MELKSHAM FOODBANK & LIFELINE CIO

TRUSTEES ANNUAL REPORT
&
ANNUAL ACCOUNTS

for

Year Ending 31st March 2026

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Legal & Administrative Information

Name of Charity:	Melksham Foodbank & Lifeline CIO
Address of Charity:	Old Broughton Road Melksham Wiltshire SN12 8BX
Email:	melkshamfoodbank@gmail.com
Website:	www.melkshamfoodbank.org.uk
Facebook	www.facebook.com/Melkshamfoodbank&lifelineCIO
Charitable Status:	Registered with the Charity Commission of England & Wales Registration Number: 1212842
Bankers:	CAF Bank
Administration:	Day to day administration and leadership are the responsibility of the Trustees in association with the manager. Of the Trustees, the secretary and treasurer constitute the officers of the charity. Decision-making is the collective responsibility of the charity Trustees; a quorum being represented by thirty percent of the Trustees.

Trustees	Joan Boorer	Appointed 7th April 2025
	Anne Doyle	Appointed 7th April 2025
	Gwen McLean	Appointed 7th April 2025
	Alan McFall	Appointed 7th April 2025
	Hilary McFall	Appointed 7th April 2025
	Sharon Pearce	Appointed 7th April 2025
	Ian Wakeham	Appointed 1st May 2025
	Mary Wakeham	Appointed 1st May 2025
Manager	Kay Perry	
Officers	Sharon Pearce	Secretary
	Ian Wakeham	Co-Treasurer
	Mary Wakeham	Co-Treasurer

The Charity

Melksham Foodbank was set up by Queensway Chapel in 2008 as a response to poverty in the area, before becoming a project managed by the Melksham Family of Churches (now dissolved) in 2017. In April 2025, the charity formally became a registered CIO charity. Although the Trustees originally originated from within the churches of the town, we welcome any applications to join the Trusteeship based on their skill set, regardless of their background or faith, but sympathetic to our Christians values.

The charity is an independent Foodbank, not affiliated to similar organisations or groups.

Objectives

The object of the CIO is the prevention or relief of poverty of people living in Melksham and the surrounding villages, in particular (but without limitation):

- by providing food and other essential items to individuals and families in need;
- by providing information, advice and support within a Christian ethos as the charity trustees shall from time to time think fit.

Principal Aims

The principal activities of the charity is to ensure than no-one (particularly children) goes without food.

Food is supplied on a referral basis (from social workers, CAB, GP surgeries etc) for a period of 3 months, when the referral will be re-assessed by the referrer. The reassessment has been introduced this year to comply with the guidelines of the UK Government, as enforced by Wiltshire County Council.

Anyone in need of food but without a referral or not engaging with a 3rd party organisation for reassessment will only be supplied with an Emergency Basic Food parcel.

Structure, Governance and Management

The Charity is a governed by a constitution, registered with the Charity Commission on 7th April 2025.

In line with its constitution, the Charity operates under the authority of the Trustees' Meeting and operates under a quorum of a minimum of 2 trustees or a third of the total number of charity trustees.

Except for the First Trustees, all trustees are appointed for a 3-year term and are eligible for reappointment for a total of three terms.

The minimum number of Trustees is 3, with the maximum of 10.

Policy Statements

Reserves

The policy of the trustees is to retain sufficient reserves to maintain the smooth day to day running of the charity. As at the end of the financial year, unrestricted reserves amounted to £41,115, with Restricted Reserves amounting to £10,426.

The Trustees do not consider these to be excessive in the light of increased costs, competition and reduction of grant funding.

Risk Management

All volunteers are provided with regular training relating to lifting of heavy objects with key personnel undertaking a Health & Safety course.

All appropriate volunteers

- undertake regular Safeguarding course and are subject to Enhanced DBS checks.
- Expected to complete a Food Hygiene course level 2 and Allergen Awareness course every 3 years.

An extensive risk register was completed in 2026 which identified the highest risks as

- Lack of operational management cover
- Reduction of grant income
- Insufficient Trustees
- Lifting and handling
- Reputational damage

These risks are regularly monitored with procedures in place to mitigate them

Internal Financial Controls

We follow the guidelines contained as promoted by the Association of Church Accountants & Treasurers Handbook as far as is practicable for a charity of our size.

