REGISTERED CHARITY NUMBER: 1197120

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

Necessities UK

Bennewith 2018 Limited
t/a A J Bennewith & Co
Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA

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Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report along with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). Necessities UK is a charity registered with the Charity Commission under registration number 1197120.

Mission Statement

Necessities UK exists to provide relief to families and individuals in our own communities who are dealing with the systematic failures of local, national, and global economic and social policies. Our mission is to provide essential 5-day supplies to those in need, without any form of quotas, offering practical support and sustained hope to break the cycle of poverty and inequality and inspire real change in the lives of those fighting against all forms of discrimination regardless of their faith or nationality, excluding nobody. We are doing this because the poverty gap is increasing while global uncertainty continues to grow compounded by the economic and social impact of an increasing number of global emergencies. With the generosity of our partners and volunteers and with the strong convictions of our Christian Faith we pray in solidarity for a more caring and equal world as we all listen with our hearts and support advocacy for true reform.

Activities

Necessities UK undertakes emergency relief work; however, the trustees and management team consider that the best long-term method of achieving the aim of tackling world poverty is through opening access to all who are in need for transformational and progressive change in the lives of its service users. We do this to splinter poverty and hunger in the communities we serve in. Necessities UK concentrates its work in Thurrock Essex and aims to enable this community to move away from multiple deprivation experienced by our service users.
The activities currently carried out for the public benefit by the charity can be broadly categorised into the following groups of programmes:

1. Emergency Relief to prevent and reduce poverty and hunger.
2. Practical Support (signposting) to see our service users progress in five key areas: education, employment, debt management, housing, and mental health through our free and professional partners in the borough.
3. Community Outreach by going out into the community to spread awareness and make our service visible to those who need it.

In setting our programme each year we have regard to both the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit.

The trustees always ensure that the programmes we undertake are in line with our charitable objects and aims. Our ambitious aim is to eradicate poverty and prevent hunger in the areas where we work.

How we work

Our operational team welcome residents of Thurrock who are need who have been referred to us via our referral partner such as Care4Calais, Mind for Thurrock and Brentwood, Thurrock Council, Hathaway Academy, Gateway Academy, Thurrock CVS, Uturnships, Changing Pathways, Crisis Sanctuary, Welcome to the UK (Grays) and the Citizens Advice Bureau. We also welcome walk-ins from members of the public as an emergency service.

Our visits normally last about 5-10 minutes, which give our volunteers the opportunity to introduce themselves to the service user and ask them about their intersectional needs so that we may be able to signpost them to additional support. We listen to our service user without interruption and if a visit goes beyond 10 minutes we are happy to accommodate. The visit lasts about this long as we feel it is important for us to listen without disturbance or pressure to our service users as they talk us through their situation and be that listening ear for them. Through these conversations we have listened to our service users' situations and can pick up issues that the service user may benefit from seeing our free and professional partners for support and advice. Our volunteers clarify our mission and services to service users and ask the service users to fill in a mini form. The form requests personal information such as their name, address, number of people in their household and two statements relating to food allergies and intolerance and personal data. We reassure our service users that their data is never shared with any external source or used maliciously in line with our privacy policy.

Report of the Trustees
for the Year Ended 31 December 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

Necessities UK aims to prevent and relieve hunger and poverty for public benefit within the UK, in particular but not exclusively, by providing adults and children who might not otherwise be able to afford essential hygiene products and consumable goods with an emergency parcel of products. Necessities UK objectives hope to achieve the following:

- To help those in need by providing provisions to all groups in society without a quota system to those who are or remain in need.
- To unite communities to work together to relieve hunger and poverty amongst their most vulnerable families.
- Share the message of the Good News (Gospel) of Jesus Christ in the UK and abroad through using our Christian Values to show practical expressions of the Christian faith to relieve poverty.

Our Charity Commission registered number is 1197120.

The purpose of our charitable objectives works exclusively to prevent hunger and poverty in the communities that we help. We partner with a number of activities that help to provide provisions to families in need in Thurrock, Essex, get communities to work together to reduce and prevent poverty and hunger.

