EPPING FOREST FOODBANK

Charity Registration Number: 1182270

31 December 2025

Annual Report and Financial Statements

Tandem Accounting Limited
Chartered Accountants
17 Heathville Road
London N19 3AL

EPPING FOREST FOODBANK

Annual Report and Financial Statements 2025
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EPPING FOREST FOODBANK

Legal & Administrative Information
For the year ended 31 December 2025

Charity Name	Epping Forest Foodbank.
Charity number	1182270. The charity was registered with the Charity Commission on 28 February 2019.
Principal Address	Unit 24, Oakwood Hill Industrial Estate, Loughton, IG10 3TZ.
Governing Documents	CIO Foundation.
Objective	To relieve persons in Epping Forest district and surrounding areas that are in financial hardship in such ways as the trustees from time to time think fit, in particular but not exclusively by: A) providing emergency food, essential toiletries, and household items to individuals and families in need and/or distribution by charities or other organizations working to prevent or relieve poverty. B) such other means, including (but not limited to) the provision of support, or signposting to relevant information and other advisory service, or through 'more than food' projects which remain consistent with the primary objective of the charity and to provide such services with a Christian ethos, supported by churches in Epping Forest district.
Trustees	The Trustees who served during the year or who were serving at the date of this report were: Julian Dutnall — Chair (resigned 31 March 2025) Jenny Ann Thompson — (Resigned 22 June 2026) Zach Cook — Treasurer Sharon Heather — Chair (appointed 1 April 2025) Rashni Chalal-Holden Jane Evans Malachi Fontanelle — (Appointed 22 June 2026) Sarah Ruiz — (Appointed 22 June 2026)
Key Management Personnel	Those in charge of planning, directing, controlling, running, and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are the Managing Trustees and Jacob Forman (Director) and Robert Glasgow (Operations Manager).
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent, ME19 4JQ
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL

EPPING FOREST FOODBANK

Trustees' Report
For the year ended 31 December 2025

The Trustees submit their annual report and the financial statements of Epping Forest Foodbank ("the Charity") for the year ended 31 December 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 Trustees
Trustees are recruited by public advertisement or by recommendation with the intention that the board will encompass a broad range of skills and experience. A prospective trustee will be interviewed by the Chair and another trustee who will discuss the aims and values of the foodbank and the role of trustee and will make an initial assessment of the applicant. Following this the applicant will be invited to present themselves at a full meeting of trustees who will vote on whether to accept the application for an initial term of three years. Trustees are expected to respect the ethos of the foodbank but there is no requirement to subscribe to any specific religious tradition.

1.2 Organisation
The Foodbank currently maintains a central warehouse, office and educational space in Loughton and uses four locations within the Epping Forest District as distribution centers which are open for one day a week where customers can attend to receive appropriate food and toiletries for their households and may access advice on benefits and be directed to other agencies which are able to provide further support. Additionally, for customers who are unable to access this service we have volunteers who will deliver supplies directly to the doorstep.

1.3 Risk Management
The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the specific operational areas of the charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Trustees, they have established effective systems and procedures to mitigate those risks.

1.4 Personnel
The Foodbank currently has three employees whose roles are Director, Operations Manager and Community Liaison. The Director is Jacob Forman who, with the support of the trustees, sets the vision and develops long-term strategy, oversees the day-to-day operations and represents the Foodbank to current and potential donors, the media and the public. The Operations Manager is Robert Glasgow who manages receipt, storage and distribution of donated food stock and toiletries and purchase of additional stocks where donations are insufficient to meet demand. Community Liaison is Amy Perridge who meets with community groups, schools, churches and other institutions to inform people of the role of the Foodbank, the assistance that is provided and how it may be accessed, and to support fund-raising activities and food donations. All other roles including warehouse staff, distribution centre managers and assistants and delivery drivers are filled by volunteers.

2. Activities & Strategies

The Trustees have given due regard to the Charity Commission's guidance on public benefit. During the year the Charity carried out the following activities in the local neighbourhood and to benefit the community:

- The Charity operates in the Epping Forest District. Of those referred, the majority are residents within 27 Epping Forest wards with others being supported in 21 wards outside the District and those with no fixed address.
- Customers are referred by statutory, charity and community organisations based in the advice, criminal justice, DWP, educational, faith, health and mental health, local government and social welfare sectors.
- The foodbank operates weekly distribution centres at The Epping Community Hub, St. Mary's Church in Loughton, Waltham Abbey Leisure Centre and Trinity Church in Debden. For customers for whom attendance at a distribution centre is not practical, food parcels are delivered to customers' homes throughout the Epping Forest district by volunteers.