To maintain appropriate control of expenditure, the Charity has adopted a financial authorisations policy whereby all non-recuring expenditure is authorised before payment, except for food and other items purchases made using a charity Debit Card.

All purchases made on the charity Debit Card are authorised monthly. If at any time the card was used inappropriately, the card holder is liable for this cost, and the charity is reimbursed within 2 weeks from the end of that month end.

Cash and cheques received are collected by the manager, and recorded, alongside a countersignature. The cash is held securely before being handed over to the treasurer for banking.

Conflict of Interest

We take care to avoid situations where conflict of interest may arise. The Trustees sign declaring any general Conflict of Interest on an annual basis and verbalising any additional conflict at the start of any meeting where a decision will be made.

Complaint Handling

The Manager initially deals with any complaints. If the complaint needs to be escalated to a Trustee, there is a nominated trustee to handle such complaints. If the complaint relates to the manager, the complaint is automatically forwarded onto any Trustee who will then pass onto the designated complaints trustee. .Any appeals will be handled and decided by the Secretary.

A record is kept of all correspondence and discussions. Where relevant, we take guidance from the Charity Commission guidelines on Reporting Serious Incidents.

Safeguarding

It is policy for the Manager and Deputy Manager and all directly involved with children or vulnerable adults to have attended the complete set of Safeguarding Training sessions to level 3 every 3 years. DBS checks have been completed on all relevant members in the past and are renewed in line with recommendations (currently after 3 years).

Policy and associated procedures are reviewed annually by the Trustees by April of each year.

Data Protection

We have a policy and procedures to ensure compliance with the General Data Protection Regulations (UK GDPR, 2018) and subsequently reformed by Data Use and Access Act (DUAA) 2025

Brief Review for the year to March 2026

Summary

After 17 years of supporting the community in need as an unregistered foodbank charity, the founding Trustees were delighted that from the beginning of this financial year, we have obtained registered CIO charity status with the Charity Commission. We remain committed to the residents in and around Melksham and operate as the largest independent foodbank in the whole of Wiltshire.

In May 2025, we welcomed 2 new Trustees to our Board, Mary and Ian Wakeham, who have both taken up an active role within the team.

The new status of CIO resulted in the review and updating of all our policies and where needed for good governance implemented new ones.

During this time of change, the Foodbank continued to function as normal, and our clientele were unaware of the legal change. We maintained our 3-monthly assessment on all referrals from 3rd party organisations (eg GPs, social workers, police, schools etc) and have now tightened up further the need for re-referral to ensure our clients did not become dependent on us for food and other assistance in line with new Government policy.

Events

VE Day



We continue to hold events to "normalise" the lives of our clients and in 2025, we celebrated the 80th anniversary of VE Day in May with afternoon tea. Typical 1940s food was offered including spam and paste sandwiches. Some 1940 items were on display including gas masks, ration books and clothing.

CIO Celebration

In June 2025, we formally had an official "soft launch" of our new CIO status, where Wiltshire and local councillors, supermarkets in and around Melksham, together with supporters were invited to join our celebrations. This event also served to raise awareness of the work and need of the foodbank.



Easter

From 2022, we invited our clients to celebrate Easter with a continental breakfast in conjunction with members and friends of Melksham Baptist Church, and regular volunteers of the foodbank. This enables foodbank clients to mingle and socialise with others.

Christmas Lunch



It can be hard for some people who are struggling financially to enjoy major festivals such as Christmas, as their situation prevents them from celebration. This in turn highlights the difference between them and the rest of society. To normalise their lives, the foodbank lays on a full Christmas dinner with all the trimmings, which was attended by over 100 people.

Saturday Breakfasts

For many years now, the foodbank volunteers give up one Saturday morning each month to cook and serve a full English Breakfast, open to all our Foodbank clients. On average over 30 people are in attendance. For some, this is merely an opportunity to meet others in the same position they are in; for others, it is the only hot meal they will have that day.

Other events

In addition to those stated above, we hold held a BBQ where nearly 50 people attended, and a cream tea in September attended by over 50 people.