Our main activities and services can be understood below:

Main services:

Emergency Relief - Emergency food and hygiene parcels scaled to household number accessible 3 days a week either by walking in or via our referral system with our partners:

- Hathaway Academy
- Citizen Advice Bureau
- Mind Thurrock and Brentwood
- Crisis Sanctuary
- Care4Calais
- Gateway Academy
- Changing Pathways
- Thurrock Council
- Thurrock CVS
- Uturnships
- Welcome to the UK (Grays Branch)
- 180 Project
- Employ-Ability (NHS Scheme)

Practical Support - Signposting our service users to five key areas that are greatly affected due to poverty and deprivation. All organisation we work and signpost to are professional registered organisations that provide free support to our service users.

- Housing - Open Door (Housing Advice and Support Services)
- Mental Health - (Mind Thurrock and Brentwood) (Self-Referral only)
- Employment - CV Tailoring and Work Club at the One Community Development Trust
- Education - Evolve Youth Academy, Nurturing Your Needs (NYN group)
- Debt Support/Management - Citizen's Advice Bureau

Community Outreach - reaching out to the community via fundraising events, promoting the charity at supermarkets, events, schools, community events, and forums.

Report of the Trustees
for the Year Ended 31 December 2025

ACHIEVEMENT AND PERFORMANCE

Our unique model looked at the current systems of relief in the UK and reviewed how we can become a leader in a system change of tackling poverty and hunger. We found a gap, access. We inserted our charity into the gaps of accessibility, prevention, and practical support to ensure that we are helping to prevent hunger and poverty in each community that we work in and that we offer a more padded approach to helping our service users with any intersectional needs that affect them. With our unique operation model, we were awarded the most supportive food and hygiene bank, East of England by Acquisitions International in their non-profit organisation awards 2023 and 2026 and Local Foodbank of the Year Thurrock 2026 by the Food and Drinks awards.

At Necessities UK, we believe in order to splinter poverty we need to work on beating poverty in small but precise steps. We tackle poverty by opening access to relief.

These small, but precise steps have associated benefits such as the prevention of food and hygiene waste, the reduction of food and hygiene insecurity, and harmonious and collaborative partnership with other food charities in the borough.

Food January – December 2025

	KG
Amount of food donated to us	186.49
Amount of food bought by us	6063.50
Amount of food we have donated (Given to service users)	6022.39
Amount of food we have disposed of	87.43

Hygiene January – December 2025

	KG
Amount of hygiene products donated to us	0.00
Amount of hygiene products bought by us	289.99
Amount of hygiene products we have donated (Given to service users)	336.30*
Amount of hygiene products we have disposed of	0.55

*Higher amount as hygiene products from previous also year donated out.

Report of the Trustees
for the Year Ended 31 December 2025

Nutritional benefits and independence

We are conscious of our efforts as a food bank to reintroduce choice, preference and independence back into our service users' lives. Our food bank is known to be inclusive as we know food and hygiene poverty is a very sensitive topic to people and we are aware of stigmas attached to food banks. We want to work with the community to cater to all preferences, religious observations, and allergies. Therefore, we offer gluten free, dairy free, nut free, vegan, vegetarian, halal, and kosher food parcels.

We make it a point to pick up good and nutritious food items, also special items such as chocolate, cakes, squash and other items considered a treat. We appreciate that we can buy most of our items so that it is fresh, untampered with and we can provide more choice as well as always have staple items like milk, pasta, tea, and cereals. We introduced refrigerators in our service in 2024, to start purchasing and storing perishable goods such as fruits, vegetables and fresh dairy to expand our services users parcels with healthy and nutritious options.

From the 1st January – 31st December 2025 we gave out 372 parcels, and this impacted a total of 929 people.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes a Charitable Incorporated Organisation (CIO).

The published constitution allows for up 12 trustees to be appointed. Trustees are appointed to a total of three years and can serve two terms only with a year break in between before reapplying to be a trustee again. Trustees can serve until they either resign or their term ends without renewal. Our trustees are unpaid, and details of trustee expenses are disclosed in note 3 to the accounts travel expenses were claimed by 1 trustee and was agreed to be reimbursed via bank transfer.

Trustees

Our trustees are responsible for setting the strategy and responsible in law for the running of Necessities UK. All the trustees, except where otherwise stated, served the whole year:

N Gardner
F E Mbanefo (appointed 16th April 2025)
J Awute (Appointed 13th July 2026)

Former trustees:
J C Nnadi (Stepped down October 2025)
A Laotan (Stepped down April 2026)

When new trustees are appointed, they are given a formal induction to the work of the charity and provided with information they need to fulfil their roles, which includes information about the role of trustees and charity law. New trustees can only be appointed by current trustees and interviewed by a panel of trustees where they have necessary skills to contribute the charity's management and development.

