,051 in grants, compared with £68,571 in the previous year. Grant income during the year included funding from the Trussell Trust, ACTS and the Asda Foundation.

Expenditure for the year was £193,709 compared with £201,858 in 2024/25. The principal areas of expenditure were

- Food purchases - £67,564
- Salaries - £87,350
- Premises Costs - £10,442

Depreciation of fixed assets amounted to £1,100. The figures demonstrate that the majority of our expenditure continues to be directly associated with delivering the Foodbank's services, with food purchases and staffing representing the two largest areas of expenditure.

Financial Result

The Foodbank recorded a net deficit of £68,730 for the year, compared with a deficit of £8,256 in the previous year.

This was largely attributable to the significant reduction in income, particularly grant funding, while the costs associated with continuing to provide the Foodbank's services remained substantial.

At the year end, total funds stood at £514,092 compared with £590,142 at 31st March 2025. This comprised £445,262 of unrestricted funds and 68,830 of restricted funds.

Assets and Reserves

At 31st March 2026, the Foodbank had current assets totalling £509,693, including investments of £300,000, restricted bank funds of £34,744 and unrestricted bank funds of £175,700. Current liabilities were £911, resulting in net current assets of £514,092.

The Foodbank's fixed assets consist primarily of its motor van, which had a net book value of £4,399 at the year end.

The trustees' reserves policy aims to maintain adequate reserves to meet the charity's commitments and aspires to maintain reserves of approximately £385,000. This is intended to provide for

Financial Review (*continued*)

contingencies such as the loss of food stock, potential relocation costs, funding for the Financial Inclusion programme, replenishment of food stock and approximately six months of operating costs.

Donated Food and Volunteer Contribution

The financial statements also highlight the considerable contribution made by our donors and volunteers which is not reflected in the income and expenditure figures.

At the end of the accounting period, the Foodbank was holding donated food stock with an estimated value of £11,662.

During the year, volunteers contributed 4,923.25 hours across the Foodbank's three sites. Using the National Living Wage rate of £12.21 per hour, this represents and estimated in-kind contribution of £60,113.

These figures illustrate the enormous value of the practical and financial support provided by the local community. The foodbank could not deliver its services without the generosity of its donors, and the time and commitment given by its volunteers.

Looking Ahead

The financial year has presented challenges, particularly as a result of the reduction in grant income and the resulting overall deficit. Nevertheless, the Foodbank remains in a relatively strong financial position, with significant reserves and investments available to support its ongoing work.

The trustees will continue to monitor income and expenditure carefully, seek appropriate grant funding and maintain strong relationships with donors, supporters, and partner organisations. Maintaining sufficient reserves will remain an important priority, enabling the Foodbank to respond to changes in demand and continue providing vital support to people experiencing food insecurity.

Reserves Policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the charity's commitments. Due to the nature and operations of Barrow Foodbank, the trustees aspire to hold an extra amount of £385,000 comprising of the following:

a) Contingency funds - in a situation where food is lost due to e.g. floods - £50K
b) Relocation costs – a minimum of £100K
c) The Board considered it prudent to set aside £65K for two year's funding for the Financial Inclusion programme.
d) Replenishment of food when stock run low - £70K
e) 6 months operating costs - £100,000

Investment Policy

The recommended level of resources which the charity carries in its current account is maintained at not more than is required for a normal month's activity. A proportion of the remaining monies are

Financial Review (*continued*)

held in an interest-bearing account giving as high a rate of return as possible whilst retaining flexibility to be able to draw down monies as and when required. The funds designated for future investment are placed in a range of investments, to achieve maximum interest (within an acceptable balance of risk), so the organisation's strategic development plans are achieved.

Donations Policy
The policy of the charity is not to give grants/donations to other charities or organisations.

Structure, Governance and Management

The Barrow Foodbank Ltd is a company limited by guarantee and a registered charity governed under Articles of Association

Appointment of trustees
Trustees are elected at the annual general meeting, are appointed to the Board following nomination by member organisations. The Barrow Foodbank has just two members namely, The Barrow Deanery Synod of the Church of England and Churches Together in Barrow who nominates three and four trustees respectively.

Recruitment, induction and training of trustees
The Trustee Board regularly conducts a skills audit of Board members and actively seeks out new Trustees as appropriate to ensure the Board has the most useful skill mix possible and is representative of the local community.

All trustees are expected to be committed to the aims and principles of Barrow Foodbank and be willing to take an active role in the governance of Barrow Foodbank. Induction for all new Trustees covers the structure, aims and principle of Barrow Foodbank, legal obligations under charity and company law, the objectives and activities of Barrow Foodbank and current business and development plans.

