

# **Clydesdale Food Bank**

*A Scottish Charitable Incorporated Organisation (SCIO)*

**STATEMENT OF FINANCIAL ACCOUNTS  
FOR THE YEAR ENDED  
31<sup>ST</sup> DECEMBER 2023**

**Charity no: SC 045073**

## **Reference and Administrative Information**

Charity Name	Clydesdale Food Bank
Charity Registration Number	SC 045073
Website	<a href="http://www.clydesdalefoodbank.org.uk">www.clydesdalefoodbank.org.uk</a>
Social Media	<a href="https://fb.me/clydesdalefoodbank">fb.me/clydesdalefoodbank</a>
Contact address	11 Braemar Crescent Carluke Lanarkshire ML8 4BH

### **Trustees**

Elizabeth Barthram  
Ann Davies (to April 2023)  
Bryan Kerr  
Benjamin Waine  
Charlene McPake (to Nov 2023)  
AnneMharie Cowan  
Ian Brown (from October 2023)  
Thelma Stodart (from January 2024)  
Karen Cochrane (from January 2024)

### **Principal office bearers**

Chairperson:	Elizabeth Barthram
Secretary:	Charlene McPake (to Nov 2023)
Treasurer:	Bryan Kerr

### **Independent Examiner**

John Kelly, Chartered Accountant  
29 Lanark Road  
Carluke  
ML8 4HE

### **Bankers**

Royal Bank of Scotland  
98 Main Street  
Wishaw ML2 7LY

# **Trustees' Annual Report**

## **Year ended 31 December 2023**

### **Structure, Governance and Management**

#### **Governing Document**

The Clydesdale Food Bank is a Scottish Charitable Incorporated Organisation (SCIO) and is administered in accordance with the terms of its constitution as amended in 2021.

#### **Recruitment and Appointment of Trustees**

Clydesdale Food Bank operates with a maximum of seven and a minimum of 5 charity trustees. Such trustees are drawn from the membership of the organisation and are normally elected at an Annual meeting of members. The Board have the right to appoint any member to be a charity trustee at any time (for example should a mid-year vacancy arise). At each annual meeting all Charity Trustees retire from office but are eligible for re-election under the terms of the constitution of the organisation.

#### **Organisational Structure**

Clydesdale Food Bank is a membership organisation which individuals aged of 16 or over who support the work of the Food Bank in a practical way may join. Corporate Membership is available to organisation recognised by the Board of Trustees. The Food Bank is operated through a Management Board which meets, on average, around 5 times per year in formal meetings with regular discussions taking place between charity trustees in the course of the operation of the Food Bank. The role of the Management Board is to generally control the activities of the organisation, for example the day to day operation of the Food Bank and for monitoring and controlling the financial position of the organisation.

Clydesdale Food Bank is an independent Food Bank operating under its own constitution and leadership.

#### **Objectives and Activities**

Clydesdale Food Bank purposes are the relief of poverty and the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage. In furtherance of these purposes Clydesdale Food Bank operates a Food Bank to provide emergency food, household, cleaning and personal hygiene materials, without judgement, to those living in the Clydesdale area, who for whatever reason find themselves unable to adequately feed themselves or their families. In all cases this is in response to a referral from a nominated agency.

**Trustees' Annual Report (cont.)**  
**Year ended 31 December 2023**

Clydesdale Food Bank works with around 100 organisations operating in the Clydesdale area to provide referrals for those who need the services of the Food Bank. The Trustees also work with organisations such as Fare Share, VASLAN, and have strong links with the local authority and the Churches of all denominations operating across Clydesdale. Due to the large, 500 square mile geographic area of Clydesdale the Trustees believe it is unreasonable to ask those who require food to travel to Carlisle to collect their food pack. Therefore, volunteer drivers, in both Food Bank vans and private cars, deliver every food pack to those who have been referred.

The Trustees believe it is important that people receive food in order to thrive and not simply to survive. Therefore, enough food for approximately ten days is given along with fresh food such as meat, eggs, milk, cheese, bread, fresh fruit and vegetables.

Clydesdale Food Bank also offers support to those with pets by providing appropriate pet food.

Clydesdale Food Bank acts as an agency to submit requests to the Fuel Bank and to Scottish Power Hardship Fund for assistance to pay for fuel on behalf of clients with prepayment meters.

The Trustees have put protocols for operating the Food Bank in place in order that all who refer may understand the limits of support that can be offered, including the number and frequency of deliveries to households. The Trustees operate a policy of allowing further support to those in exceptional circumstances and will seek to help those identified as suffering with poor mental health. It is a stated policy of the Trustees that no child 16 or under within Clydesdale should ever go hungry.