The trustees meet at minimum six times a year. In person and virtually as agreed in the constitution. At the meetings future projects and events are discussed. A forward plan, agenda, minutes, decision, and action logs captures all items discussed and decision made by and who was present to approve it.

Each trustee take responsibility for monitoring the charity's objectives in specific operational areas, safeguarding, HR and digital.

Report of the Trustees
for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Managing Director and Founder

Our managing director is responsible for the evening operations of the charity and co-ordinates the volunteers of the charity on behalf of the trustees. She ensures that the operations of the charity are executed, by maintaining partnerships, outreaching in the community, and personally attending to our services users with the volunteers.

Advisers

To help us in our work we retain an external professional adviser.
Accountant: Tony Bennewith - AJ Bennewith & Co, Upper Ground Floor, 18 Farnham Road, Guildford GU1 4XA

Addresses (Registered)

Registered Address
80C Victoria Road
Stanford-le-Hope
Essex
SS17 0HY

Operating Address (April 2024 – Present)

Necessities UK
The Beehive Resource Centre
West Street
Grays
RM17 6XP

Necessities UK has one office that doubles as our headquarters in Grays, Essex (within Thurrock). Grays was chosen as it is in the centre of the borough, close to many of our professional partners and close to the transport lines near our office. As a food bank we have ensured that we have registered with the Council as a food business.

Report of the Trustees
for the Year Ended 31 December 2025

Trustees' responsibility in relation to the financial statements

The trustees are responsible for preparing the Trustees' report and the financial statements in accordance with application law and United Kingdom Accountant Standards. The law applicable to charities in England and Wales requires trustees to prepare the financial statement for each financial year which gives a true and fair view of the state of affairs of the charities and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accountable policies and then apply them consistently;
- Observe the methods and principle of the Charities SORP
- Make judgement and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any departure 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 keeping accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain to ensure that the financial statements comply with the Charities Act 2011, the Charity (Account and Reports) Regulation 2008 and the provision of the constitution. 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 the interest of transparency and accountability to our donors, supporters and partners we publish our annual report and accounts on the Charity Commission website. The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website.

Approved by order of the board of trustees on 23/10/2026 and signed on its behalf by:

.....
S Wilson (Director)

Independent Examiner's Report to the Trustees of Necessities UK

Independent examiner's report to the trustees of Necessities UK
I report to the charity trustees on my examination of the accounts of Necessities UK (the Charity) for the year ended 31 December 2025.

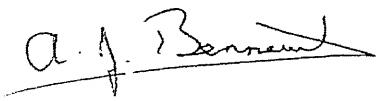
Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 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.

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.



A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA

Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA

Date: ...23rd October 2026.....

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		573	4,700	5,273	35,396
Other trading activities	2	-	-	-	40
Other income		100	-	100	175
Total		673	4,700	5,373	35,611
EXPENDITURE ON					
Charitable activities					
Charitable activities		2,568	17,663	20,231	17,841
NET INCOME/(EXPENDITURE)		(1,895)	(12,963)	(14,858)	17,770
RECONCILIATION OF FUNDS					
Total funds brought forward		6,186	12,963	19,149	1,379
TOTAL FUNDS CARRIED FORWARD		4,291	-	4,291	19,149

The notes form part of these financial statements

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	5	589	-	589	761
CURRENT ASSETS					
Stocks	6	438	-	438	340
Cash at bank		4,583	-	4,583	19,247
		5,021	-	5,021	19,587
CREDITORS					
Amounts falling due within one year	7	(1,319)	-	(1,319)	(1,199)
NET CURRENT ASSETS		3,702	-	3,702	18,388
TOTAL ASSETS LESS CURRENT LIABILITIES		4,291	-	4,291	19,149
NET ASSETS		4,291	-	4,291	19,149
FUNDS	8				
Unrestricted funds				4,291	6,186
Restricted funds				-	12,963
TOTAL FUNDS				4,291	19,149

The financial statements were approved by the Board of Trustees and authorised for issue on 23/01/2026 and were signed on its behalf by:

N Gardner - Trustee

The notes form part of these financial statements

Notes to the Financial Statements for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:
Office Equipment: 5 years straight line

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

2. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Donated goods	-	40

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

One trustee was reimbursed for travel, fuel and postage expenses totalling £278 in 2025. (£47 : 2024).

