COLCHESTER FOODBANK

# Annual Report

## 2025

**Support. Dignity. Hope.**

Registered charity 1204958

MESSAGE FROM THE CHAIR OF TRUSTEES

# A year shaped by care and commitment

2025 has been a year of laying the foundations for an important period of change for Colchester Foodbank. Like many charities, we have faced a challenging environment, with demand remaining high while donations have reduced and pressure on our resources has increased. Despite this, we have remained focused on supporting local people facing food poverty and building the resilience and sustainability needed to protect our services and secure our future.

We have taken significant steps towards securing a long-term home for the Foodbank. This is about much more than finding a new building. It gives us the opportunity to develop a welcoming and accessible community hub where people can receive emergency food, specialist advice and practical support in one trusted place.

Our vision is to respond to immediate crisis while also helping people address the underlying causes of food insecurity. By bringing together financial inclusion, wellbeing, skills development and support from trusted local partners, we want to help people increase their stability, confidence and independence, reducing the likelihood that they will need emergency food again.

None of this progress would have been possible without the commitment of our Co-Directors, Nikki and Armin, our staff, trustees and the extraordinary team of volunteers who sustain our services every day. I would also like to thank our donors, funders, businesses and community partners whose continued support enables us to reach people across Colchester.

There is still much work ahead, but 2025 has created strong foundations from which we can grow, strengthen our partnerships and turn our vision for the community hub into a lasting source of support and opportunity for local people.

**PETER TIBBER**
Chair of Trustees

ANNUAL REPORT

2025

# A year of strength, care and progress

## A MESSAGE FROM THE CO-DIRECTORS

2025 has been another demanding year for Colchester Foodbank, but also one that has demonstrated the extraordinary kindness, commitment and generosity of our community.

Every day, we meet individuals and families facing difficult circumstances. Behind every request for emergency food is a person with their own story, challenges and hopes for the future. We know that asking for help is not always easy, and we are proud that our volunteers continue to offer a warm welcome, practical support and, above all, dignity and understanding.

Food remains at the heart of what we do, but our work increasingly reaches beyond the parcel. Through our growing network of partners, we are helping people access advice, build confidence, develop skills and find the support they need to move towards greater independence. Seeing the difference this makes to people' s lives is what motivates us to keep improving our services.

This year has also brought significant challenges. Demand remains high, resources are under pressure and we have had to adapt to changing circumstances. Yet our staff, volunteers and supporters have continued to respond with compassion, determination and an extraordinary willingness to help.

As we look ahead, the development of our long-term home offers an opportunity to bring people and services together, strengthening the support we provide and creating a welcoming place at the heart of our community.

We are immensely grateful to everyone who makes this possible. Whether you give your time, donate food, provide funding or work alongside us, you are helping to make a meaningful difference to local lives.

**Nikki Ranson & Armin Lange**

Co-Directors, Colchester Foodbank

02 / OUR YEAR IN NUMBERS

# The scale of support across Colchester

Behind every number is a person, a family and a story. These figures show the scale of the support made possible by our volunteers, donors and partners during 2025.

**20,147**

**PEOPLE SUPPORTED**

**7,755**

**CHILDREN SUPPORTED**

**247**

**VOLUNTEERS**

**11**

**FOODBANK LOCATIONS**

**Food remains at the heart of our work — but every parcel is also an opportunity to listen, understand and connect someone with further help.**

## BEYOND EMERGENCY FOOD

**324**
people received specialist advice

**1,744**
advice issues addressed

**£313,768**
financial outcomes achieved

**£407,887**
further financial outcomes expected

**£32,942**
of debt managed

**43%**
assessed as unlikely to need ongoing food support

These figures show not only the scale of immediate need, but progress towards greater financial stability. By combining emergency food with accessible advice and practical support, we help people move beyond crisis.

# Support that reaches beyond the parcel

Food insecurity is rarely an isolated problem. It is often linked to inadequate income, benefit problems, debt, insecure housing, rising energy costs, poor health, family pressures and social isolation. Providing emergency food relieves the immediate pressure, but lasting change depends on understanding and addressing these underlying causes.

Through our partnership with Citizens Advice, people can access specialist support in a familiar and trusted setting. During 2025, 324 people received advice covering 1,744 separate issues. These included 592 benefit and tax credit issues, 375 Universal Credit issues, 161 debt issues, 110 housing issues and 64 utilities and communications issues.

This support generated £313,768 in confirmed financial outcomes, with a further £407,887 expected as claims and applications are completed. It also helped manage £32,942 of debt. For the people affected, this can mean having the correct benefits in place, being able to meet essential household costs, avoiding escalating debt and feeling more confident about what to do next.

Of the 232 people whose likely ongoing need was assessed, 100, or 43 per cent, were considered unlikely to need continued food support. This is an important measure of our wider purpose: helping people move from immediate crisis towards greater security and independence.

**WORKING TOGETHER TO OFFER**

**Financial inclusion support**
**Citizens Advice**
**Housing and benefits guidance**
**Mental-health support**
**Family and carer support**
**School uniform exchange**
**Blue Cross pet food**
**Tots2teens**
**Warm spaces and wellbeing**

# People need a place to belong

CONFIDENCE

SKILLS

BELONGING

## Outreach going from strength to strength

Our outreach programme creates supported opportunities for people who may face significant barriers to participation, volunteering or employment. By working alongside our teams, participants can develop routine, practical skills, confidence, relationships and a sense of belonging.