- Customers receive a parcel of non-perishable food which is designed to provide for emergency rations for up to seven days. Additional fresh food is offered in partnership with FareShare, local supermarkets and bakeries.
- As well as providing food the Charity in partnership with statutory and other agencies, offers 'signposting' to direct customers to the appropriate agencies and resources to assist with their longer-term needs, and also offers spiritual support. The Charity can also make referrals directly to other organisations that may be able to offer further support.
- In association with local schools, we run projects in the Easter, Summer and Christmas holidays to provide food to children who are identified by the schools as at risk of hunger over the school holidays.
- Surplus food is donated to Norway House, the District's homeless shelter or offered to other foodbanks in the surrounding areas.
- Packaging and food which is damaged or out of date when received are recycled.
- At the end of 2025 the Charity had three full-time members of staff and services were provided by over 150 volunteers.

Public Benefit
The trustees confirm that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission and, in particular, the specific guidance on charities for the advancement of religion.

3. Achievements and Performance

The core aims of Epping Forest Foodbank are to provide emergency food and toiletries to families in need in Epping Forest District and to direct customers towards sources of advice and practical assistance which we hope will enable them to more permanently improve their situations.

In 2025, due to the generosity of donors and the hard work of our employees and volunteers, we were able to distribute over 53 tonnes of food with an estimated value of £124,405, about 55% of which was donated. In 2025 the Foodbank serviced 2,582 vouchers, providing nine meals for each of 4,140 adults and 2,982 children, a total of 64,098 meals. In addition, with our Food in School Holidays program (FISH), we provided meals for 330 children over the Easter holidays, 361 over Summer and 307 at Christmas.

We have renewed our contract with Voluntary Action Epping Forest for provision of a Benefits Counsellor to attend distribution sessions and have also contracted with Citizens Advice Epping Forest to provide a Debt Triage on a similar basis. These projects are sponsored by Trussell. After receiving advice on benefits eligibility and support with claims, customers were enabled to access £206,895 in confirmed benefits to which they were entitled. Over the three months during which Debt Triage was available 64 people used the service and £45,000 of debt was managed.

In March our Chair, Julian Dutnall, resigned, having been appointed in 2022. We thank him for his service and welcome his successor, Sharon Heather. Julian continues as a trustee.

Fundraising events during the year started with the London Marathon. Our Operations Manager, Bob Glasgow, completed in a very respectable 2: 51:15 and raised a total of £3,098 through sponsorship. This was followed by a Quiz Night in June which was an enjoyable evening but in terms of fundraising did little more than cover the cost. Later in the year we tried a leafleting campaign in local streets. The results were not significant enough to be immediately noticeable. In November, Loughton Athletics Club made their annual run to the foodbank delivering 86kg of food and in December, Sherry's Northern Soul kindly volunteered to put on a fundraising event for us and raised £607 in donations. We also ran an advertising campaign before Christmas in the Epping Forest Guardian which raised £2,611.

In June, with funding from Grange Farm Centre Trust, we purchased a second-hand delivery van to simplify transporting goods to distribution centres.

In September, we started a relationship with Essex Affordable Food Hub, run by Harlow Food Bank which enables us to bulk-buy food at a much better price than we could get elsewhere.

In November we moved the Waltham Abbey distribution centre from the Hazelwood Children's Centre to a more convenient location at Waltham Abbey Leisure Centre.

Thanks are due to those organisations which hosted our distribution centres, St Mary's Church, Loughton, Trinity Church, Debden, Epping Forest District Council, Hazelwood Children's Centre and Waltham Abbey Leisure Centre and to everyone who gave financial support, donated stock or provided practical help. This includes 1,155 generous and compassionate individuals, the 1920 Union, Alderton Infants, Arts Society West Essex, Atlas Lodge, Big Give, Epping Fire Station, Epping Lottery, Epping URC, Essex Community Foundation, Grange Farm Centre, The Immaculate Conception Catholic Church, Epping, Loughton Baptist Church, Loyola Preparatory School, Oaklands School, Roding Valley School, Sherry's Northern Soul, St Alban's Church, Coopersale, St Edmund of Canterbury, Loughton, St Michael's, Loughton, The Well Community and Woodford NT, the Asda Foundation, Canada Life, Consultant Microbiologist, MP Architects, Qualis Group, Sainsbury, the SSP Foundation, Terry Tew and Tesco, Local Authorities in Loughton, Buckhurst Hill and Theydon Bois, The Essex Association of Local Councils and The Joseph & Lilian Sully Foundation