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	9,422	25,974	35,396
Other trading activities	40	-	40
Other income	175	-	175
Total	9,637	25,974	35,611
EXPENDITURE ON			
Charitable activities			
Charitable activities	4,552	13,289	17,841
NET INCOME	5,085	12,685	17,770
RECONCILIATION OF FUNDS			
Total funds brought forward	1,102	277	1,379
TOTAL FUNDS CARRIED FORWARD	6,187	12,962	19,149

continued...

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

5. TANGIBLE FIXED ASSETS

	Office equipment £
COST	
At 1 January 2025 and 31 December 2025	862
DEPRECIATION	
At 1 January 2025	101
Charge for year	172
At 31 December 2025	273
NET BOOK VALUE	
At 31 December 2025	589
At 31 December 2024	761

6. STOCKS

	31.12.25 £	31.12.24 £
Stocks	438	340

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	1,319	1,199

8. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	6,186	(1,895)	4,291
Restricted funds			
National Lottery Community Fund	8,489	(8,489)	-
Asda Foundation	263	(263)	-
Essex Foundation	3,844	(3,844)	-
Tesco Stronger Starts Groundworks	367	(367)	-
	12,963	(12,963)	-
TOTAL FUNDS	19,149	(14,858)	4,291

continued...

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

8. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	673	(2,568)	(1,895)
Restricted funds			
Arnold Grant	2,500	(2,500)	-
National Lottery Community Fund	-	(8,489)	(8,489)
Asda Foundation	1,200	(1,463)	(263)
Essex Foundation	-	(3,844)	(3,844)
Tesco Stronger Starts Groundworks	-	(367)	(367)
FSJ Trust	1,000	(1,000)	-
	4,700	(17,663)	(12,963)
TOTAL FUNDS	5,373	(20,231)	(14,858)

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted fund	1,102	5,084	6,186
Restricted funds			
National Lottery Community Fund	191	8,298	8,489
Asda Foundation	69	194	263
Essex Foundation	-	3,844	3,844
Tesco Stronger Starts Groundworks	17	350	367
	277	12,686	12,963
TOTAL FUNDS	1,379	17,770	19,149

continued...

8. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	9,637	(4,553)	5,084
Restricted funds			
National Lottery Community Fund	19,674	(11,376)	8,298
Asda Foundation	800	(606)	194
Essex Foundation	5,000	(1,156)	3,844
Tesco Stronger Starts Groundworks	500	(150)	350
	25,974	(13,288)	12,686
TOTAL FUNDS	35,611	(17,841)	17,770

Restricted funds:

Arnold Grant -
Grant to cover the purchase of food stock to provide good and nutritional meals for our service users.

National Lottery Community Fund -
The grant supported essential operational and service delivery costs, including accountancy reports for 2024 and 2025, storage and office rental March 2024-2025, emergency food and hygiene supplies, charity phone services March 2024-2025, website and digital workspace subscriptions March 2024-2025, accounting software March 2024-2025, and fundraising platform fees March 2024-2025.

Essex Community Foundation -
Supported the purchase of essential food and hygiene supplies, refrigeration for safe storage of fresh produce, funding to hold and community engagement events, fundraising regulatory fees, and payment processing equipment for in person fundraising.

Asda Foundation -
Grant to purchase of essential supplies such as food, toiletries, and cleaning products, as well as logistical costs including transport.

Tesco Stronger Starts Groundworks -
Providing Emergency Food Parcels and supermarket vouchers to those in need in Thurrock.

FSJ Trust -
The grant supported essential operating costs, including volunteer expenses, premises and utility contributions, digital communications, website maintenance, volunteer DBS checks and training, transport for food collections and deliveries, and accountancy and fundraising platform fees.

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

continued...

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	573	422
Grants	4,700	34,974
	5,273	35,396
Other trading activities		
Donated goods	-	40
Other income		
Bank interest	100	175
Total incoming resources	5,373	35,611
EXPENDITURE		
Charitable activities		
HR & Staff training	84	524
Purchases of goods to donate	11,165	9,174
Bookkeeping	490	443
Sundry expenses	365	429
Printing, post & stationery	139	131
Rent	4,434	4,534
Subscriptions & I.T platforms	1,050	896
Telephone & internet	242	281
Accountancy	1,324	1,200
Insurance	165	128
Events	601	-
Office equipment depreciation	172	101
	20,231	17,841
Total resources expended	20,231	17,841
Net (expenditure)/income	(14,858)	17,770