Activities

The Extent of Poverty

Statistics obtained from the Wiltshire Area Board have highlighted the extent of the comparison of poverty in Melksham compared to Wiltshire as a whole.

Dataset / Narrative	Melksham	Wiltshire
Homes in fuel poverty (2021)	9.20%	10.4%
Children in poverty (<16yr in low-income families)	14.7%	12.7%
Population perceiving to be in bad/very bad health (2021)	5.0%	4.2%
Population economically inactive (long term illness)	3.40%	2.90%
Unemployment per (100,000)	772	743.3

Source: https://www.wiltshireintelligence.org.uk/topic/census-2021/

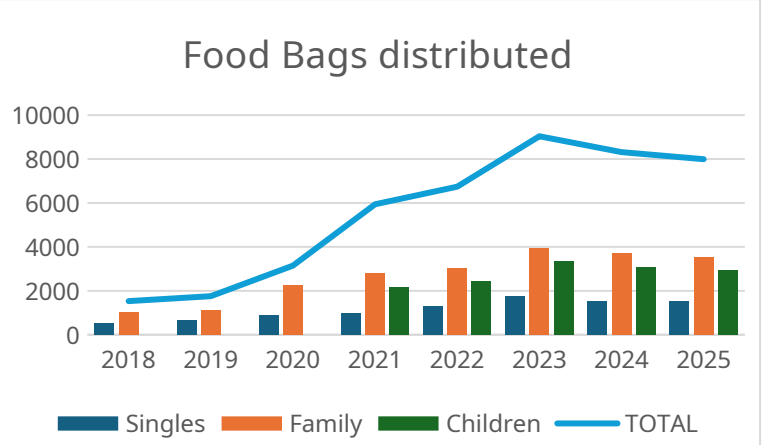
In almost every category reported on data available, the most current being 2021, Melksham has come out as more deprived than Wiltshire, which explains why Melksham Foodbank & Lifeline CIO is necessary to our local community, and is the largest independent foodbank in Wiltshire.

As can be seen from our data below, the numbers exponentially increased since Covid-19, and although they have dipped slightly in the past 2 years, they have not returned to pre-Covid levels.

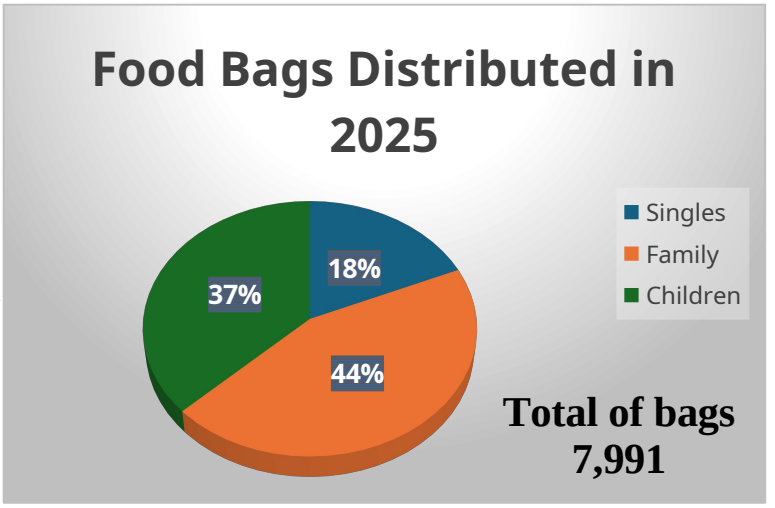
Food Parcels

Numbers of food parcels have remained steady, although have dipped slightly. The Trustees believe that this is an induction of:

1. Our stricter re-referral policy is working, ensuring that only those who are in need actually benefit



2. Our clients do not become reliant on handouts without addressing some of their underlying conditions and situation



3. The 3rd party support offered by Wiltshire Citizens' Advice, Spurgeons and Age UK are able to delve deeply into the cause(s) of our clientele, guiding them to ensure they are on the correct social benefits to which they are entitled, but also to mediate with utility companies if severe debt is causing them to be and remain in a poverty trap.