In addition, we are supported by donations of goods, primarily food from Tesco, Gail's Bakery, Morrison's and Marks & Spencer, professional services from Baskin Walsh and practical assistance from British Gas, Coca Cola and Higgins.

4. Financial Review

The charity is funded by donations and grants.

2025 saw the end of Trussell's Pathfinder program which has provided significant funding since 2022, including supporting our necessary move to larger premises in 2024, subsidising salaries for two of our employees to add workdays to handle the additional load as demand increased and to build relationships within the local community, and funding a Benefits Counsellor for the two years up to end of September 2025. We are very grateful for this support, particularly as Trussell is funding the Benefits Counsellor for a further year and supporting a Debt Advisor.

Income in 2025 excluding stock for distribution came to £169,051 of which £42,944 was restricted compared to £196,123 (£97,538 restricted) in 2024. Funding of £9,600 from Grange Farm Centre Trust enabled us to buy a second-hand van which is a very valuable resource saving time and money when we need to transport stock between the warehouse and the distribution centres. The remainder of the restricted funds received in 2025 was for the Benefits Counsellor.

Unrestricted donations and grants of £72,541 (including Gift Aid) were received from individuals compared to £59,787 in 2024, £22,084 (£17,286 in 2024) from Churches, Schools, Community Groups and Trusts, £17,129 (£13,331 in 2024) from Corporates and £9,750 (£10,448 in 2024) from Local Authorities.

In 2025 stock donations are valued at £2.77/kg. The cost assigned to food and essential toiletries distributed is calculated by adding the value of stock held at the start of the year, the actual cost of stock purchased, and the value of stock donated and dividing by the total weight of stock. For 2025 this cost was £2.325/kg and the total value of goods distributed was £124,405. Apart from stock, total expenditure for 2025 was £206,741 compared to £227,355 in 2024. 2024 expenditure included conveyancing and renovation costs for the warehouse which were covered by a restricted grant. Excluding one-off costs and stock, expenditure in 2024 came to £171,008.

The Charity's total funds decreased by £69,965 (2024: decreased by £57,770) during the year to £257,791 (2024: £327,756).

4.1 Reserves Policy
The Trustees consider that, given the nature of the charity's work, free reserves should be equivalent to approximately 6 months' routine general fund expenditure, plus committed future expenditure on other projects, where funds permit.

The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2025 the Charity had net free reserves of £203,884 (2024: £203,427) as follows:

	2025 £	2024 £
Total reserves	**257,791**	**327,756**
Less: restricted funds	(41,331)	(119,794)
Less: fixed assets	(12,576)	(4,535)
Free reserves	**203,884**	**203,427**
Free reserves requirement:		
6 month's budgeted routine expenditure	**115,000**	**100,000**

The Trustees are aware that free reserves are in excess of the free reserves requirement and also recognise that a significant part of the charity's routine spending in 2025 was financed by one-off grants, and that similar funding is not expected to be available in future periods.

4.2 Investment Policy
Cash balances are held at CAF Bank and balances not expected to be used in the short term are held in a deposit account in order to earn interest.

4.3 Grants Policy
The Foodbank does not give grants to organisations or individuals.

5. Plans for Future Periods

As the Foodbank is no longer eligible for Pathfinder grants the main focus will be on maintaing the best service we can while reviewing expenditure and looking for a broad range of alternative funding streams.

6. Responsibilities of Trustees for the Financial Statements

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

The law applicable to charities in England & Wales 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 the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

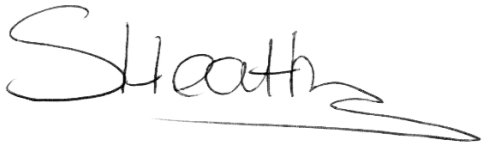
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- 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 maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

7. Approval

The report of the Trustees was approved by the Trustees on 14 September 2026 and signed on its behalf by:



Sharon Heather
Chair of Trustees



Zachary Cook
Trustee - Treasurer

EPPING FOREST FOODBANK

Report of the Independent Examiner to the Trustees of Epping Forest Foodbank

I report on the accounts of Epping Forest Foodbank for the year ended 31 December 2025, set out on pages 10 to 18.

