ST IVES FOOD BANK CIO

Registered Charity Number: 1201246

TRUSTEES' ANNUAL REPORT

For the year ended 31 December 2025

The trustees present their annual report together with the financial statements of St Ives Food Bank CIO for the year ended 31 December 2025.

Objectives and activities

St Ives Food Bank exists to help local people and families who are struggling to afford food and other basic necessities.

We provide food parcels to people in need in St Ives and the surrounding area. Where funds allow, we also provide limited help with energy costs, particularly where the cost of gas or electricity makes it difficult for people to cook the food we provide.

The Food Bank began in 2012 and became a registered charity in 2022. It is run with the help of a small team of volunteers.

Our work is based at the Edward Hain Centre in St Ives. The move there in 2024 brought the Food Bank closer to the people we support and provides us with space to receive, store, sort and distribute food.

Activities and achievements during 2025

Demand for the Food Bank remained high during 2025 and was broadly similar to recent levels. During the year we were generally supporting around 35-45 families at any one time.

People come to us for many different reasons. Whatever their circumstances, our aim is to provide practical help in a straightforward and respectful way.

Food parcels remained the main part of our work. During 2025 we spent £25,791 on food, compared with £22,697 in the previous year. We continued to receive food and financial donations from individuals and organisations in the local community.

We also continued to provide help with energy costs. During the year £6,550 was spent on utility e-vouchers, together with a small amount of emergency utility support. This is important because providing food is of limited help if somebody cannot afford the energy needed to store or cook it.

At Christmas we worked with the Edward Hain Centre to provide a free community Christmas meal. This was an opportunity to provide not only food but also company and a welcoming place for people who might otherwise have been on their own.

The work of the Food Bank continued to depend heavily on our volunteers, who give their time to collecting, purchasing, sorting and storing food, preparing parcels and supporting the people who use the Food Bank.

Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit.

The trustees believe that the Food Bank provides a clear public benefit by relieving food poverty and financial hardship among people living locally. Support is provided according to need.

Although St Ives is widely known as a popular tourist destination, there are people and families within the local community who struggle to meet the cost of food, energy and other essentials. Some of the people we help are also isolated or have difficulty leaving their homes.

Financial review

Total income for the year was £45,087, compared with £66,558 in 2024.

Total expenditure was £54,900, compared with £43,585 in 2024. The charity therefore spent £9,813 more than it received during the year.

At 31 December 2025 the charity had total funds of £23,306, compared with £33,119 at the end of 2024.

Income during the year came mainly from donations and grants. We remain very grateful to individuals, local organisations and funders whose support enables the Food Bank to continue its work.

During the year the charity also benefited from restricted grant funding, including funding from the National Lottery Community Fund and a £5,000 grant towards the Deputy Coordinator position.

Reserves

The trustees recognise the importance of maintaining sufficient reserves to allow the Food Bank to continue operating if income falls or unexpected costs arise.

At the end of 2025 the charity held total funds of £23,306. The trustees continue to keep the level of reserves under review, particularly as the charity now has ongoing premises costs as well as the continuing cost of purchasing food and providing energy support.

Plans for the future

Our priority remains simple: to continue providing food and practical support to local people who need it.

We expect demand for the Food Bank to remain significant. We will therefore continue to seek donations and grant funding to meet the cost of food, energy support and the premises from which the Food Bank operates.

We will also continue to work with the Edward Hain Centre and other local organisations where doing so can provide useful additional support to the people and families we serve.

Structure, governance and management

St Ives Food Bank is a Charitable Incorporated Organisation (CIO) and is governed by its constitution.

The trustees serving during the year were:

Dr K Judkins
Rev Christopher Wallis
Pauline Stringer
Roger Green

The trustees are responsible for the overall management and direction of the charity. No trustees received remuneration or other benefits from the charity during the year and no trustees' expenses were paid.

Reference and administrative details

Registered charity number: 1201246

Principal address:
13 Coombe Road

Penzance
Cornwall
TR18 3NP

Independent Examiner:
Robert Langley CTA ATT
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by the trustees on 25 September 2026

Signed on behalf of the trustees:

_____

Rev Christopher Wallis
Trustee

REGISTERED CHARITY NUMBER: 1201246

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

ST IVES FOOD BANK CIO

Greenwood Wilson
The Old School
The Stennack
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Cornwall
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ST IVES FOOD BANK CIO

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Statement of Financial Position	4
Notes to the Financial Statements	5 to 7
Detailed Statement of Financial Activities	8

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report 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).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1201246

Principal address

13 Coombe Road
Penzance
Cornwall
TR18 3NP

Trustees

Dr K Judkins (appointed 14/10/2022)
Rev Christopher Wallis (appointed 14/10/2022)
Pauline Stringer (appointed 14/10/2022)
Roger Green (appointed 14/10/2022)

Independent Examiner

Robert Langley CTA ATT
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by order of the board of trustees on …… and signed on its behalf by:

Rev Christopher Wallis - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST IVES FOOD BANK CIO

Independent examiner's report to the trustees of St Ives Food Bank CIO
I report to the charity trustees on my examination of the accounts of St Ives Food Bank CIO (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 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 Trust 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.