Support from 3rd party Agencies

Wiltshire Citizens Advice continue to work in partnership with us, although the financial constraints meant that we had to reduce their time to bi-weekly. This created an opportunity to engage with other agencies and we welcomed Spurgeons, NEA and Age UK to help fill the void and provide support for our clients.

Our Donors

The foodbank could not operate without the generous support of our individual and corporate donors, whether this be financial, food, or time. In particular, we would like to express our sincere thanks to

- ASDA, Melksham
- Avon Protection, Melksham
- Centimany, Corsham
- Great Bear / Ceriel Partners
- Herman Miller, Melksham
- Lidl, Melksham
- Melksham Council
- Knorr Bremes, Melksham
- Octavian Wine, Gastard
- Paramount Prizes, Glastonbury
- Sainsburies, Melksham
- The Fox & Hounds, Broughton Gifford
- The Hiding Place, Melksham
- Ultra Support, Melksham

- Waitrose, Melksham
- Westek Technology, Melksham
- Wiltshire Council
- Schools and churches within Melksham who donated their Harvest produce and funds

as well as all those other establishments who allow a collection point to be situated on their premises,

- Co-op, Blackmoor Road
- Coventry Building Society
- Valero Garage

In-store Presence



In December 2025, several of our volunteers gathered inside ASDA's entrance to bring joy and Christmas greetings whilst singing carols to their shoppers. This event was primarily to raise awareness of our work within the community, but also to fundraise, of which over £130 was donated, alongside some children's toys.

We also had an additional presence to raise awareness in ASDA and Waitrose.

Achievements and Performance

The Trustees do not feel it is appropriate to set non-financial targets and to compare our annual performance against them as in an ideal world, given the financial wealth in the West and especially within the UK such that if there was a fairer financial society very few people should need the support of Foodbanks.

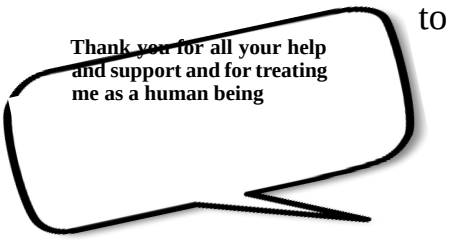
That said, if targets were set, we would prefer to see a reduction of need as it means that our clientele are coming out of any direct need and are becoming self-sufficient.

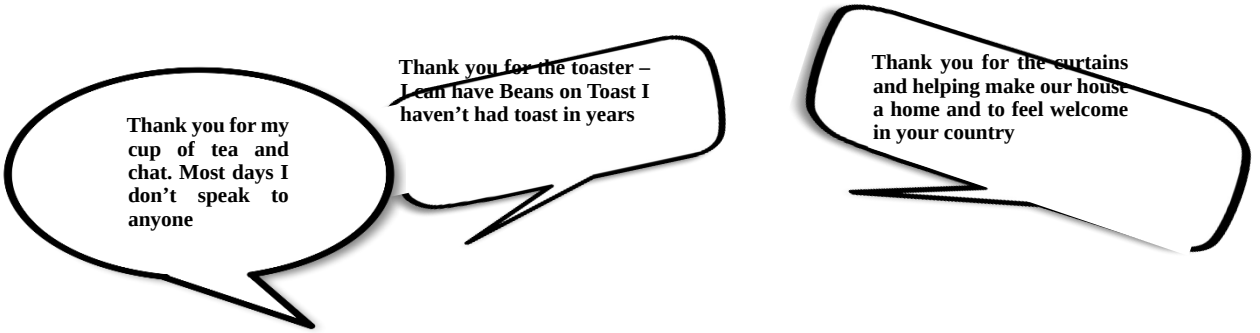
As is highlighted in the statistics of the Wiltshire Area Board on page 7, the current national economic picture has continued to lead to a high demand for the services of the Foodbanks and demand has not returned to pre-Covid levels.

With the continuing Financial Crisis across the UK, we have seen a fall of food donations in the collection points across the town as residents have to manage their own resources before thinking of others. This has meant that although we have seen a slight fall in numbers using our services, we have had to purchase more food using our own financial reserves to ensure our services continue to all those who need them.