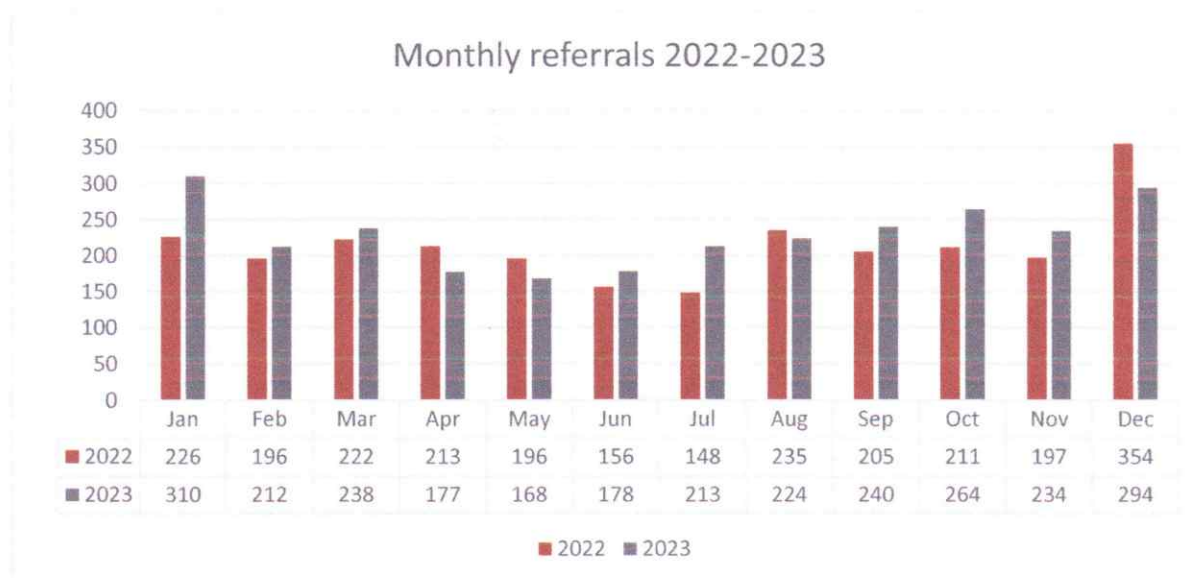
**Achievements and Performance 2023**

The cost of living crisis has once again had a marked effect on demand for our service.



**Trustees' Annual Report (cont.)**  
**Year ended 31 December 2023**

With the exception of April, May, August and December every month in 2023 saw higher demand than in 2022. Good weather in the spring may have had an effect but it is very difficult to assess.



During July, the Food Bank again provided vouchers for families with children aged 3-10 year for a play session at Bubbles Soft Play in Carluke.

Throughout December, the Food Bank continued the practice of previous years in providing an extra bag of festive foods along with each delivery. We are indebted to our friends from Woman Kind who continued to provide Christmas gifts of toiletries for ladies and men.

**Premises**

The cabins that have been in use since 2022 have proved adequate but very difficult to heat in winter. The Trustees wanted to upgrade by cladding and insulating the cabins but this was not permitted by the planning authorities. As a result, the plan to have a purpose built Food Bank was resurrected in the autumn. It is hoped that this will come to fruition during 2024 in partnership with Carluke Development Trust

**Supply of food.**

There has been a slight fall in the amount of physical donations. This fall and the higher demand, coupled with the steep rise in food prices meant that our food costs rose from £86,647 in 2022 to £138,053 in 2023. Meanwhile total income has fallen from £159,013 in 2022 to £133,327 in 2023. This is of great concern as our reserves have now fallen below the threshold of 6 months operating costs. Having said that, the trustees are enormously grateful to the community for their continued support at a time when everyone is being affected by rising costs.

## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2023**

#### **Help with fuel costs**

We continue to apply to Scottish Power Hardship Fund and the Fuel Bank for grants for clients on pre-payment meters. As reported last year we were able to apply to Kirkton Care Fund, a fund administered by Kirkton Church, for assistance for clients in need and for whom there was no other possibility of assistance. This is completely confidential and the grant is passed directly to the client.

The Food Bank has become a Paypoint agent which allows us to provide vouchers by text. The Paypoint vouchers are used to provide assistance to those in fuel crisis without recourse to other assistance, because they have used their allocation of grants or because they pay for their fuel monthly.