We work with youth offending services, MCTC and organisations supporting people with autism, learning disabilities and other additional needs. Placements are shaped around the individual, allowing people to contribute meaningfully while receiving the encouragement and practical support they need.

This work is an important part of our response to the causes and consequences of hardship. Financial insecurity is often accompanied by isolation, poor confidence and limited opportunities. By offering a safe route into volunteering and skills development, we help people reconnect with their community and take positive steps towards their personal goals.

PARTNERSHIPS IN ACTION

**Youth offending services**
**MCTC**
**Autism & learning disability support**
**Local agencies and community partners**

**247**

VOLUNTEERS

**11**

LOCATIONS

# The people who make it all possible

Our foodbank simply could not operate without the extraordinary commitment of our volunteers. Across 11 locations, they welcome clients, prepare parcels, sort donations, drive our vans, support outreach placements, help with collections and complete countless jobs behind the scenes. Many bring their own lived experience, skills and understanding, creating a service that is compassionate, practical and grounded in the community it serves. We are incredibly proud of the way our volunteers support one another and adapt as the needs of the foodbank change. Their time, kindness and reliability make an enormous difference every single day, and we want every volunteer to know how valued they are.

### EVERY ROLE MATTERS

**Welcoming clients • Packing parcels**
**Sorting donations • Driving vans**
**Community collections • Outreach support**
**Fundraising • Administration**

# A night that made a real difference

MASQUERADE GALA • NOVEMBER 2025

## £8,907.33

RAISED FOR COLCHESTER FOODBANK

Our Masquerade Gala in November 2025 was a fantastic evening and raised an incredible £8,907.33 for Colchester Foodbank. The event brought together local businesses, community supporters, volunteers and friends of the charity for a brilliant night of entertainment, fundraising and celebration. The generosity shown through ticket sales, sponsorship, raffle entries and auction bids was honestly overwhelming. Every pound raised helped us continue providing emergency food and wider practical support to local people experiencing hardship. With demand remaining high and donations under pressure, events like this have become even more important to the future of our charity. We are extremely grateful to everyone who attended, donated prizes, sponsored the event or helped make the evening happen.

**Thank you to everyone who attended, donated, sponsored or volunteered.**

# Hope for a long-term home

POTENTIAL BUILDING IDENTIFIED • EARLY 2025

Finding a long-term home for Colchester Foodbank remained one of our biggest priorities throughout 2024 and into 2025. For several years, we had been searching for a suitable building that could give us the space, security and flexibility needed to support our growing service. In the early part of 2025, we identified a potential new building that appeared to offer many of the things we had been looking for. At that stage, nothing had been agreed or secured, and there was still a great deal of work, discussion and planning ahead. However, after such a long and often frustrating search, finding a realistic possibility gave us genuine hope that a long-term home for the foodbank might finally be within reach. It allowed us to begin imagining a future with more space for food, volunteers, partner services and wider support for local people.

## OUR JOURNEY SO FAR

**01** LONG SEARCH

**02** POTENTIAL SITE FOUND

**03** TALKS & PLANNING

**04** RENEWED HOPE FOR A LONG-TERM HOME

# To everyone who stands beside us

**Your support keeps Colchester Foodbank moving forward.**

None of our work would be possible without the incredible support shown to Colchester Foodbank by our community. Time and again, members of the public have come forward whenever we have asked for help, whether by donating food, giving financially, volunteering their time, sharing an appeal or simply encouraging others to get involved. We are hugely grateful to the supermarkets that welcome our volunteers and host collections, and to the churches and schools that gather donations, fundraise and keep the foodbank at the heart of their communities. Our partner agencies, local organisations and businesses have yet again been a tremendous source of practical help, funding, expertise and encouragement. Every tin donated, collection hosted, fundraiser organised and hour volunteered contributes to the support we can give local people. Thank you for continuing to stand alongside us. We genuinely could not do this without you.

**THE PUBLIC • SUPERMARKETS • CHURCHES • SCHOOLS**

**AGENCIES • ORGANISATIONS • BUSINESSES • VOLUNTEERS**

# More support.
# More hope.
# A stronger future.

Our new home gives us the opportunity to move from a primarily crisis based service towards a wider community model focused on prevention, resilience and long term change.

Alongside emergency food, people will be able to access financial and benefits advice, digital support, wellbeing activities, skills development and connections to specialist local services. Bringing this support together in one accessible and trusted place will make it easier for people to receive help before problems escalate.

We will continue to measure the number of people reached, but we also want to understand what changes as a result. This will include increased household income, debt managed or reduced, improved financial confidence, progress in skills and employability, stronger social connections and a reduced need for emergency food.

Our ambition is clear: to provide dignified support during a crisis while helping more people build the stability, confidence and connections needed to move forward.

OUR FOCUS

**SUSTAINABLE FUNDING**

**CONNECTED SERVICES**

**LASTING IMPACT**

# Advice that helps people move forward

People accessing the Foodbank often face a range of complex challenges beyond a lack of food, particularly issues relating to debt, housing, energy costs and low income. Through our partnership with Citizens Advice Colchester, clients can access specialist advice and support to help address these underlying causes and improve their longer-term financial stability.

