



**The Hub@BA15**

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# **Annual Report**

## **2017-2018**



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## 1. Trustees

Flossie Battle	Co-opted	
Laurie Brown	Town Council	- Chairman
Jim Clarke	Churches Together	
Sue Glanville	Churches Together	
Angie Hill	Co-opted	
John Hutchinson	BoACAN	- Treasurer
David Jewell	Churches Together	
John Potter	Town Council	

## 2. Management Group

Trustees	The named trustees (as above)
Peter Dunford	Wiltshire Council
Karl Wiggins	Churches Together with specialist knowledge in Estates
Peter Owen	Catholic Church with links to Catholic Diocese
Philip Secretan	Co-opted for IT specialist knowledge
Shannon Dunford	Co-opted to take minutes
Avril Clarke	Coordinator

### **3. Annual Report**

#### **a. The Hub @ BA15**

The trustees of The Hub@BA15 have taken considerable care to ensure that the statutory requirements needed for running of the Hub in compliance with its charitable status have been met.

The following insurances have been renewed:

- Public Liability
- Building and Contents

The following policies have been reviewed and are available for inspection on the premises:

- Safeguarding (Vulnerable Adult & Child Protection)
- Equal Opportunities
- Data Protection policy to be updated for GDPR but registered with the Information Commissioner's Office (ICO).
- Health and Safety
  - Health and Safety Risk Assessments
  - Fire Risk Assessments
- Lone Working
- Confidentiality
- Complaints Procedure
- Conflict of interest
- Volunteers (new)

A Health & Safety poster and Manual Handling Guide are on display. All volunteers have signed a form acknowledging basic H&S questions, this will be repeated annually. There is an in-date first aid kit, accident book and posters naming the appointed first-aider and safeguarding officer.

There has been no further visit from the local environment health officer, however during his previous contact he had identified using food from the foodbank for hot lunches presented no further risk regarding our certificate, as no fresh or frozen food is handled and all outdated items are disposed of or are offered to clients or volunteers as Out of Date.

The Hub@BA15, has now been open three years and has been visited by a number of individuals and groups looking to replicate the services offered.

- The Hub consists of:
  - The foodbank
  - Computer access with support
  - Advice and signposting
- Hope Debt Advice Service (a Community Money Advice centre) continues to work from the Hub, which also supports a welfare benefits & tax credits advice surgery. Hope Debt Advice Service partners with the Hub and financially contributes for the use of the premises on Tuesday, Wednesday and Thursday mornings. A number of welfare benefit training sessions have been offered and now such advice can be provided every

morning allowing for drop-in, although additional volunteers to support this would be welcomed.

- Hope Counselling (from Bristol), regularly use the premises each Tuesday evening and have made a financial donation.
- The Work Club continues to be offered on Thursdays using our own volunteers but has limited takers, although the resources are available for use at any time.
- Vine counselling is available Thursday mornings but only has one client, however the option to give contact details out is seen to be beneficial to the Hub.
- Richmond Fellowship uses the meeting room fortnightly for their Monday employment session and regularly offers a financial contribution.
- The Seniors Forum committee occasionally book the space and make a financial contribution.
- Age UK now offer a drop-in, however there have been very few takers.
- The Catholic Church books the space on a monthly basis for refreshments on the last Sunday of the month and always pays for the use of the premises.
- New users include the Women's Institute (1<sup>st</sup> Wed evening in month)

Contact with the agencies remains poor with few referrals for any of the Hub's services including food parcels. All agencies have again been contacted and sent a copy of the newsletter and a request to confirm that the Hub can continue to be in touch by email. Many will not respond so will have to use general emails found on websites etc.

The Hub is financially robust and has received grants from the Town Council and Friends of Bradford on Avon Community Healthcare for capital expenditure and projects. Donations from various individuals can be used more flexibly. There are 15 collecting boxes in the community which have generated £1800; these assist with publicity as well as the finances of the charity. New locations would be welcomed as a number of original locations are no longer available.