Blackwood Estates administer money from Wind Farm funds which we use to give top up payment to clients living in Blackwood and Kirkmuirhill who apply for help with fuel. In the spring 2023, we received £5000 from the Scottish Government Household Hardship Fund which was distributed via Paypoint vouchers for household expenses to families in need.

#### **Transport**

The Mercedes Sprinter van purchased in February 2023 has streamlined the delivery process and its larger carrying capacity has been very useful.

The smaller Nissan van has been used more for collecting shopping and donations. The Trustees are very grateful to Jim Robertson who services and maintains the smaller van and to James Street Garage who provide the service for the larger van.

#### **Man (and Woman) Power**

The volunteers continue to give remarkable service and are to be congratulated on the generous donation of their time and effort. They are consistently good humoured and cheerful despite working in what can be less than ideal conditions.

A notable loss in 2023 was the sudden death of Ronnie Muirhead, a long term volunteer, a trustee since 2014 and a friend to many.

There have been several changes in our trustees over the year. AnneMharie Cowan and Charlene McPake joined the board at the AGM in April 2023. Charlene served as secretary but she had to resign in the autumn for personal reasons.

In October 2023, we co-opted Ian Brown, and in January 2024 Thelma Stodard and Karen Cochrane were co-opted to the board and we are very grateful for their input and support.

#### **Moving forward.**

In January of 2024, the Food Bank exchanged the small Nissan van for a medium sized Vauxhall Vivaro. The Nissan had given good service but the larger van makes collecting the weekly shopping order and other collections more convenient.

## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2023**

In view of the financial position, the Food Bank is actively seeking grant funding from a variety of sources. In addition, we plan to run fundraising activities at fairs and markets around Clydesdale. We have acquired two sum-up machines and phones which allow safe acceptance of card donations. These were trialled very successfully during the November collections at Tesco.

As previously mentioned plans for the new building are at an advanced stage so we hope that will be built this year. This project is in partnership with Carluke Development Trust.

### **Financial review**

#### **Income**

Donations from individuals and organisations such as churches, schools, and local businesses amounted to £101,298 (2022: £95,415) with additional £4525 (2022: £5,309) reclaimed on donations made under the Gift Aid scheme.

Grants received totalled £20,000 from Spirit of Lanarkshire Wind Energy Cooperative and Clyde Wind Farm (2022: £42,000) for general use. A further £7504 (2022: £16,250) of restricted funds was received from the Corra Foundation (£5250 of Scottish Government Household Hardship Fund) and a total of £2,254 from Blackwood Estates to provide top-up fuel vouchers for clients living in that area.

#### **Expenditure**

In 2023 the total expenditure of Clydesdale Food Bank was £183,735 (2022: £106,034) excluding capital costs of £13,469 (2022: £21,218) This resulted in a net deficit of -£63,877 (2021: surplus £32,760). The largest category of expenditure is food which amounted to £138,053 (2022: £84,883). Travel and motor expenses, which includes fuel, tax and maintenance was £9,685 (2022: £5,584)

#### **Total Funds**

Clydesdale Food Bank finished the year with £65,510 (2022: £107,627) unrestricted funds and £10,000 (2022: £6,602) restricted funds, being the fund held by Paypoint for our use. While the Trustees are very concerned about the financial position, they are grateful to all individuals, organisations and businesses who financially support the work.

#### **Reserves policy**

The Trustees' policy is to hold six months' expenditure including designated funds. At the year end the Food Bank held £65,510 of unrestricted cash which is much less than that. The Trustees are actively seeking funding from a variety of sources and have a large fundraising campaign planned over the coming months.

**Trustees' Annual Report (cont.)**  
**Year ended 31 December 2023**

**Risk Management**

The Trustees of Clydesdale Food bank recognise the following risks and take active steps to assess them and to plan an appropriate response.

1. The cost of living crisis reducing donations, increasing costs and increasing demand for the service.
2. Reliance on key volunteers to operate aspects of the Food Bank.
3. Ability of current volunteers to continue in the role due to health, employment or age and the challenge of recruiting new volunteers free to assist during normal working hours.

**Statement of Trustees Responsibilities**

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Clydesdale food Bank during the financial year. The trustees are responsible for keeping proper accounting records which, on request must reflect the financial position of the charity at the time. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Clydesdale Food Bank and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

*E. Barthram*

Elizabeth Barthram

Chairperson

Date 26-11-2024

*Thelma Anne Hare-Street*

THELMA Anne Hare-Street .