By engaging with Citizens Advice Colchester, clients receive tailored advice on benefits, debt, budgeting and money management, helping them maximise their income and ensure they are receiving all the financial support to which they are entitled. By working across multiple areas of need, advisers can help individuals take practical steps towards resolving the issues that have contributed to their crisis.

This support is delivered by dedicated Citizens Advice specialist caseworkers and general advisers. These attend the Tollgate Foodbank each week and regularly visit other Foodbank locations, providing accessible, face-to-face support within the community.

Having advisers available at Foodbank sessions enables people to access immediate help at a time when they may otherwise struggle to access advice services. In addition to face-to-face appointments, clients can also contact Citizens Advice Colchester by telephone, email, or through the self-help resources available on their website.

The partnership between Citizens Advice Colchester and Colchester Foodbank ensures that support extends beyond meeting immediate needs. By combining emergency food provision with specialist advice services, we are helping local residents build resilience, tackle the issues affecting their wellbeing and work towards a more secure future.

**CLIENT FEEDBACK**

“Thank you to you and everyone at Citizens Advice so much. I can't tell you what this means to me. It is wonderful to know that we have somewhere to turn when we need help and support.”

# What success looks like

### IN THEIR OWN WORDS

“I only came in because we were struggling for food, but they helped with so much more than that. I was having problems with money and bills and didn’t really know where to turn.

Someone sat down with me, listened and helped point me in the right direction. They didn’t make me feel embarrassed or judged at all.

The food helped us straight away, but the advice and support has made a much bigger difference long term.”

### IN THEIR OWN WORDS

“I was really nervous about coming to the foodbank and honestly thought I would just be handed a bag of food and sent on my way.

Instead, everyone was so kind. They asked if there was anything else I was struggling with and helped me get support with other things that were going on at home.

Sometimes you just need somebody to listen and help you work out what to do next. The food was a huge help, but so was knowing there were people there who actually cared.”

### MR S • A FINANCIAL INCLUSION SUCCESS STORY

In his 60s, after losing family members, Mr S found himself struggling with bills, benefits and rent arrears. He was using the foodbank every week, sometimes more. Through our on-site Financial Inclusion support, he was helped to sort his benefits, including PIP, receive a significant back payment, deal with debts, set up direct debits and secure supported housing. Today, he is settled, supported and financially more stable — and he no longer needs the foodbank.

**That is what success looks like to us.**

# Supporting financial resilience

## FINANCIAL EQUALITY & WELLBEING TEAM

Over the past year, we have seen a significant increase in the complexity of residents' needs. While emergency food support remains essential, many individuals also require wider assistance to address the underlying causes of financial instability. In response to this growing demand, the council's adviser expanded their presence at the Foodbank by introducing an additional Thursday drop-in session alongside the existing Monday and Friday sessions at the main depot.

These sessions have become a vital gateway to broader support, providing residents not only with access to emergency food but also personalised advice on benefits, income maximisation, discretionary funds, and referrals to specialist services. This wraparound approach helps residents address immediate needs while building greater financial resilience for the future.

Through our continued partnership, we are supporting more residents to navigate challenging circumstances, access the help they need, and take meaningful steps towards long-term financial wellbeing and independence.

## CONTRIBUTION FROM ROZ CLOUGH

Financial Equality & Wellbeing Team Leader | Colchester Borough Homes

# Financial overview

For the year ended 2025 · Financial summary

**TOTAL INCOME**

**£322k**

2024 £391k

**TOTAL EXPENDITURE**

**£314k**

2024 £320k

**REPORTED SURPLUS**

**£8.6k**

2024 £72k

**CASH AT BANK · YEAR END**

**£778k**

2024 £783k

**TOTAL RESERVES · YEAR END**

**£840k**

2024 £831k

# Where our income came from

2025 income extracted from annual accounts

**DONATIONS**

**£204k**

2024 £241k

**GRANTS**

**£99k**

2024 £136k

**OTHER INCOME**

**£19k**

**TOTAL INCOME**

**£322k**

2024 £391k

# How funds were used

2025 expenditure extracted from annual accounts

**PAYROLL**

**£128k**

2024 £118k

**FOOD PURCHASES**

**£86k**

2024 £96k

**OTHER EXPENDITURE**

**£100k**

2024 £106k

**TOTAL EXPENDITURE**

**£314k**

2024 £320k

# Cash and reserves

At the end of 2025 (extracted from the annual accounts 2025)

**CASH AT BANK**

**£778k**

2024 £783k

**TOTAL RESERVES**

**£840k**

2024 £831k

**DESIGNATED FOR PROPERTY**

**£650k**

**MINIMUM CASH LEVEL**

**£80k**

# Treasurer’s report

## 2025 OVERVIEW

2025 was a tough year for the Foodbank financially, with a surplus of income over expenditure of £8.6k versus a surplus of £72k in 2024. Full details can be found in the Annual Accounts, with key points discussed below.

## INCOME

Income fell by 18% from £391k in 2024 to £322k in 2025, with reductions across donations, grants and other sources.

