

SEVENOAKS LARDER

TRUSTEES ANNUAL REPORT
AND ACCOUNTS
FOR THE 12 MONTHS ENDED
31.12.25

Annual Report and Accounts
for the 12 months ended 31.12.25

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Statutory and administrative details

Registered Charity name:	Sevenoaks Larder
Registered Charity number:	1192371
Registered address:	Hope Church, Mill Lane Centre, Mill Lane, Sevenoaks, Kent, TN14 5BX
Trustees:	Gordon Lee (Chair) Hannah Bodek Nicci Chandler Goretti Efthimiou David Hacon Andrea Watson

Trustees are appointed by a resolution at a properly convened meeting of charity trustees.

Governing document:	Constitution as a Charitable Incorporated Organisation, first registered 17 November 2020.
Bank account:	Metro Bank Calverley Rd, Tunbridge Wells TN1 2TB

Objectives & Activities of the charity:

The objects of the charity are the relief and assistance of those persons in Sevenoaks District that are in need by reason of financial hardship by providing emergency food supply, essential toiletries and other household items. Also the provision of support or signposting to relevant advisory services or information as the trustees think fit.

The main activities of Sevenoaks Larder include purchasing food and collecting donated items (food and hygiene products) and distributing them to those who are struggling to afford to buy their own food in our community. Sevenoaks Larder also collects supermarket excess food from Waitrose, Marks & Spencer, Lidl, Aldi and Tesco which is also distributed to our clients.

Sevenoaks Larder works closely with other local food banks. We also work with some local schools to help stock their emergency food cupboards for students and their families (those in receipt of Pupil Premium), as well as for their breakfast and after school clubs.

Public benefit :

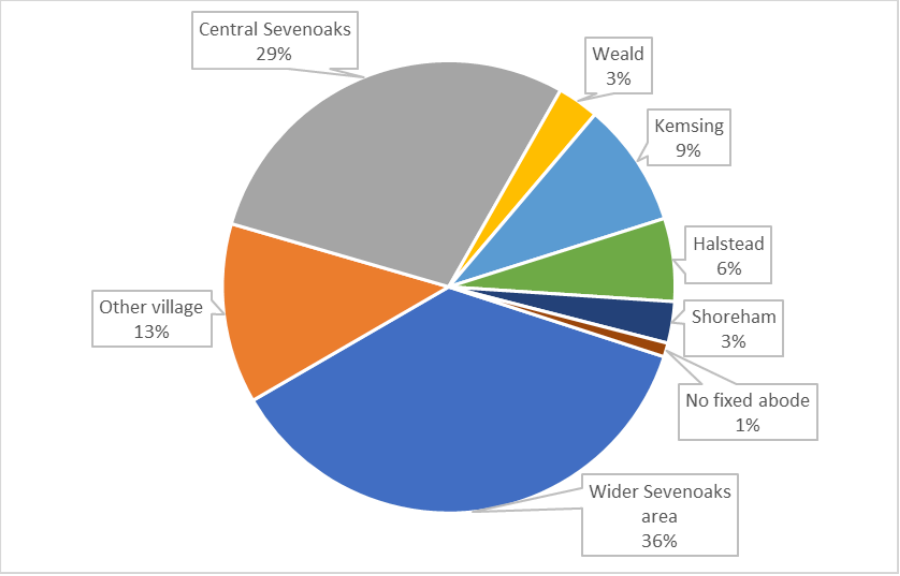
The trustees declare that they have had regard to the guidance issued by the Charity Commission on public benefit.

Client demographics & details:

Our client base is comprised as follows:

	31.12.25	31.12.24
Number of households registered	**101**	**87**
Total number of clients registered Comprising : Adults Children	**236** **144** **92**	**222** **131** **91**
Number of households with children	**47**	**44**
Adult only households	**54**	**43**
Single adult households	**40**	**33**

At 31.12.25, our client base was made up as follows, from within our coverage area of Sevenoaks & surrounding villages:



Each household is entitled to claim one food order per week. The size of the food parcel depends on the size of the family. The sliding scale is as follows:

	Allowance given		
	Fresh protein (number of portions)	Fresh fruit & vegetables (number of packs)	Store cupboard 'dry' foods' (number of items)
Households of 1-2	1	4	8
Households of 3-4	2	6	12
Households of 5+	3	8	16

In addition to the above the clients will receive a share of the excess food collected from the supermarkets that day.