## **Independent Examiner's Report to the Trustees of Clydesdale Food Bank**

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 9 to 10.

### **Respective responsibilities of trustees and examiner**

The charity trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention

1. which give me reasonable cause to believe that in any material respect the requirement:
  - to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met,
2. or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



date 26/04/2024

John Kelly, Chartered Accountant

29 Lanark Road  
Carluke  
ML8 4HE

**Clydesdale Food Bank**  
**Receipts and Payments Account**  
**Year ended 31 December 2023**

	Unrestricted funds 2023	Restricted funds 2023	Total 2023	Total 2022
<b>Receipts</b>				
donations	101,298		101,298	95,415
grants	20,000	7,504	27,504	58,250
tax recovered	4525		4525	5,309
sundry income	-		-	38
bank interest	-		-	
<b>Total receipts</b>	<b><u>125,823</u></b>	<b><u>7,504</u></b>	<b><u>133,327</u></b>	<b><u>159,013</u></b>
<b>Payments</b>				
rent	3,167		3,167	5690
insurance	4,942		4,942	1840
food & other supplies	138,053		138,053	84883
repairs and renewals	336		336	1861
travel & motor expenses	9,685		9,685	5584
telephone	316		316	1051
printing, stationery, advertising	180		180	321
consumables	2,244		2,244	1856
sundries	4,606		4,606	720
accountancy	150		150	150
subscriptions/memberships	1,968		1,968	1877
professional fees	3,119		3,119	-
summer activities	200		200	200
Paypoint fees	4,277		4,277	-
Paypoint payments	2,988	7,504	10,492	-
<b>Total payments</b>	<b><u>176,231</u></b>	<b><u>7,504</u></b>	<b><u>183,735</u></b>	<b><u>106,034</u></b>
<b>Operating deficit (2023) /surplus (2022)</b>			<b><u>(-50,408)</u></b>	<b><u>52,979</u></b>
<b>Capital costs</b>				
van purchase	7,194		7,194	
cabins	4,530		4,530	21,218
fridges & freezers	1,745		1,745	
<b>Total capital costs</b>	<b><u>13,469</u></b>		<b><u>13,469</u></b>	<b><u>21,218</u></b>
<b>Net deficit (2023) /surplus (2022)</b>			<b><u>(-63,877)</u></b>	<b><u>31,760</u></b>

**Clydesdale Food Bank  
Statement of Balances  
At 31 December 2023**

	<b>2023</b>	<b>2022</b>
<b>Current Assets</b>		
Bank		£139,387
<b>Current Liabilities</b>		
Accruals	0	0
Net Current Assets	£75,510	£139,387
<b>Reserves</b>		
Balance brought forward	£139,387	£107,627
Surplus/deficit for the year	(-£63,877)	£31,760
	<b>£75,510</b>	<b>£139,387</b>
<b>Breakdown of reserves</b>		
Unrestricted	£65,510	£132,786
Restricted	£10,000	£6,601
	<b>£75,510</b>	<b>£139,387</b>

## Clydesdale Food Bank

### Notes to the accounts

#### **1 Trustee Remuneration and Related Party Transactions**

Ben Waine, Trustee received £1529.61 reimbursement of travel costs in respect of running the Biggar Satellite during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

#### **2 Movement in Funds**

	<b>At 1 Jan 2023</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>At 31 Dec 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>					
General Fund	132,786	125,823	183,099	-10,000	65,510
	<b>132,786</b>	<b>125,823</b>	<b>183,099</b>	<b>-10,000</b>	<b>65,510</b>
<b>Restricted Funds</b>					
Nutberry Wind Farm	6,601	0	6,601	0	0
Blackwood Estates		2,254	2,254	0	0
Paypoint account				10,000	10,000
	<b>6,601</b>	<b>7,504</b>	<b>14,105</b>	<b>10,000</b>	<b>10,000</b>
<b>Total Funds</b>	<b>139,387</b>	<b>133,327</b>	<b>197,204</b>	<b>0</b>	<b>75,510</b>

#### Purposes of Restricted Funds

Nutberry Wind Farm: A fund to assist the provision of food and emergency support to people in communities within an 8-mile radius of Nutberry Wind Farm.

Blackwood Estates: A fund to provide fuel support to people living in Blackwood and Kirkmuirhill

#### **3 Volunteers**

In common with many charitable organisations the Food Bank would not be able to operate without the volunteers who give their time and talents willingly to support the households who are referred. 50-60 volunteers are involved in the activities throughout the year.