In addition to the help and support of our third-party agencies who have mediated between our clientele and energy and utility companies to consider agreed payment plans on overdue accounts, through our Crisis Fund, we have also been privileged to have offered our clientele help topping up gas and electricity pre-paid meters through the National Fuel Bank voucher scheme. We have also distributed desperately needed items for the home including toasters, curtains, school uniforms, items of clothing and blankets to households in need.

We are always heartened to see the difference we make to those we share with, help and support. That feedback comes back to us in many forms, but here are a few statements that we have received this year from our clientele:





And this is part of a larger letter we received recently:

I wanted to write you a note to say how thankful I am.

You and the Team have made the foodbank such a pleasure to attend every few weeks. I was in a very dark place when I emailed you, and with your support and non-judgmental opinion have got me out the other side. Thank you!

Public benefit

The foodbank operates for all those in need within Melksham and the surrounding area by providing food and other assistance to those who are struggling financially. Our operations are open to all in need regardless of intersectionality, subject to our overarching policy of referrals.

The Trustees confirm they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives, and in planning future activities. Melksham Foodbank & Lifeline CIO is a public benefit entity, and the Trustees refer to public benefit throughout this report. The Trustees present their report with the financial statements of the charity for the year ended 31 March 2026.

Financial Review

The majority of Melksham Foodbank's income needed to carry on its activities comes from individual supporters and corporate funding of our work paid either through bank transfer of in cash. This equates to over 83% of our unrestricted income. Where we can do so, we encourage our donors to consider Gift Aid their contributions to enhance their financial support – a claim we will make to HMRC this coming year.

During the year we obtained grants totalling £13,895 from local businesses and county/town councils for specific projects or activities we provide – some of these activities are referred to on page 6 of this report. A list of all our grants funders can be found on page 19.

We are extremely grateful to all our donors and supporters – without them we would be unable to function and support our clientele as we currently do.

Our largest single item of expenditure relates to food for the food parcels, with purchases taken from our income and reserves to top up the local food donations collected from the many drop-off points dotted around the town. The purchase of this food alone equates to over 86% of our unrestricted expenditure; other items purchased (purchase of bags, social events (eg our regular Saturday breakfasts), non-food items (eg toilet rolls) etc takes our direct foodbank costs in providing our services to nearly 95% of total unrestricted expenditure.

Melksham Foodbank has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs. In this time when the Cost-of-Living crisis continues to affect most families within the UK, we have noticed a reduction of food being donated by the general public. Grant funding is also increasingly more difficult, with most local government funding citing their policy decision to move away from supporting foodbanks towards more self-help to those who struggling financially. At the end of March 2026, £41,115 was held in unrestricted reserves and a further £10,426 held in Designated Reserves for the food e-vouchers payment and our Crisis Fund– for further details see note 7 on page 18.

The Trustees have noted the year-end Free Reserves balance of £41,115 representing a slight increase of £1,749 compared with 2024/5 as the non-registered, excepted charity. After assessing the financial risks of reduced donations and reduction of grants, the Trustees have concluded that this level of reserves is not excessive.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement. Melksham Foodbank is grateful to Iwona Warzecha, our Independent Examiner, for generously giving her time and expertise in assisting with the reviewing of the annual accounts.

Fundraising Standards Information

- Melksham Foodbank does not employ a professional fundraiser/commercial participator.
- Melksham Foodbank or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the charity.
- No complaints were received by the Melksham Foodbank or a person acting on its behalf about activities by the Charity or by a person on behalf of the Melksham Foodbank for the purpose of fundraising.
- It is stressed that donations are made on a purely voluntary basis, and where possible Gift Aid declarations are sought.

Future Plans

Melksham Foodbank continues to seek new trustees with the necessary skill set to strengthen the Management Board and fill any vacancies. Any new Trustee does not have to be a Christian but should be sympathetic to our Christian ethos.