Robert Langley CTA ATT

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Date: ……..

ST IVES FOOD BANK CIO

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies		39,925	5,000	44,925	66,495
Investment income	2	162	-	162	63
Total		40,087	5,000	45,087	66,558
EXPENDITURE ON					
Charitable activities					
Charitable activities		41,655	13,245	54,900	43,585
Total		41,655	13,245	54,900	43,585
NET INCOME/(EXPENDITURE)		(1,568)	(8,245)	(9,813)	22,973
RECONCILIATION OF FUNDS					
Total funds brought forward		16,701	16,418	33,119	10,146
TOTAL FUNDS CARRIED FORWARD		15,133	8,173	23,306	33,119

The notes form part of these financial statements

ST IVES FOOD BANK CIO

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
FIXED ASSETS			
Tangible assets	5	749	832
CURRENT ASSETS			
Cash at bank and in hand		22,905	32,617
CREDITORS			
Amounts falling due within one year	6	348	330
NET CURRENT ASSETS		23,306	33,119
TOTAL ASSETS LESS CURRENT LIABILITIES		23,306	33,119
NET ASSETS		23,306	33,119
FUNDS	7		
Unrestricted funds		23,306	33,119
TOTAL FUNDS		23,306	33,119

The financial statements were approved by the Board of Trustees and authorised for issue on …….. and were signed on its behalf by:

Rev Christopher Wallis - Trustee

The notes form part of these financial statements

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.

Plant and machinery	-	10% on reducing balance

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.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	162	63

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the period ended 31 December 2024.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Total funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	66,495
Investment income	63
Other income	-
Total	66,558
EXPENDITURE ON	
Charitable activities	
Charitable activities	43,585
NET INCOME	22,973
RECONCILIATION OF FUNDS	
Total funds brought forward	10,146
TOTAL FUNDS CARRIED FORWARD	33,119

continued...

5. TANGIBLE FIXED ASSETS

	Plant and machinery	Totals
	£	£
COST		
At 1 January 2025 and 31 December 2025	1,028	1,028
DEPRECIATION		
At 1 January 2025	196	196
Charge for year	83	83
At 31 December 2025	279	279
NET BOOK VALUE		
At 31 December 2025	749	749
At 31 December 2024	832	832

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	348	300

7. MOVEMENT IN FUNDS

	At 1/1/25	Net movement in funds	At 31/12/25
	£	£	£
Unrestricted funds			
General fund	16,701	(1,568)	15,133
Restricted funds			
The National Lottery Community Fund	16,418	(13,245)	3,173
Deputy Coordinator Grant Fund		5,000	5,000
TOTAL FUNDS	33,119	(9,813)	23,306

The restricted funds relate to:

- Grant funding received from The National Lottery Community Fund under the Community Organisations Cost of Living Fund.
- Grant funding received to fund the position of Deputy Coordinator

8. RELATED PARTY DISCLOSURES

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

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Major Donations	18,509	20,728
Personal Donations	20,160	23,024
HMRC Charities	1,256	3,193
Property Fund	-	19,550
Grant for Deputy Coordinator	5,000	-
	44,925	66,495
Investment income		
Deposit account interest	162	63
Other income		
Other income	-	-
Total incoming resources	45,087	66,558
EXPENDITURE		
Charitable activities		
Expenditure on Food	25,791	22,697
Client Emergency Utilities Fund	153	170
Facilities Hire and Utilities	13,245	3,195
Distribution and Packaging	2,013	3,648
Expenditure on Utilities eVouchers	6,550	8,959
Administration costs	1,393	1,451
Equipment	2,054	2,942
Donations	3,270	100
Accountancy Fees	348	330
Plant and Machinery Depreciation	83	93
	54,900	43,585
Total resources expended	54,900	43,585
Net income less expenses	(9,813)	22,973

REGISTERED CHARITY NUMBER: 1201246

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

ST IVES FOOD BANK CIO

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

ST IVES FOOD BANK CIO

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Report of the Trustees	1
Independent Examiner's Report	2
Statement of Financial Activities	3
Statement of Financial Position	4
Notes to the Financial Statements	5 to 7
Detailed Statement of Financial Activities	8

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Independent Examiner

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Greenwood Wilson
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TR26 1QU

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Robert Langley CTA ATT

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Date: ……..

ST IVES FOOD BANK CIO

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

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TOTAL FUNDS CARRIED FORWARD		15,133	8,173	23,306	33,119

The notes form part of these financial statements

ST IVES FOOD BANK CIO

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
FIXED ASSETS			
Tangible assets	5	749	832
CURRENT ASSETS			
Cash at bank and in hand		22,905	32,617
CREDITORS			
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Tangible fixed assets
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Plant and machinery	-	10% on reducing balance

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.

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	2025	2024
	£	£
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At 1 January 2025	196	196
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