This report is made solely to the Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND EXAMINER

The Trustees consider that an audit is not required for this period (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 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 I do not express an audit opinion on the accounts.

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; or
3. the accounts do 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.
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



John Helm ACA

14 September 2026

EPPING FOREST FOODBANK

Statement of Financial Activities
For the year ended 31 December 2025

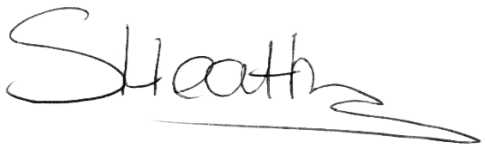
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:	2						
Donations and legacies		213,634	42,944	256,578	92,800	97,538	190,338
Other trading activities		621	-	621	-	-	-
Investment Income		3,982	-	3,982	5,785	-	5,785
Total Income		**218,237**	**42,944**	**261,181**	**98,585**	**97,538**	**196,123**
Expenditure on:							
Raising funds	3	2,083	531	2,614	1,306	-	1,306
Charitable activities	4	272,407	56,125	328,532	123,712	128,875	252,587
Total Expenditure		**274,490**	**56,656**	**331,146**	**125,018**	**128,875**	**253,893**
Net gains/(losses) on investments		-	-	-	-	-	-
Net (expenditure)/income	**5**	**(56,253)**	**(13,712)**	**(69,965)**	**(26,433)**	**(31,337)**	**(57,770)**
Transfers between funds		64,751	(64,751)	-	-	-	-
Net movement in funds		**8,498**	**(78,463)**	**(69,965)**	**(26,433)**	**(31,337)**	**(57,770)**
Total funds brought forward		207,962	119,794	327,756	234,395	151,131	385,526
Total funds carried forward		**216,460**	**41,331**	**257,791**	**207,962**	**119,794**	**327,756**

EPPING FOREST FOODBANK

Balance Sheet
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Fixed Assets					
Tangible Assets	6	12,576	-	12,576	4,535
		12,576	0	12,576	4,535
Current Assets					
Stock		32,422	-	32,422	23,871
Debtors	7	17,684	-	17,684	22,464
Cash At Bank And In Hand		157,281	41,331	198,612	279,011
		207,387	41,331	248,718	325,346
Creditors - Amounts Falling Due Within One Year	8	3,503	-	3,503	2,125
Net Current Assets		203,884	41,331	245,215	323,221
Net Assets		**216,460**	**41,331**	**257,791**	**327,756**
Represented by:					
Restricted Income Funds	9	-	41,331	41,331	119,794
Unrestricted Income Funds	10	216,460	-	216,460	207,962
Total Funds		**216,460**	**41,331**	**257,791**	**327,756**

The Accounts were approved by the Trustees on 14 September 2026 and signed on its behalf by:



Sharon Heather
Chair of Trustees



Zachary Cook
Trustee - Treasurer

Notes to the Financial Statements
For the year ended 31 December 2025

1. Accounting Policies

Epping Forest Foodbank is an incorporated charity. The registered office is Unit 24, Oakwood Hill Industrial Estate, Loughton, IG10 3TZ.

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

Basis of accounting
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost convention.

The financial statements include all transactions, assets and liabilities for which the Foodbank is responsible in law.

The Foodbank meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Going Concern
There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition
Voluntary income and donations (including legacies) are accounted for once the Foodbank has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

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

Expenditure recognition
Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. The Foodbank is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the Foodbank's principal objects, as outlined in the Report of the Trustees. These include governance costs:

- Governance costs comprise all costs involving the public accountability of the Foodbank and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Rentals under operating leases are charged as incurred over the term of the lease.

Pensions
A stakeholder pension scheme is available to all staff. Contribution rates are agreed on an individual basis, and are made to the stakeholder pension scheme, or personal pension schemes held by employees. All contributions are made on a defined contribution basis.

Tangible Fixed Assets
Tangible fixed assets costing more than £100 are capitalised and stated at cost less accumulated depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of the fixed asset, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	33.3% on cost
Fixtures, Fittings & Furniture	14.3% on cost
Motor vehicles	12.5% on cost

1. Accounting Policies (continued)

Investments
The Foodbank does not hold investments. Cash which is not required for current expenditure is held in a bank deposit account to earn interest.

