CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1/1/25 Period start date To 31/12/2025 Period end date

Charity name: Amble Foodbank

Charity registration number: 1196268

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Amble Food Bank exists to support individuals and families within Amble and the surrounding communities who are experiencing financial hardship and food insecurity. The charity seeks to alleviate poverty and relieve immediate financial pressures by providing essential food supplies to those in need. Through the provision of food parcels, the charity helps ensure that individuals and families facing difficult financial circumstances have access to basic food essentials, supporting their health and wellbeing.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity provides food parcels on a fortnightly basis to individuals and families experiencing financial hardship within its local communities. Beneficiaries are referred to the charity through recognised referral agencies, which assess their circumstances and eligibility for support. This referral process helps ensure that assistance is directed towards those experiencing genuine financial need. In addition to providing food parcels, the charity signposts beneficiaries to other organisations and support services where additional assistance may be beneficial. This approach helps individuals and families access wider support to address the difficulties they may be experiencing.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public	Para 1.18	The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's objectives, planning its activities and considering the services provided to

benefit		beneficiaries. The trustees are satisfied that the charity's activities are undertaken for the public benefit by relieving poverty and supporting individuals and families experiencing financial hardship within the communities served by Amble Food Bank.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Amble Food Bank does not operate a formal grant-making programme or ordinarily provide financial grants to individuals or other organisations. However, the charity recognises that some beneficiaries have specific dietary requirements which cannot always be accommodated through the food supplies available. In these circumstances, the charity may provide gift cards to enable individuals to purchase suitable food products that meet their dietary needs. This assistance is provided in furtherance of the charity's objectives of relieving poverty and food insecurity, ensuring that individuals with particular dietary requirements are not disadvantaged in accessing essential food supplies.
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Amble Food Bank is operated by a dedicated team of 20 volunteers, including five trustees, who generously contribute their time, skills and commitment to supporting individuals and families experiencing financial hardship within the local community. Volunteers are central to the charity's operations, undertaking the practical and administrative activities necessary to maintain its services and ensure that food parcels reach those who need them. The number of volunteers has decreased during the reporting period. The charity was particularly saddened by the sudden death of one of its longstanding and dedicated volunteers, whose commitment and contribution were greatly valued. She is

		deeply missed by everyone involved with Amble Food Bank, and the trustees wish to acknowledge with gratitude the important part she played in the charity's work. Despite the reduction in volunteer numbers, the charity continues to benefit from the commitment of its existing team. Two individuals have recently expressed an interest in volunteering, and the trustees are hopeful that the volunteer team will grow again in the coming year. The trustees extend their sincere thanks to all volunteers, past and present, whose generosity and dedication make it possible for Amble Food Bank to continue providing essential support to the community.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year ended 31 December 2025, Amble Food Bank continued to provide essential food support to individuals and families experiencing financial hardship across Amble and the surrounding communities. The charity distributed [number] food parcels during the year, providing practical assistance to households experiencing food insecurity. Demand fluctuated throughout the reporting period, particularly during school holidays and the winter months, when households faced additional financial pressures. The trustees continued to monitor demand and review the charity's referral arrangements to ensure that available resources were directed towards those most in need.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	During the year ended 31 December 2025, Amble Food Bank continued to use its financial resources to provide essential food assistance to individuals and families experiencing financial hardship within the local community. The charity's income was derived principally from donations from individuals, local businesses, community organisations and charitable supporters, together with Gift Aid and interest received on funds held in deposit accounts. The charity's principal expenditure related to the purchase of food and other essential supplies for distribution to beneficiaries, together with the operational costs necessary to maintain its services. The trustees continued to monitor the charity's financial position throughout the year, recognising the importance of maintaining sufficient resources to meet ongoing demand and support the longer-term sustainability of its activities. Total income for the year amounted to £29565, with total expenditure of £30754, resulting in a net deficit of £1189. The charity also has three fixed term deposit accounts with the Cambridge & Counties Bank which mature at different times which totalled £37308 as at 31 December 2025. At 31 December 2025, the charity held total funds of £48843.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees recognise the importance of maintaining adequate financial reserves to ensure that Amble Food Bank can continue to provide essential food assistance to individuals and families experiencing financial hardship. The charity relies primarily on voluntary donations and fundraising, which can fluctuate throughout the year, while the demand for food assistance and the associated costs of providing services remain ongoing. The trustees therefore seek to maintain sufficient reserves to meet operational expenditure, respond to fluctuations in demand and provide financial stability during periods when income is lower than