Donations are the main form of income, at £204k in 2025 (£241k in 2024), generating over 60% of income. The Foodbank relies heavily on the generosity of individuals, local businesses, churches and social groups. Donations fell by £36k, or 15%, as many supporters faced tighter finances. Public awareness and promotion of Foodbank activities remain high on the Co-Directors’ agenda.

Grants contributed £99k, or 30% of income, in 2025 (2024: £136k). Grants, especially for food, are becoming harder to obtain. A fundraiser was employed in 2025 to assist with applications, and a number of significant applications are in progress.

The charity is registered with the Fundraising Regulator and commits to complying with the Code of Fundraising Practice.

## EXPENDITURE

Expenditure fell to £314k in 2025, compared with £320k in 2024. Cost control is exercised at all levels, particularly food purchasing, where the quantity of donated food has reduced significantly. The Co-Directors have found cost-effective sources, reducing food expenditure to £86k from £96k in 2024 despite an increase in the quantity required.

Payroll is the largest area of expenditure at £128k in 2025 (£118k in 2024). Trustees and Co-Directors work together to manage this cost. A reduction is forecast for 2026. The Foodbank is proud to be a Living Wage employer.

# Treasurer’s report · continued

## CASH AT BANK & RESERVES

Cash balances remained high throughout 2025, ending at £778k. Reserves total £840k, including £25k restricted for property purchase and £650k designated for the planned property purchase in 2026, leaving £165k unrestricted funds to support the Foodbank’s stability. A suitable building was purchased in 2026.

The Trustees have set a minimum cash level of £80k, increased from previous years to reflect ownership of the new premises.

## FINANCIAL MANAGEMENT

Trustees and Co-Directors remain closely involved in budgeting and receive quarterly management accounts. Medium-term forecasts show similar income and expenditure in future years, although income is difficult to forecast, and bank balances are closely monitored.

## IN SUMMARY

All involved are aware of the financial position and potential risks going forward. Fundraising is being given high priority.

## THANKS

I would like to thank the Co-Directors and Trustees for their support, and Nick Taylor of Taylor Rushby for his role as Independent Examiner of the Accounts.

Jennifer Turnbull | Treasurer

CHARITY COMMISSION FOR ENGLAND AND WALES

| Colchester Foodbank CIO | | | Charity No | 1204958 | |
|---|---|---|---|---|---|
| Annual accounts for the period | | | | | |
| Period start date | 01/01/2025 | To | Period end date | 31/12/2025 | |

# Section A Statement of financial activities

| | Unrestricted funds £ | Restricted income funds £ | Endowment funds £ | Total funds £ | Prior year funds £ |
|---|---|---|---|---|---|
| **Incoming resources (Note 3)** | F01 | F02 | F03 | F04 | F05 |
| **Income and endowments from:** | | | | | |
| Donations and legacies | 204,399 | - | - | 204,399 | 241,215 |
| Gift Aid relief | 4,455 | - | - | 4,455 | 5,062 |
| Charitable activities | - | - | - | - | - |
| Other trading activities | - | - | - | - | - |
| Investments | 14,402 | - | | 14,402 | 9,351 |
| Grants received | 37,242 | 62,191 | - | 99,433 | 136,212 |
| Other | - | - | - | - | - |
| ***Total*** | 260,498 | 62,191 | - | 322,689 | 391,840 |
| **Resources expended (Note 6)** | | | | | |
| **Expenditure on:** | | | | | |
| Raising funds | - | - | - | - | - |
| Charitable activities | 248,800 | 62,191 | - | 310,991 | 316,803 |
| Governance costs | 3,049 | - | - | 3,049 | 2,907 |
| Other | - | - | - | - | - |
| ***Total*** | 251,849 | 62,191 | - | 314,040 | 319,710 |
| **Net income/(expenditure) before investment gains/(losses)** | 8,649 | - | - | 8,649 | 72,130 |
| Net gains/(losses) on investments | - | - | - | - | - |
| **Net income/(expenditure)** | 8,649 | - | - | 8,649 | 72,130 |
| **Extraordinary items** | - | - | - | - | - |
| **Transfers between funds** | - | - | - | - | - |
| **Other recognised gains/(losses):** | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | - | - | - | - | - |
| Other gains/(losses) | - | - | - | - | - |
| ***Net movement in funds*** | 8,649 | - | - | 8,649 | 72,130 |
| ***Reconciliation of funds:*** | | | | | |
| Total funds brought forward | 806,312 | 25,000 | - | 831,312 | 759,182 |
| ***Total funds carried forward*** | 814,961 | 25,000 | - | 839,961 | 831,312 |