Approximately 69% (2024: 58%) of our clients visit the Larder on their allocated day each week to collect their food and to choose bonus items from the shelves.
The remaining 31%(2024: 42%) are unable to get to the Larder due to transport, mobility, or other issues and have their food delivered by a volunteer.

Main achievements of the charity during the period

Like many charities, in 2025 Sevenoaks Larder experienced an increase in demand for our services, highlighted by some key data below:

a) During the year 231 applications for support were received (2024: 251).

b) Approximately 2,810 (2024: 3,040) weekly distributions to clients have been made, i.e. an average of 55 (2024: 60) households are given food every week.

c) 17,572kg (2024: 20,552kg) of food has been donated to us during the year by individuals. At the current average retail value of food provided by Fareshare each year, this equates to approximately £80,655 (2024: £66,794) worth of food donated.

d) In the week up to Christmas, in addition to their normal allowances, we were able to give the clients Tesco vouchers, allowing them to buy food over the festive period when we were closed.

Contribution of volunteers

Sevenoaks Larder relies heavily on the support of its volunteers. More than 702 (2024: 604) volunteers have registered to help at Sevenoaks Larder. Approximately 90 of these volunteers help on a weekly basis with many others supporting at other times.

We have also benefitted from the support of students who wish to complete their volunteering hours for their Duke of Edinburgh Awards.

Financial Review

During the period, £29,807 (2024: £38,742) was raised from donations and from funds and grants. A further £147 (2024: nil) of income was received as distributions from our

investments. During the year, Trustees decided to cautiously invest some surplus funds to generate income. Before this, all funds have been held in a non-interest bearing bank account. The performance of the investments has been disappointing during the year, however the total return does marginally exceed what would have been achieved had the funds been left in the bank account. Further details of our investments can be found on pages 8 and 9.

During the same period £42,892 (2024: £38,000) has been spent on purchasing food for our clients, £1,085 (2024: £3,200) on vouchers for clients at Christmas and £5,819 (2024: £4,391) on administration and running costs. Food costs have increased because of the high inflation on food costs over the year, higher average client numbers and a reduction in the amount of donated food received. To offset some of these additional cost pressures, the Trustees took the decision part way through the year to restrict some items available to clients. Administration costs increased because an increase in the rent and contribution to utility costs Sevenoaks Larder pays to Hope Church to use two of their rooms.

Overall, we had a deficit of £19,842 (2024: £6,571), drawing on our excess unrestricted funds (see reserves policy below). We actually closed the year with a much smaller deficit than we had planned. This was largely due to delays in purchasing new storage facilities, but also less expenditure being incurred on food than anticipated.

Donations & grant/fund income received:

The Trustees are incredibly grateful to all of those above, and to the whole Sevenoaks Community for their generosity & support.

Reserves policy

At any one time, and in line with the Charity Commission's guidance, the trustees aim to hold between 3 and 9 months' worth of expenditure in unrestricted funds in order to protect the activities of the charity, and to ensure that our work can continue into the foreseeable future.

At our current planned operating levels, this would represent reserves of between about £17,000 and £51,000. At present, our reserves just exceed this level (representing just over 9 months' funding). In previous years, the reserves have been in excess of this target range due to two very large donations in 2022 from a London investment bank's charity fund. The trustees committed to using these excess reserves to fund the ongoing operations of the charity, and agreed to pause any pro-active fundraising efforts until our future plans and forecasts make it necessary when considering our reserve levels. The Trustees now recognise the need to start to proactively fundraise again to ensure the future viability of the food bank and have developed fundraising plans to support this.

Our reserves policy will be under constant review, in response to the fluctuating needs of the charity.

Receipts & Payments Accounts for the 12 months ended 31.12.25

	2025 Total £	2024 Total £
Receipts		
Income received from grants	5,715	12,274
Income received from donations	24,092	26,468
Investment income and bank interest	147	
Total receipts	**29,954**	**38,742**
Payments		
Purchases of food	(42,892)	(37,722)
Admin costs	(5,819)	(4,391)
Purchase of Christmas food vouchers	(1,085)	(3,200)
Investments purchases	**(10,000)**	**-**
Total Payments	**(59,796)**	**(45,313)**
Net receipts/(payments)	**(29,842)**	**(6,571)**
Cash funds last period end	**71,638**	**78,209**
Cash funds this year end	**41,796**	**71,638**

All receipts, payments during 2025 and 2024 were unrestricted, as were the funds at the start and end of the year.