Stock
Food and other donated stock held for distribution is recognised as an asset on the charity's balance sheet at fair value, which the charity currently deems to be £2.37 per kilo on an aggregated basis.

Debtors
Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand
Cash at bank and in hand includes cash held in current and deposit accounts.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

Fund accounting
The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations & legacies				
Offerings and donations	175,454	-	175,454	70,647
Income tax reclaimed	12,580	-	12,580	9,803
Grants	25,600	42,944	68,544	109,888
	213,634	42,944	256,578	190,338
Other trading activities				
Ticket Sales – Quiz Night	621	-	621	-
	621	0	621	0
Investment income				
Bank Interest	3,982	-	3,982	5,785
	3,982	0	3,982	5,785
	218,237	**42,944**	**261,181**	**196,123**

3. Expenditure – Raising Funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank fees	1,079	-	1,079	872
Marketing	413	531	944	434
Events	591	-	591	-
	2,083	**531**	**2,614**	**1,306**

4. Expenditure on Charitable Activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Provision of staff costs (see note 4a)	100,993	27,067	128,060	93,823
Foodbank	137,952	27,558	165,510	87,213
Office costs	2,650	-	2,650	5,009
Provision of building and facilities	29,205	1,500	30,705	64,922
Governance	1,607	-	1,607	1,620
	272,407	**56,125**	**328,532**	**252,587**

No trustee received reimbursement of expenses during the year (2024: one trustee received £113 for expenses incurred in fulfilling their duties, including for training, travel and subsistence, accommodation, equipment and other expenses).

4a Staff Costs

Included within Expenditure on Charitable Activities are the following staff costs:	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Gross salaries	93,223	20,337	113,560	70,857
Employer's National Insurance	10,830	2,114	12,944	8,905
Employer's Annual Allowance	(8,265)	-	(8,265)	(5,820)
Pension contributions	3,600	770	4,370	3,683
	99,388	**23,221**	**122,609**	**77,625**
Of which the following salaries and pension contributions were in relation to Key Management Personnel:				
Gross salaries	58,813	13,917	72,730	59,147
Employer's National Insurance	7,377	1,561	8,938	5,861
Pension contributions	2,456	556	3,012	2,385

No employee received emoluments in excess of £60,000 during the year.

4. Expenditure on Charitable Activities (continued)

The average number of employees during the year:	2025 Number	2024 Number
Full-time workers	3	3
Part-time workers	1	0
	4	**3**

5. Net (Deficit)/Surplus

The net deficit is stated after charging:

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Independent examiner's remuneration	1,560	-	1,560	1,620
Depreciation – owned assets	2,159	-	2,159	1,363

6. Tangible Fixed Assets

	Fixtures, fittings & furniture £	Office/ Computer Equipment £	Motor vehicles £	Total £
Cost				
At 1 January 2025	4,578	2,996	-	7,574
Additions	-	-	10,200	10,200
Disposals	-	-	-	-
At 31 December 2025	4,578	2,996	10,200	17,774
Depreciation				
At 1 January 2025	1,618	1,421	-	3,039
Charge For Year	645	805	709	2,159
Disposals	-	-	-	-
At 31 December 2025	2,263	2,226	709	5,198
Net Book Value				
At 31 December 2025	2,315	770	9,491	12,576
At 31 December 2024	2,960	1,575	0	4,535

7. Debtors

	2025 £	2024 £
Prepayments	7,847	5,682
Grant Receivable	-	8,000
Gift Aid Receivable	1,964	946
Other debtors	7,873	7,836
	17,684	**22,464**

8. Creditors - Amounts Falling Due Within One Year

	2025 £	2024 £
Accruals	1,560	1,560
Trade creditors	323	209
Other creditors including tax and social security	1,620	356
	3,503	**2,125**

9. Restricted Funds

9a Current year	At 1 January 2025 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2025 £
Pathfinder	38,570	-	(18,066)	(20,504)	-	0
Financial Inclusion	21,626	33,344	(34,938)	20,504	-	40,536
NAVCA	0			-	-	0
Community Engage	7,187	-	(7,187)	-	-	0
Sustainability	47,771	-	7,380	(55,151)	-	0
Delivery Van	0	9,600	-	(9,600)	-	0
Essex Association of Local Councils	0	-	-	-	-	0
Training	4,640	-	(3,845)	-	-	795
	119,794	**42,944**	**(56,656)**	**(64,751)**	**0**	**41,331**

The transfer from the restricted Pathfinder Fund to the restricted Financial Inclusion Fund follows the trustees' approval based on the agreement with the Trussell Trust that the remaining Pathfinder funds could be used either for Pathfinder projects or for financial inclusion activities.