Organisational Structure and Networks
Barrow Foodbank is governed by the Board of Trustees. The Board is responsible for setting the strategic direction of the organisation and has ultimate responsibility for the conduct of Barrow Foodbank, for ensuring that the charity satisfies its legal and contractual obligations. Board meetings are held bi-monthly with additional meetings as necessary. The trustees meet annually to carry out a full review to determine the future strategic direction of the organisation. Non-Trustee members may be co-opted to attend meetings for a specific expertise they bring for time limited periods.

Operational management of Barrow Foodbank is delegated to the Foodbank Manager, who works closely with the Assistant Foodbank Manager and volunteers to ensure delivery of all services.

Services are delivered by a committed team of paid workers and volunteers. It is calculated that the contribution made by the volunteers equates to £60,112.88 per annum (based on national living wage costs only).

Structure, Governance and Management (*continued*)

Risk Policy

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place, so timely action is taken to mitigate exposure to those risks.

The major risks to the organisation are three-fold and are reflected in the Reserve Policy.

a) The Barrow Foodbank is currently located in the basement of the Abbey Road Baptist Church which has multiple users. If flooding were to occur, it would not be a simple case of replacing all stock. The Barrow Foodbank holds on average 8 tonnes of food worth approximately £22,160. A specialist firm would need to be brought in to clear the site, then a full in depth clean would be required, repair/replacement of equipment and storage facilities and of course, a full restock. Plus, of course a temporary venue would be needed. The Board has conservatively estimated the cost at a minimum £50K.

b) The Barrow Foodbank currently enjoys accommodation which is of sufficient size and serviced to just meet the Barrow Foodbank's needs, at less than commercial rates. If relocation became necessary (either planned or due to emergency), the Foodbank would have great difficulty locating suitable premises locally which would be at commercial rates. In addition, significant costs would be incurred for example, relocation costs such as removals, supply and connection of services, IT and Telecommunications costs etc.

c) Food donations have reduced dramatically, creating a need for the Foodbank to purchase significant quantities of stock. The Board has approved £70,000 for this purpose, enabling the Foodbank to continue meeting the needs of those who rely on its service.

Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed by the trustees and staff to ensure they still meet the needs of the charity.

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2026

Reference and Administrative Details

Registered charity name	Barrow Food Bank
Charity registration number	1152753
Company Registration number	8382130
Principal office and registered office	c/o Abbey Road Baptist Church Corner Abbey Road and Park Drive Barrow-in-Furness LA13 9BD
Trustees	Jim Webster (Chair) Shirley Waters Peter Gardner Karen Edmondson Martin Cooper
Treasurer/Company Secretary	Welma Robinson
Key Management personnel	
Matthew Burden	Project Manager
Ros Harrison	Deputy Project Manager
Kieran McGlinchey	Admin and Warehouse Assistant
Louis Anderson	Business and Administration Apprentice
Welma Robinson	Treasurer
Carol Warwick	Volunteer Coordinator
Liz Goyder	Ulverston Coordinator
Jean Liney	Millom Coordinator
Clare Kingston	Millom Coordinator
Jayne Moorby	Newsletter Editor and Facebook Coordinator
Independent Examinators	Knox Accounting Limited 6 Bath Street Barrow in Furness LA14 1LZ
Bankers	NatWest Bank Dalton Road Barrow in Furness LA14 1WY

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2026

Trustees' Responsibilities Statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the applicable Charities SORP
- make judgments and accounting estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Independent Examiner

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's independent examiner is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information

The Independent Examiners are deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2026

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

The trustees' annual report (incorporating the directors' report) was approved on 16th September 2026 and signed on behalf of the board of trustees by:



Jim Webster - Chairman

Barrow Foodbank Ltd

Trustees' Annual Report (Incorporating the Director's Report)
Year Ended 31 March 2026
Independent Examiners Report to the Trustees of Barrow Food Bank Limited On The Accounts for The Year Ended 31st March 2026

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 under section 144 of the Charities Act 2021 (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
- to state whether particular matters have come to my attention.

Basis of independent examiners report

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
   (a) to keep accounting records in accordance with section 130 of the Charities Act;
   (b) to prepare accounts which accord with the accounting records and comply with the Financial Reporting Standard for Smaller Entities (effective April 2008) and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2019).

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Knox Accountants Limited
6 Bath Street
Barrow in Furness
Cumbria
LA14 1LZ