## Section B Balance sheet

| | Unrestricted funds £ | Restricted income funds £ | Endowment funds £ | Total this year £ | Total last year £ |
|---|---|---|---|---|---|
| | F01 | F02 | F03 | F04 | F05 |
| **Fixed assets** | | | | | |
| **Tangible assets (Note 10)** | 55,380 | - | - | 55,380 | 48,394 |
| ***Total fixed assets*** | 55,380 | - | - | 55,380 | 48,394 |
| **Current assets** | | | | | |
| **Stocks (Note 11)** | - | - | - | - | - |
| **Debtors (Note 12)** | 19,461 | - | - | 19,461 | 12,900 |
| **Cash at bank and in hand (Note 13)** | 752,787 | 25,000 | - | 777,787 | 783,506 |
| ***Total current assets*** | 772,248 | 25,000 | - | 797,248 | 796,406 |
| **Creditors: amounts falling due within one year (Note 14)** | 12,667 | - | - | 12,667 | 13,488 |
| ***Net current assets/(liabilities)*** | 759,581 | 25,000 | - | 784,581 | 782,918 |
| ***Total assets less current liabilities*** | 814,961 | 25,000 | - | 839,961 | 831,312 |
| **Creditors: amounts falling due after one year** | - | - | - | - | - |
| **Provisions for liabilities** | - | - | - | - | - |
| ***Total net assets or liabilities*** | 814,961 | 25,000 | - | 839,961 | 831,312 |
| **Funds of the Charity** | | | | | |
| **Endowment funds** | - | | | - | - |
| **Restricted income funds (Note 15)** | | 25,000 | | 25,000 | 25,000 |
| **Unrestricted funds (Note 15)** | 164,961 | | - | 164,961 | 806,312 |
| **Designated funds (Note 15)** | 650,000 | | | 650,000 | - |
| ***Total funds*** | 814,961 | 25,000 | - | 839,961 | 831,312 |

| Signed on behalf of all the trustees by: | Signature | Print Name | Date of approval dd/mm/yyyy |
|---|---|---|---|
| | | Peter Tibber | |

## Section C Notes to the accounts

Note 1 **Basis of preparation**

***This section should be completed by all charities*.**

### 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

### 1.2 Going concern

***If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:***

| | |
|---|---|
| An explanation as to those factors that support the conclusion that the charity is a going concern; | ***Not applicable*** |
| Disclosure of any uncertainties that make the going concern assumption doubtful; | ***Not applicable*** |
| Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern. | ***Not applicable*** |

### 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

| | | |
|---|---|---|
| Yes* | ✓ | * -Tick as appropriate |
| No* | | |

***Please disclose:***

| | |
|---|---|
| ***(i) the nature of the change in accounting policy;*** | |
| ***(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and*** | |

| | |
|---|---|
| ***(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.*** | |

### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

| | | |
|---|---|---|
| Yes* | ✓ | * -Tick as appropriate |
| No* | | |

***Please disclose:***

| | |
|---|---|
| ***(i) the nature of any changes;*** | |
| ***(ii) the effect of the change on income and expense or assets and liabilities for the current period; and*** | |
| ***(iii) where practicable, the effect of the change in one or more future periods.*** | |

### 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

| | | |
|---|---|---|
| Yes* | ✓ | * -Tick as appropriate |
| No* | | |

***Please disclose:***

| | |
|---|---|
| ***(i) the nature of the prior period error;*** | |
| ***(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and*** | |
| ***(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.*** | |

**Note 2** **Accounting policies**

## 2.2 INCOME

*This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.*

| | | Yes | No | N/a |
|---|---|---|---|---|
| **Recognition of income** | These are included in the Statement of Financial Activities (SoFA) when:<br>• the charity becomes entitled to the resources;<br>· it is more likely than not that the trustees will receive the resources; and<br>• the monetary value can be measured with sufficient reliability. | ✓ | | |
| **Offsetting** | There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102. | ✓ | | |
| **Grants and donations** | Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). | ✓ | | |
| | In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). | | | ✓ |
| **Legacies** | Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met. | | | ✓ |
| **Government grants** | The charity has received government grants in the reporting period | ✓ | | |
| **Tax reclaims on donations and gifts** | Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise. | ✓ | | |
| **Contractual income and performance related grants** | This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions. | ✓ | | |
| **Donated goods** | Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. | ✓ | | |
| | The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. | ✓ | | |
| | Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'. | | | ✓ |
| | Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable. | ✓ | | |
| | Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable. | ✓ | | |
| **Donated services and facilities** | Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. | ✓ | | |
| | Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA. | | | ✓ |
| **Support costs** | The charity has incurred expenditure on support costs. | ✓ | | |
| **Volunteer help** | The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report. | ✓ | | |
| **Income from interest, royalties and dividends** | This is included in the accounts when receipt is probable and the amount receivable can be measured reliably. | ✓ | | |
| **Income from membership subscriptions** | Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. | | | ✓ |
| | Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities. | | | ✓ |

| | | Yes | No | N/a |
|---|---|---|---|---|
| **Settlement of insurance claims** | Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA. | | | ✓ |
| **Investment gains and losses** | This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year. | | | ✓ |

## 2.3 EXPENDITURE AND LIABILITIES

| | | Yes | No | N/a |
|---|---|---|---|---|
| **Liability recognition** | Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. | ✓ | | |
| **Governance and support costs** | Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. | ✓ | | |
| | Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage. | ✓ | | |
| **Grants with performance conditions** | Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output. | | | ✓ |
| **Grants payable without performance conditions** | Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised. | | | ✓ |
| **Redundancy cost** | The charity made no redundancy payments during the reporting period. | ✓ | | |
| **Deferred income** | No material item of deferred income has been included in the accounts. | ✓ | | |
| **Creditors** | The charity has creditors which are measured at settlement amounts less any trade discounts | | | ✓ |
| **Provisions for liabilities** | A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date | ✓ | | |
| **Basic financial instruments** | The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP. | ✓ | | |