		expenditure. A proportion of the charity's funds is held **in** fixed-term deposit accounts to generate interest income while preserving funds for future charitable activities. The trustees monitor the availability and maturity dates of these deposits to ensure that sufficient accessible funds are maintained to meet day-to-day operational requirements. The trustees review the charity's financial position regularly and recognise that reserves may need to be utilised to maintain services where expenditure exceeds income. The level of reserves held and the charity's longer-term financial sustainability remain under review.
Amount of reserves held	Para 1.22	At 31 December 2025, the charity held reserves of £37308. The trustees consider the level of reserves held in the context of the charity's anticipated expenditure, the reliability of future income and the need to maintain continuity of services. The trustees will continue to review the adequacy of reserves and consider additional fundraising activities where necessary to support the charity's longer-term sustainability.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees continue to monitor the charity's financial sustainability, particularly in relation to fluctuations in voluntary income, the cost of purchasing food and the ongoing demand for its services. Although expenditure has exceeded income during certain periods, the charity has maintained financial resources to support its continuing operations. The trustees will continue to review income, expenditure and available reserves and consider appropriate fundraising and expenditure management measures to ensure the charity can continue to meet its charitable objectives.

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Amble Food Bank is funded primarily through voluntary donations from individuals, local businesses, community groups and other organisations. Financial support is received through one-off donations, regular standing orders, community fundraising activities and charitable donations. The charity also benefits significantly from donations of food and other essential supplies from members of the public, local supermarkets, schools, churches and community organisations. These contributions are essential to the delivery of the charity's services and help reduce the amount of food that must be purchased. The charity maintains relationships with local retailers and participates in schemes that enable the collection of surplus food for distribution to beneficiaries. Gift Aid is claimed on eligible financial donations, providing an additional source of income. The charity also receives interest on funds held in deposit accounts. The trustees recognise the importance of maintaining these sources of support and developing additional fundraising opportunities to ensure the continued sustainability of the charity's activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The trustees adopt a cautious approach to the management of the charity's financial resources, with the primary objectives of preserving capital, maintaining financial security and generating a reasonable return on funds not required for immediate operational expenditure. Funds not required for day-to-day activities are held in interest-bearing fixed-term deposit accounts with regulated banking institutions. The trustees consider the security of funds, interest rates, accessibility and maturity dates when making decisions about deposits. The charity does not undertake speculative investment activities. The trustees regularly review the funds held on deposit to ensure that sufficient resources remain available to meet operational commitments and support the charity's charitable objectives.

A description of the principal risks facing the charity	Para 1.46	The trustees recognise that Amble Food Bank operates in an environment where demand for charitable assistance and the availability of financial and food donations can fluctuate considerably. The principal risks facing the charity include increasing food costs, reductions in voluntary donations, changes in demand for food assistance and the potential impact of these factors on the charity's longer-term financial sustainability. The charity is also dependent on the continued commitment of its volunteers, who undertake the practical and administrative work necessary to maintain its services. Recruiting and retaining sufficient volunteers is therefore important to ensuring continuity of operations. The availability and suitability of premises for food storage and distribution represent a further operational consideration. The trustees recognise that any future requirement to relocate could result in additional expenditure, including rental and associated premises costs. Safeguarding, food safety and the protection of beneficiaries' personal information are also important areas of responsibility. The charity maintains relevant policies and procedures, provides appropriate volunteer training and reviews its operational arrangements to manage these risks. The trustees continue to monitor the charity's financial and operational position and take appropriate action to safeguard its resources and maintain the delivery of its charitable activities.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Amble Food Bank is governed by its constitution, which sets out the charity's objectives, governance arrangements and the powers and responsibilities of its trustees. The trustees are responsible for ensuring that the charity operates in accordance with its constitution, relevant legislation and Charity Commission guidance.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Amble Food Bank is constituted as a Charitable Incorporated Organisation (CIO) and was registered with the Charity Commission for England and Wales in October 2021 under charity number 1196268. The charity is governed by its constitution and managed by a board of charity trustees, who are responsible for its strategic direction, governance, financial management and compliance with relevant legislation. The charity operates through a dedicated team of volunteers, including trustees who also undertake operational responsibilities, enabling it to deliver its charitable activities for the benefit of the local community.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The charity's constitution provides for a maximum of five trustees, who are responsible for the overall management and administration of the charity. Trustee appointments and changes in office are considered in accordance with the provisions of the constitution. The trustees seek to ensure that the board collectively possesses the skills, knowledge and experience necessary to oversee the charity's activities and fulfil its charitable objectives. During the reporting year, changes took place within the board of trustees, including the appointment of a new Chair and Treasurer. The trustees continue to review succession arrangements and the recruitment of suitable individuals to support the effective governance of the charity.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees are provided with information about the charity's objectives, activities, governance arrangements and relevant policies and procedures to support their understanding of their responsibilities. Trustees are expected to familiarise themselves with the charity's constitution and their legal duties as charity trustees, including the requirements relating to safeguarding, financial oversight and the management of charitable resources. The charity maintains a range of operational policies, including safeguarding, data protection, health and safety, lone working and food parcel delivery. These policies are reviewed regularly to ensure that they remain appropriate to the charity's activities. Trustees and volunteers undertake relevant training, including safeguarding training, to support the safe and effective delivery of the charity's services.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Amble Food Bank is managed by a board of five trustees who are responsible for the charity's governance, strategic direction, financial oversight and compliance with its charitable objectives. The charity operates entirely through volunteers, with trustees and other volunteers undertaking the administrative and practical responsibilities necessary to deliver its services. Designated roles include Chair, Secretary and Treasurer, together with volunteers responsible for coordinating food collections, preparing and distributing food parcels, maintaining records and supporting beneficiaries. The charity operates from premises at Trinity Methodist Church in Amble and provides assistance to individuals and families across Amble, Warkworth, Hadston, Broomhill, Red Row and surrounding communities. Amble Food Bank works closely with a network of local organisations and referral agencies, including Northumberland County Council, health and social care professionals, schools, churches and community organisations. These relationships help identify individuals and families experiencing financial hardship and ensure that appropriate support is provided.