The transfer from the restricted Delivery Van Fund to unrestricted funds reflects the purchase of a van using restricted grant funding. The terms of the grant were fulfilled when the van was purchased; accordingly, the van is held as an unrestricted fixed asset.

The transfer from the restricted Sustainability Fund to the designated Sustainability Fund corrects a historic misclassification, as the funds were not subject to a donor restriction. The trustees have designated the funds for sustainability purposes.

9. Restricted Funds (continued)

9b Prior year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
Pathfinder	99,800	-	(61,230)	-	-	38,570
Financial Inclusion	17,252	32,439	(28,065)	-	-	21,626
Community Engage	26,079	-	(18,892)	-	-	7,187
Sustainability	0	55,151	(7,380)	-	-	47,771
Rebranding	0	1,500	(1,500)	-	-	0
Essex Association of Local Councils	0	8,448	(8,448)	-	-	0
Training	8,000	-	(3,360)	-	-	4,640
	151,131	**97,538**	**(128,875)**	**0**	**0**	**119,794**

Descriptions of the restricted funds are as follows:

Voluntary Action Epping Forest (VAEF) Winter Warmer: This scheme has been discontinued and surplus funds returned to VAEF.

Pathfinder: The Pathfinder programme was established by Trussell Trust to work with 60 food banks from across the UK, to introduce and test different approaches to reduce the need for food banks in a local setting. Trussell Trust provides intensive support to Pathfinder food banks through a specialist team and a range of online and in-person training and learning events and grants to enable approved strategic activities.

Financial Inclusion: Funds are provided by Trussell Trust to support a partnership with Voluntary Action Epping Forest (VAEF) to provide a counsellor to advise clients and assist them to apply for the benefits to which they are entitled and where applicable to mobilise other community-based support.

NAVCA: A grant provided by National Association for Voluntary and Community Action (NAVCA) through VAEF to help support the Easter Food in School Holidays (FISH) programme and targeted snack pack initiative for local migrant service users.

Community Engage: A grant provided by Trussell Trust towards the cost of an employee with responsibility to engage with local community organisations and schools.

Rebranding: During the year Trussell Trust rebranded as Trussell and updated their logo. A grant was provided to the Foodbank towards the cost of replacing branded materials such as lanyards and polo shirts.

Essex Association of Local Councils: Essex County Council are committed to supporting communities most in need and that have been adversely impacted by the increase of the cost of living. The grant from the Food Support Fund is for the provision of food for families with children and for individuals from across the Essex County Council local authority areas who are most in need.

Training: A grant was provided by Trussell Trust towards staff training.

Delivery Van: A grant provided by Grange Farm Centre Trust towards the purchase of a second-hand van for transport of stock to distribution centres and home deliveries.

10. Unrestricted Funds

10a Current year	At 1 January 2025 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2025 £
General Fund	207,962	218,237	(226,284)	9,600	-	209,515
Designated Fund Sustainability	0	-	(48,206)	55,151	-	6,945
	207,962	**218,237**	**(274,490)**	**64,751**	**0**	**216,460**

10b Prior year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
Unrestricted	**234,395**	**98,585**	**(125,018)**	**-**	**-**	**207,962**

Descriptions of the designated funds are as follows:

Sustainability: A grant provided by Trussell in recognition of the fact that demand for Foodbank services has been rising at the same time as food donations have been declining. The grant is towards expenditure on food parcels for distribution.

11. Operating Lease Commitments

The total future minimum lease payments under non-cancellable operating leases are payable:

	2025 £	2024 £
Not later than one year	30,000	30,000
Later than one year and not later than five years	60,575	90,575
	90,575	**120,575**

12. Related Party Transactions

The Trustees gave a total of £3,782 (2024: £1,862) to the charity during the year.

No trustees received any remuneration or other benefits from the charity during the year (2024: £nil).

There were no other related party transactions.