1st July 2026

Barrow Food Bank Limited

Statement of Financial Activities
For the Year ended
31 March 2026

	Notes	Restricted Funds	Unrestricted Funds	Total 2026	2025
				£	£
Income					
Donations		3,043	107,298	110,341	114,528
Grants received	2	5,051	-	5,051	68,571
Dividend income			7,309	7,309	5,516
Interest		-	2,279	2,279	4,985
Total Income		8,093	116,886	124,979	193,600
Expenditure					
Direct Charitable Expenditure:					
Purchases		67413	151	67,564	65,147
Packaging		-	1,806	1,806	2,747
Furniture and appliances		-	1,296	1,296	1,341
Salaries		-	87,350	87,350	74,783
Pension costs		-	3,250	3,250	2,803
Employers NI			-	-	1,554
Supervision		520	-	520	1,040
Consultancy		-	71	71	360
Vehicle running expenses		-	3,470	3,470	3,034
Travelling costs		279	39	319	209
Printing stationery and publicity		24	1,072	1,095	1,032
Computer consumables		-	603	603	544
Postage		-	10	10	294
Telecommunication costs		694	1,085	1,779	2,362
Insurance		1,650	2,087	3,738	1,640
Premises costs		600	9,842	10,442	8,226
Functions and conferences		-	112	112	485
Training Costs		930	400	1,330	1,580
Subscriptions		-	761	761	4,876
Bank charges			595	595	603
Accountancy fees		-	801	801	659
Pots & Pans project		3,401	-	3,401	1,969
Acts 435		2,006	75	2,081	1,730
Swimming passes		-	-	-	21,220
Sundy expenses		108	108	215	245
Total Direct Expenditure		77,625	114,984	192,609	200,483
Depreciation of fixed assets		-	1,100	1,100	1,375
Total Expenditure		77,625	116,084	193,709	201,858
Net Surplus for the year		(69,532)	802	(68,730)	(8,256)
Movement in funds		83,863	(83,863)	-	-
Revaluation in year		-	(7,321)	(7,321)	(13,714)
Funds at the start of the Year		54,499	535,643	590,142	612,112
Funds at the end of the Year		**68,830**	**445,262**	**514,092**	**590,142**

Barrow Food Bank Limited

Balance Sheet
As At
31 March 2026

	Notes		2026		2025
Fixed Assets					
Depreciating Assets	3		4,399		5,499
Current Assets					
Current Asset Investment		300,000		300,000	
Bank accounts - Restricted		34,774		35,768	
- Unrestricted		175,700		250,558	
Cash account		129		64	
		510,604		586,390	
Current liabilities		911		1,746	
Grants in advance		-		-	
Net Current Assets			509,693		584,644
			£ 514,092		**£ 590,142**
Represented By:					
Capital Account					
Accumulated Reserves	Unrestricted		445,262		535,643
	Restricted		68,830		54,499
			£ 514,092		**£ 590,142**

These financial statements were approved by the trustees on the xxx and are signed on their behalf by:

The Chairman F J Webster

The Treasurer W Robinson

Dated 16th September 2026

Barrow Food Bank Limited

Notes to the Accounts
For the year ended
31 March 2026

Note 1 **Accounting Policies**

The accounts on pages 2 and 3 have been prepared under the historical cost convention.

The motor van is depreciated at the rate of 20% per annum on the reducing balance.

Note 2 **Grants and Subsidies**

	2026		2025	
	£ Restricted	£ Unrestricted	£ Restricted	£ Unrestricted
Westmorland & Furness Council	-	-	38,290	-
Trusell Trust	2,956	-	28,467	-
Acts 435	1,495	-	1,740	-
S Waters	-	-	74	-
Asda Foundation	600	-	-	-
	5,051	-	68,571	-

Note 3 **Tangible fixed assets**

	Motor van £	Total £
Cost:		
At 1 April 2025	18,167	18,167
Additions	-	-
Disposals	-	-
At 31 March 2026	18,167	18,167
Depreciation:		
At 1 April 2025	12,668	12,668
Depreciation on disposal	-	-
Charge for the year	1,100	1,100
At 31 March 2026	13,768	13,768
Net book value:		
At 31 March 2026	4,399	4,399
At 31 March 2025	5,499	5,499

Note 4 - Donated food stock

At the end of the accounting period the Foodbank was the custodian of donated and purchased food stock with an estimated value of £11,662.

Note 5 - Donated time

During the year 73 volunteers supported the Foodbank with 4923.25 hours of their time across the three sites. At a rate of £12.21 per hour (National Living Wage), this would equate to an in kind contribution to the Foodbank of £60,113.

Note 6 - Reserves policy

The Charity follows the guidance issued by the Charity Commission and seeks to maintain adequate reserves to meet the charity's commitments. Due to the nature and operations of Barrow Foodbank Ltd, the trustees aspire to hold a significant reserve of £385,000 comprising the following:

a) Contingency funds - in a situation where food is lost due to e.g. flood/contamination - £50k
b) Relocation costs - a minimum of £100k
c) The Board considered it prudent to set aside £65k for two year funding for the Financial Inclusion programme.
d) Replenishment of food when stock run low - £70k
e) Six months operating costs - £100,000

Barrow Food Bank Limited

Financial Statements

For The Year ended

31 March 2026

Trustees' Certificate

We certify that the books, vouchers and information produced to our independent examiner, from which the attached financial statements have been prepared, contain a full and correct record of our business transactions to the best of our knowledge.
Signed on behalf of the board of trustees by:

F J Webster The Chairman

W Robinson The Treasurer

Dated 16th September 2026.