		The charity also maintains relationships with local supermarkets, businesses and other charitable organisations that contribute food, essential supplies and financial assistance. These partnerships are fundamental to the charity's ability to maintain its services and respond to the needs of the community.
Relationship with any related parties	Para 1.51	The trustees are responsible for identifying and managing any actual or potential conflicts of interest arising in the course of the charity's activities. The charity works collaboratively with a range of local organisations, businesses and community groups in furtherance of its charitable objectives. Details of any transactions involving trustees or other related parties are disclosed in the financial statements where required.
Other		

Reference and Administrative details

Charity name	Amble Food Bank
Other name the charity uses	
Registered charity number	1196268
Charity’s principal address	Trinity Methodist Church, Percy Street, Amble, Northumberland

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Paul Newman	Chair	Appointed January 2025	
2	Lynne Morelli	Secretary	Whole Year	
3	Marion Long	Treasurer	Whole Year	
4	Colin Scammell	Trustee	Whole Year	
5	Eric Davidson	Trustee	Whole Year	
6	Terry Long	Former Chair	Resigned January 2025	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Marion McKenzie-Long	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	22/10/2026	

Charity Name	No (if any)
Amble Foodbank	1196268

Receipts and payments accounts

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For the period from	Period start date	To	Period end date
	01/01/2025		31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	-	28,420	-	28,420	-
Gift Aid	-	1,145	-	1,145	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
		-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	-	29,565	-	29,565	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	29,565	-	29,565	-
A3 Payments					
Food and Groceries	-	25,744	-	25,744	-
Gift Cards (for Special Diet Groceries)	-	2,310	-	2,310	-
Packaging	-	1,259	-	1,259	-
Insurance	-	327	-	327	-
Mileage	-	44	-	44	-
Stationary & Office Costs	-	340	-	340	-
ICO fee	-	35	-	35	-
Phone	-	72	-	72	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	30,131	-	30,131	-
A4 Asset and investment purchases, (see table)					
Fridge, Vaccum, Shredder	-	623	-	623	
Transfer to Bond	-	15,000	-	15,000	
Sub total	-	15,623	-	15,623	-
Total payments	-	45,754	-	45,754	-
Net of receipts/(payments)	-	- 16,189	-	- 16,189	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	27,724	-	27,724	-
Cash funds this year end	-	11,535	-	11,535	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank Account	-	11,535	-
		-	-	-
		-	-	-
	Total cash funds	-	11,535	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Cambridge & Counties Bank Issue 82	-	10,000	-
	Cambridge & Counties Bank Issue 84	-	15,961	-
	Cambridge & Counties Bank Issue 88	-	11,347	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Marion Long-McKenzie	22-10-26

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees/ members of	Charity Name Amble Foodbank		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1196268
Set out on pages	15 - 16		

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

Signed:		**Date:**	22/10/2026
Name:	Kay Wightman		
Relevant professional qualification(s) or body (if any):	FFA FTA		
Address:	Accounting for Good CIC 2 Geordie Ridley Place, Upper Precinct, Wesley Court, Blaydon on Tyne, Tyne and Wear NE21 5BT		