## 2.4 ASSETS

| | | Yes | No | N/a |
|---|---|---|---|---|
| **Tangible fixed assets for use by charity** | These are capitalised if they can be used for more than one year, and cost at least £1,000 | ✓ | | |
| | They are valued at cost. | ✓ | | |
| | The depreciation rates and methods used are disclosed in note 9.2. | | | |
| **Intangible fixed assets** | The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5 | | | ✓ |
| | They are valued at cost. | | | ✓ |
| **Heritage assets** | The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4. | | | ✓ |
| | They are valued at cost. | | | ✓ |
| **Investments** | Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment. | | | ✓ |
| | Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments | | | ✓ |
| **Stocks and work in progress** | Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value. | | | ✓ |
| | Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock. | | | ✓ |
| | Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract. | | | ✓ |
| **Debtors** | Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received. | ✓ | | |

**Current asset investments**

The charity has has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

| Yes | No | N/a |
|---|---|---|
| | | ✓ |

They are valued at fair value except where they qualify as basic financial instruments.

| Yes | No | N/a |
|---|---|---|
| | | ✓ |

**Note 3** **Analysis of income**

| | Analysis | Unrestricted funds | Restricted income funds | Endowment funds | Total funds £ | Prior year £ |
|---|---|---|---|---|---|---|
| **Donations and legacies:** | Donations and gifts | 204,399 | - | - | 204,399 | 241,215 |
| | Gift Aid | 4,455 | - | - | 4,455 | 5,062 |
| | Legacies | - | - | - | - | - |
| | General grants provided by government/other charities | 37,242 | 62,191 | - | 99,433 | 136,212 |
| | Membership subscriptions and sponsorships which are in substance donations | - | - | - | - | - |
| | Donated goods, facilities and services | - | - | - | - | - |
| | Other | - | - | - | - | |
| | **Total** | 246,096 | 62,191 | - | 308,287 | 382,489 |
| **Charitable activities:** | | - | - | - | - | - |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| | **Total** | - | - | - | - | - |
| **Other trading activities:** | | - | - | - | - | - |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | Other | - | - | - | - | - |
| | **Total** | - | - | - | - | - |
| **Income from investments:** | Interest income | 14,402 | - | - | 14,402 | 9,351 |
| | Dividend income | - | - | - | - | - |
| | Rental and leasing income | - | - | - | - | - |
| | Other | - | - | - | - | - |
| | **Total** | 14,402 | - | - | 14,402 | 9,351 |
| **Separate material item of income:** | Fundraising | - | - | - | - | - |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | | - | - | - | - | - |
| | **Total** | - | - | - | - | - |
| **Other:** | Conversion of endowment funds into income | - | - | - | - | - |
| | Gain on disposal of a tangible fixed asset held for charity's own use | - | - | - | - | - |
| | Gain on disposal of a programme related investment | - | - | - | - | - |
| | Royalties from the exploitation of intellectual property rights | - | - | - | - | - |
| | Other | - | - | - | - | - |
| | **Total** | - | - | - | - | - |
| **TOTAL INCOME** | | 260,498 | 62,191 | - | 322,689 | 391,840 |

**Note 4 Analysis of receipts of government grants and other grants**

| | Description | This year £ |
|---|---|---|
| **Colchester City Council** | | 7,568 |
| **Colchester City Council** | for purchase of a new van | 3,500 |
| **Trussell Trust** | | 62,191 |
| **Sainsbury's Neighbourly Foundation** | | 1,500 |
| **Screwfix** | for refurbishment of new warehouse | 5,000 |
| **Essex Community Foundation** | | 1,500 |
| | | |
| **Other** | | 18,174 |
| | **Total** | 99,433 |

| | Description | Last year £ |
|---|---|---|
| **Colchester City Council** | | 3,205 |
| **Essex Association of Local Councils** | | 12,500 |
| **Trussell Trust** | | 66,886 |
| **The National Lottery** | | 20,000 |
| **Utilita** | | 11,125 |
| **Essex Community Foundation** | | 8,000 |
| **The Albert Hunt Trust** | | 5,000 |
| **JD Foundation** | | 2,500 |
| **Hedley Foundation** | | 2,000 |
| | | - |
| **Other** | | 4,996 |
| | **Total** | 136,212 |

## Note 5 Donated goods, facilities and services

| | This year £ | Last year £ |
|---|---|---|
| Seconded staff | - | - |
| Use of property | - | - |
| Other | - | - |
| | - | - |

**Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.**

Items of equipment have been donated which have been included as tangible fixed assets at an estimated market value at the time of receipt.

**Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.**

The charity receives donated food items. There is no valuation of these goods and they are not recognised in the accounts as either income or stock held at the year end.
The main premises are being occupied rent-free; the notional cost and income are not recognised in the accounts.