Approved by Trustees (Managing Trustees) on 22nd September 2026



Sharon Pearce, Secretary

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ANNUAL ACCOUNTS

and

INDEPENDENT EXAMINER'S REPORT

Note: Accounts have been prepared on a Receipts and Payments basis

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Melksham Foodbank & Lifeline CIO		
On accounts for the year ended	31st March 2026	**Charity no.**	1212842
Set out on pages	16-19		

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

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:	[signature]	**Date:**	[illegible]
Name:	Iwona Warzecha		
Relevant professional qualification(s) or body (if any):			
Address:	Withholding address for safeguarding reasons		

Charitable Activities	5	34,600.12	2,710.60	37,310.72	49,410.93
Governance	6			-	
Total Payments		**34,600.12**	**2,710.60**	**37,310.72**	**49,410.93**
Net receipts/ (payments) for the year		**1,749.49**	**10,426.39**	**12,175.88**	**1,016.02**
Opening Balances (from non-CIO charity)		**39,365.63**	**-**	**39,365.63**	**38,349.61**
Reserves at 31 December		**41,115.12**	**10,426.39**	**51,541.51**	**39,365.63**

Melksham Foodbank & Lifeline CIO

Statement of Assets and Liabilities
as at 31st March 2026

Assets	2026 TOTAL	2025 TOTAL
Cash at Bank	46,541.51	39,365.63
Online Vouchers unused	5,000.00	
TOTAL ASSETS	**51,541.51**	**39,365.63**
RESERVES		
Unrestricted	41,115.12	39,365.63
Restricted	10,426.39	-
TOTAL RESERVES	**51,541.51**	**39,365.63**

Melksham Foodbank & Lifeline CIO

Notes to the accounts
for the year ended 31st March 2026

1. Preparation and Basis of Accounts

These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 of the Charoties Act 2011.
The Opening Balances represent the monies transferred from the previously unregistered charity of "Melksham Foodbank", the precurser to this charity.

			2026 TOTAL	2025 TOTAL
2. Donations and other income				
Donations	30,906.43	-	30,906.43	44,171.95
Gift Aid	-	-	-	
	30,906.43	**-**	**30,906.43**	**44,171.95**
3. Income from Charitable Activities				
Income from other Charities	221.57	5,636.99	5,858.56	
Grants Received	4,670.31	7,500.00	12,170.31	6,300.00
Fundraising activities	130.54		130.54	
	5,022.42	**13,136.99**	**18,159.41**	**6,300.00**
4. Investment income				
Bank interest	420.76	-	420.76	
Total Investment Income	**420.76**	**-**	**420.76**	**-**
5. Expenditure on Charitable Activities				
Direct Foodbank costs	31,976.71	-	31,976.71	42,901.53
Property	1,700.00	-	1,700.00	
Office Costs	174.45	-	174.45	141.48
Grants made	-	2,710.60	2,710.60	6,000.00
Support Costs (note 6)	748.96	-	748.96	367.92
Total Charitable Activities	**34,600.12**	**2,710.60**	**37,310.72**	**49,410.93**
Redistributed costs				
Direct Foodbank costs	32,684.20	-	32,684.20	43,268.24
Property	1,737.61	-	1,737.61	-
Office Costs	178.31	-	178.31	142.69
Grants made	-	2,710.60	2,710.60	6,000.00
	34,600.12	**2,710.60**	**37,310.72**	**49,410.93**
6. Support Costs				
Training	72.00	-	72.00	
Promotion	219.28	-	219.28	
Insurance	194.47	-	194.47	367.92
Bank Charges	91.62	-	91.62	
Sundry	171.59	-	171.59	
	748.96	**-**	**748.96**	**367.92**

	1st April	Income	Payments	31st March	
7. Restricted Funds					
Citizens Advice	-	2,500.00	2,500.00	-	
Food e-vouchers	-	5,000.00		5,000.00	
Crisis Fund	-	5,636.99	210.60	5,426.39	
	-	**13,136.99**	**2,710.60**	**10,426.39**	**-**

Notes to the accounts (continued)
for the year ended 31st March 2026

	2026 TOTAL	2025 TOTAL
8. Grant Funders		
Foundation: ASDA	600.00	
Lidl	250.00	
Melksham Family of Churches	5,636.99	
Melksham Town Council	1,500.00	300.00
Wiltshire Council	13,340.00	5,000.00
	21,326.99	**5,300.00**

Sincere thanks are also given to ASDA, Centimany, Herman Miller, Notton School, Ultra Support, Waitrose for their time to assist during our busiest operational periods, sometimes in the supply of their staff- a total of 106 hours of voluntary time