Statement of assets and liabilities at 31.12.2025

Cash funds: **Metro current account** **- £41,796**

Investments: **CCLA COIF Charities Investment Fund** **- original cost £10,000 (May 2025)**
- value at end of the period £9,897

Assets retained for the charity's own use:

Item	Fund to which asset belongs	Cost in 2021 £
Storage racking	Bought from restricted funds	1,458
Commercial fridge	Bought from restricted funds	911
Commercial freezer	Bought from restricted funds	1,026

The trustees acknowledge their responsibilities for complying with the requirements with respect to accounting records and the preparation of the accounts and these accounts have been prepared accordingly. The accounts were approved by the Trustees on 25 August 2026 and are signed on their behalf:



Gordon Lee - Trustee (Chair)

Notes to the accounts

1. **Accounts:** The accounts have been prepared as receipt and payment accounts, in line with Charity Commission regulations for a CIO, having income between £25,000 and £250,000. This level of income requires the accounts to have an independent examination.

2. **Receipts:** All income is recognised by Sevenoaks Larder when received into the bank account.

3. **Payments:** payments are accounted for when they have left the bank account.

4. **Funds:** two different types of funding are received by the charity, and are accounted for separately:

    1) Restricted funds – funds which have been designated for a specific purpose and must be used as such.
    2) Unrestricted Funds – funds which are available for general use at the discretion of the trustees in furtherance of the objectives of the charity and which have not been designated for any specific purpose.

5. **Stock:** Donated and distributed stocks are detailed in the written report and are not included in the financial reports.

6. **Investments:** Units in the CCLA COIF Charities investment fund were purchased in May 2025 for £10,000. Distributions from the investment are recognised when received into the bank. The historic cost and the value at the end of the reporting period are detailed in the statement of assets. Unrealised gains are not recognised through the receipts and payments account.



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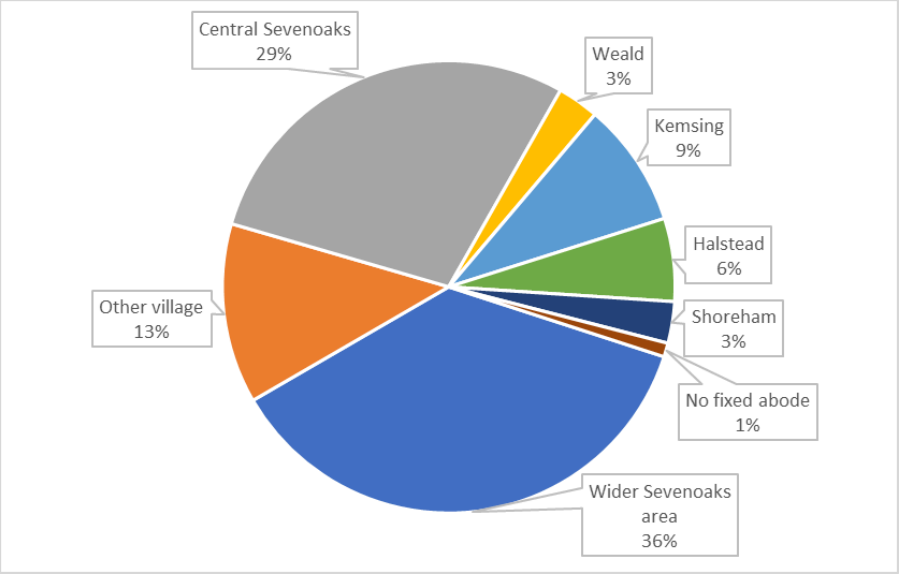
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CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Sevenoaks Larder		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1192371
Set out on pages	1-9		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.
* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	25/08/2026
Name:	Sally Knox		
Relevant professional qualification(s) or body (if any):	ICAEW		
Address:	30 Greenhill Road, Otford, TN14 5RS		

Section B	Disclosure
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	Not applicable