## Note 6 Analysis of expenditure

| Analysis | This year Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Last year Unrestricted funds | Restricted income funds | Endowment funds | Total funds |
|---|---|---|---|---|---|---|---|---|
| **Expenditure on charitable activities:** | | | | £ | | | | £ |
| Warehouse and storage costs | 834 | - | - | 834 | 946 | - | - | 946 |
| Premises repairs and maintenance | - | - | - | - | - | - | - | - |
| Rent, rates and water | 1,672 | - | - | 1,672 | - | | | - |
| Light and heat | - | - | - | - | 309 | | | 309 |
| Satellite centres | - | - | - | - | - | | | - |
| Insurance | 6,623 | - | - | 6,623 | 6,554 | | | 6,554 |
| Advertising and signage | 262 | - | - | 262 | 606 | | | 606 |
| Wages and salaries | 112,549 | 10,441 | - | 122,990 | 98,039 | 15,136 | - | 113,175 |
| Managerial services | - | - | - | - | - | - | - | - |
| Food poverty advisors | - | 46,000 | - | 46,000 | - | 49,000 | - | 49,000 |
| Social Security and other pension costs | 5,632 | - | - | 5,632 | 5,157 | - | - | 5,157 |
| Van and travel expenses | 12,145 | - | - | 12,145 | 9,384 | - | - | 9,384 |
| Computer and telephone costs | 2,306 | - | - | 2,306 | 1,936 | - | - | 1,936 |
| Stationery and office supplies | 499 | - | - | 499 | 2,081 | - | - | 2,081 |
| Training and volunteer support | 1,062 | - | - | 1,062 | 3,389 | - | - | 3,389 |
| Food items | 86,090 | - | - | 86,090 | 95,869 | - | - | 95,869 |
| Bank and other costs | - | - | - | - | 1,325 | - | - | 1,325 |
| Fundraising event costs | 7,782 | | | 7,782 | 4,895 | | | 4,895 |
| Other expenses | 2,878 | 5,750 | | 8,628 | 1,437 | 2,750 | | 4,187 |
| Depreciation, disposal and impairment | 8,466 | - | - | 8,466 | 17,990 | - | - | 17,990 |
| **Total expenditure on charitable activities** | 248,800 | 62,191 | - | 310,991 | 249,917 | 66,886 | - | 316,803 |
| **Expenditure on governance:** | | | | | | | | |
| Subscriptions | 1,704 | - | - | 1,704 | 1,544 | - | - | 1,544 |
| Annual report costs | 356 | - | - | 356 | - | - | - | - |
| Payroll processing costs | 389 | - | - | 389 | 763 | - | - | 763 |
| Independent Examiner's fees | 600 | - | - | 600 | 600 | - | - | 600 |
| Other costs | - | - | - | - | - | - | - | - |
| **Total expenditure on governance** | 3,049 | - | - | 3,049 | 2,907 | - | - | 2,907 |
| **Separate material item of expense** | | | | | | | | |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| **Total** | - | - | - | - | - | - | - | - |
| **Other** | | | | | | | | |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| **Total other expenditure** | - | - | - | - | - | - | - | - |
| **TOTAL EXPENDITURE** | 251,849 | 62,191 | - | 314,040 | 252,824 | 66,886 | - | 319,710 |

## Section C Notes to the accounts

### Note 7 Details of certain items of expenditure

**Fees for examination of the accounts**

***Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).***

| | This year £ | Last year £ |
|---|---|---|
| **Independent examiner's fees** | 600 | 600 |
| **Assurance services other than audit or independent examination** | - | - |
| **Tax advisory fees** | - | - |
| **Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner** | - | - |

## Note 8 Paid employees

**Staff Costs**

| | This year £ | Last year £ |
|---|---|---|
| **Salaries and wages** | 122,900 | 113,175 |
| **Social security costs** | 3,041 | - |
| **Pension costs (defined contribution scheme)** | 2,591 | 5,157 |
| **Other employee benefits** | - | - |
| **Total staff costs** | 128,532 | 118,332 |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

**Average head count in the year**

| | This year Number | Last year Number |
|---|---|---|
| **The parts of the charity in which the employees work** | | |
| **Fundraising** | - | - |
| **Charitable Activities** | 4 | 5 |
| **Governance** | 1 | 1 |
| **Other** | - | - |
| **Total** | 5 | 6 |

**Note 9 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.**

***Please complete this note if a defined contribution pension scheme is operated.***

| | This year | Last year |
|---|---|---|
| | £ | £ |
| **Amount of contributions recognised in the SOFA as an expense** | 2,591 | 5,157 |

## Note 10 Tangible fixed asset

***Please complete this note if the charity has any tangible fixed assets***

**Cost or valuation**

| | Freehold land & buildings £ | Other land & buildings £ | Plant, machinery and motor vehicles £ | Fixtures, fittings and equipment £ | Total £ |
|---|---|---|---|---|---|
| At the beginning of the year | - | - | 29,300 | 62,353 | 91,653 |
| Additions | 10,467 | - | - | 4,985 | 15,452 |
| Revaluations | - | - | - | - | - |
| Disposals | - | - | - | - | - |
| Transfers * | - | - | - | - | - |
| At end of the year | 10,467 | - | 29,300 | 67,338 | 107,105 |

**Depreciation and impairments**

| | | | | | |
|---|---|---|---|---|---|
| **Basis** | | | Reducing balance | Reducing balance | |
| **Rate** | | | 20% | 15% | |
| At the beginning of the year | - | - | 10,878 | 32,381 | 43,259 |
| Disposals | - | - | 3,684 | 4,782 | 8,466 |
| Depreciation | - | - | - | - | - |
| Impairment | - | - | - | - | - |
| At end of the year | - | - | 14,562 | 37,163 | 51,725 |

**Net book value**

| | | | | | |
|---|---|---|---|---|---|
| Net book value at the beginning of the year | - | - | 18,422 | 29,972 | 48,394 |
| Net book value at the end of the year | 10,467 | - | 14,738 | 30,175 | 55,380 |

## Note 11 Stocks

The charity receives and collects donated goods for distribution. The charity makes purchases to supplement the amount of donated stock. The Trustees have not valued the donated goods and, therefore, do not disclose a value of stock held at the period end.