The Hub is open from 10am to 1pm Monday to Friday and as most users are counted it can be identified that in excess of 950 have used the facilities during the year. This excludes those using the premises for meetings or those participating in the coffee mornings. Food donations in 2017-18 totalled 8029 kg with 7843 kg distributed during the year.

A coffee morning on the second Friday of each month was established in September 2015. This was intended to offer a safe social environment and the opportunity for the local community to support the Hub as well as raise some funds by providing homemade cake and fresh coffee for a donation. This event continues and has included various sales and talks and during the past year a total of £1,358 has been raised. Over the past year the coffee mornings have included various talks (Coventry Building Society offering a successful scam presentation, Bobby Van on home security and the health trainer on healthy lifestyles). The themes of the sales have been Easter, Plants, CDS, DVDs & jigsaws, Christmas and most recently books. The Fairtrade coffee morning in March was sponsored by the Fairtrade Group in Bradford on Avon. The coffee mornings in the coming year are likely to include a sale each month to ensure funds continue, and any talks or presentations will be on a different day.

The continued provision of holiday boxes to the schools culminated at Christmas with 61 boxes being delivered, including 20 delivered direct to families identified by St Laurence School. In addition there were 10 for the live-aboard boaters and 20 for Studley Green children's centre.

Hot lunches were trialled during March 2017 and have been offered each Thursday 12-2pm from November 2<sup>nd</sup> through to March 29<sup>th</sup> 2018. Numbers have not been large however there have fairly regularly been 4-5 takers including those on low income, those waiting for Universal credit, a few homeless and a few live-aboard boaters. The menu has included jacket potatoes, soup and pasta bake; our thanks particularly to Angie Hill and all those who have made this happen.

## **b. Volunteers**

On the email circulation list are 32 who have expressed an interest in the Hub, and there are now 30 who regularly volunteer for a minimum of an hour a week, although there are several where health issues are making volunteering increasingly difficult. Over the year a number of people have dropped into the Hub offering their support and help. This is sometimes difficult as each morning is different and often it can be quiet, thus volunteers are encouraged to try it out at a time that suits. A folder holding suggestions for other volunteering opportunities is held and offered to anyone who is interested. Without the volunteers the Hub could not operate so once again a volunteer's lunch was offered to show the Hub's appreciation of their commitment. There were 24 volunteers and each completed a questionnaire (appendix 1). The number of volunteer hours averages 60 per week, which is amazing.

Volunteers are trained on the Trussell Trust system, this has usually been done individually.

- Steve Bryant a safeguarding officer from Corsham Baptist Church provided a safeguarding training session in June 2017
- An in-house Universal Credit workshop was offered in November 2017, led by Jim Clarke using the Trussell Trust PowerPoint, with contributions from volunteers who had dealt with clients applying for Universal Credit
- Nikki Smith from British Red Cross provided an excellent First Aid session in January 2018
- A second and third dementia awareness session was offered by Terry Ruddock in February and March 2018
- On 28<sup>th</sup> March Suzanne Wigmore, the CEO from Wiltshire CAB offered a Universal Credit training session.

## **c. Digital and Social Media**

The Website continues to be maintained by Tom Vaughton of VarnMedia . The events on the front page are regularly updated and further changes are dealt with as the matter arises. Frances Hopwood has oversight of the Trussell Trust cloned website which they requested we have and maintain. Generally both these websites are static and the criteria is that there is nothing out of date on them. . Belinda Dean and Sue Glanville have responsibility for the Facebook Page and there is a good following. The cCffee Mornings are advertised here and any special requests and events.

#### **d. Future developments & sustainability**

The Hub continues to consolidate its position in the local community whilst being open to possible new initiatives to host or support. It is apparent that drop-in facilities do not thrive and appointment based groups are the way forward. The Hub continues to network locally, particularly with the agencies and sourcing additional funds to ensure its future sustainability.

The monthly coffee morning is supported by a group from the churches and attracts a few local people to one off events. It is proposed to continue to vary the themes of these coffee mornings and the type of sale as a way of raising money for the Hub. A fundraising event will be planned each year such as the 80s disco arranged by Matt Livings and the Ken Loach event arranged by Flossie Battle in June 2017. Additional sites for the collecting boxes continue to be sought to replace those no longer available.