## Note 12 Debtors and prepayments

***Please complete this note if the charity has any debtors or prepayments.***

### 12.1 Analysis of debtors

| | This year | Last year |
|---|---|---|
| | £ | £ |
| Accrued bank interest | 2,889 | 2,237 |
| Accrued Gift Aid | 15,119 | 10,663 |
| Prepayments and accrued income | - | - |
| Other debtors | 1,453 | - |
| Total | 19,461 | 12,900 |

**Note 13 Cash at bank and in hand**

| | This year £ | Last year £ |
|---|---|---|
| Short term cash investments (less than 3 months maturity date) | - | - |
| Short term deposits at bank | 264,096 | 731,109 |
| Cash at bank and on hand | 513,691 | 52,397 |
| Other | - | - |
| Total | 777,787 | 783,506 |

## Note 14 Creditors and accruals

***Please complete this note if the charity has any creditors or accruals.***

### 14.1 Analysis of creditors

| | Amounts falling due within one year | | Amounts falling due after more than one year | |
|---|---|---|---|---|
| | This year £ | Last year £ | This year £ | Last year £ |
| Accruals for grants payable | - | - | - | - |
| Bank loans and overdrafts | - | - | - | - |
| Trade creditors | - | - | - | - |
| Payments received on account for contracts or performance-related grants | - | - | - | - |
| Accruals and deferred income | 5,510 | - | 13,488 | - |
| Taxation and social security | 7,157 | - | - | - |
| Other creditors | - | - | - | - |
| Total | 12,667 | - | 13,488 | - |

## Note 15 Charity funds

### 15.1 Details of material funds held and movements during the CURRENT reporting period

***Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

| Fund names | Type PE, EE R or UR * | Purpose and Restrictions | Fund balances brought forward £ | Income £ | Expenditure £ | Transfers £ | Gains and losses £ | Fund balances carried forward £ |
|---|---|---|---|---|---|---|---|---|
| General Fund | UR | | 806,312 | 260,498 | - 251,849 | - 650,000 | - | 164,961 |
| Property Fund | UR | | - | - | - | 650,000 | - | 650,000 |
| Property Fund | R | | 25,000 | - | - | - | - | 25,000 |
| Poverty Advisor Project | R | | - | 62,191 | - 62,191 | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| ***Other funds*** | **N/a** | **N/a** | - | - | - | - | - | - |
| | | **Total Funds** | 831,312 | 322,689 | - 314,040 | - | - | 839,961 |

The Trustees have allocated £475,000 of unrestricted funds towards the purchase and refurbishment of a new warehouse and £175,000 towards the purchase of the house adjacent to the warehouse. The purchases completed in 2026.

## Note 15 Charity funds (cont)

### 15.2 Details of material funds held and movements during the PREVIOUS reporting period

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

| Fund names | Type PE, EE R or UR * | Purpose and Restrictions | Fund balances brought forward £ | Income £ | Expenditure £ | Transfers £ | Gains and losses £ | Fund balances carried forward £ |
|---|---|---|---|---|---|---|---|---|
| General Fund | UR | | 734,182 | 324,954 | - 252,824 | - | - | 806,312 |
| Poverty Advisor Project | R | | - | 66,886 | - 66,886 | - | - | - |
| Property Fund | R | | 25,000 | - | - | - | - | 25,000 |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| | | | - | - | - | - | - | - |
| ***Other funds*** | **N/a** | **N/a** | - | - | - | - | - | - |
| | | **Total Funds** | 759,182 | 391,840 | - 319,710 | - | - | 831,312 |

During the year expenditure on food was recorded through the General Fund and the Trustees have reallocated balances from Designated funds to the General Fund to reflect the use of the amounts that had been designated at the beginning of the year.
The Trustees have also decided to move unrestricted funds from the Property Fund back to the General Fund.

## Note 16 Transactions with trustees and related parties

### 16.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity is this year or the last.

### 16.2 Trustees' expenses

No trustee expenses have been incurred in this year or the last.

### 16.3 Transactions with related parties

## Colchester Foodbank CIO

***Independent examiner's report to the Trustees of Colchester Foodbank CIO***

I report on the accounts of the organisation for the year ended 31st December 2025.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year 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 Commissioner under section 145(5)(b) of the Act; and

to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales. My examination was carried out in accordance with the General Directions given by the Charity Commissioner. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

which gives me reasonable cause to believe that, in any material respect, the requirements:

(a) to keep accounting records in accordance with section 130 of the 2011 Act;

(b) to prepare accounts which accord with the accounting records; and

(c) to comply with the applicable requirements set out in the Charities (Accounts and Reports) Regulations 2008; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Nick Taylor
Chartered Accountant
The Coach House
Headgate
Colchester
CO3 3BT

The date upon which my opinion is expressed is:
23rd October 2026