The programme of training sessions and workshops will continue for volunteers and interested parties. Repeating the welfare benefits sessions and a housing/homeless session are two suggestions. An early date is needed for a data protection session covering the new general regulations.

### **3. Additional reports**

#### **3.1 Bradford on Avon Foodbank at The Hub : Annual Report Year 1 (2017-18)**

##### **a) Description**

The foodbank operates from the old bank vault within the Hub, and forms both the warehouse and distribution centre which is different from many Trussell Trust Foodbanks. The food is arranged on the shelves in approximate packing order (lighter items on the top shelves) with some toiletries and cleaning products stored under the shelves. There are additional shelves in the air conditioning room for items with a long date. Food parcels are given out using carrier bags which need to be double bagged for strength or boxes if a car is available for transportation. Everything is weighed in and weighed out to comply with Trussell Trust procedures and the details from the vouchers are added to the Trussell Trust system. Food is given out in exchange for red vouchers. However due to the fact many of the voucher holding agencies are not located in Bradford on Avon, a significant number of requests are from people dropping into the Hub and requesting food. To ensure people do not abuse the system the number of vouchers signed off by the Hub is monitored but flexibility is required with the introduction in July 2017 of full service Universal Credit. Vouchers from other agencies who know the client are always honoured. Where ever possible clients are signposted to other agencies to help them sort their issues, including Hope Debt Advice Service.

## **b) Contributors**

### **i. Churches:**

- Bearfield
- Community Church
- Holy Trinity
- Quakers (Friends Meeting)
- St James (South Wraxall)
- St. Nicholas (Winsley)
- United Church
- Zion Baptist (Bradford on Avon)

Donations from the churches are generally given in accordance with requests from The Hub in order to meet current food stock needs, thus baked beans, pasta, cereals are not on their list to reduce overstock of these items. The foodbank has also received generous donations from Zion Baptist Church, Trowbridge and Freshford Church and school as the Hub is their nearest Trussell Trust foodbank.

### **ii. Supermarkets & Stores:**

**Sainsburys.** Host a large orange collection point which is emptied twice a week by two volunteers.

**Coop** This store has been very supportive and would have hosted a food collection point if required. However they host two collection boxes, which require emptying regularly. Shirley Llewellyn the community liaison person at Coop ran two fundraising events for Halloween and Christmas and raised £ 583.34 for the Hub

The general public are extremely generous, but do not supply all items offered by the foodbank, as individual customers donate entirely as they wish, some donating out-of-date items. The financial donations are therefore used to buy in the items that are in short supply.

### **iii. Schools**

- Fitzmaurice Primary School, Bradford on Avon
- Christchurch
- Churchfields Village School, Atworth & Monkton Farleigh
- Winsley Primary School
- St Laurence School

The schools have collected food at their harvest festivals or special events for the foodbank and hold our red vouchers; they have used the Hub on occasions and identify families for the holiday boxes which are offered to those on free school meals. Winsley Primary, Christ Church Primary and Westwood do hold vouchers but have rarely use the foodbank although have requested some holiday boxes. St Laurence requested a number of holiday food parcels at Christmas which were delivered to the student's home. As Bradford on Avon no longer has a



Children's Centre the contact is through Studley Green Children's Centre, who hold the foodbank vouchers although all the requested holiday boxes were for Trowbridge families. Studley Green Primary School in Trowbridge has requested food holiday boxes which we have been happy to supply.

**The total amount of food donated during the past year is 8 metric tonnes.**

#### **iv. Stock**

Surplus food particularly pasta, baked beans, soup and sanitary products have been donated to Breakthrough in Trowbridge and the Women's Refuge in Trowbridge (now closed). The increased number of school holiday boxes has taken up much of the surplus stock, allowing the remaining stock to comfortably meet the requests for food parcels. The out of date and short date items which are donated, are weighed out and put in a box where volunteers can take anything ideally for a donation and clients can help themselves on the understanding it is out of date or has even been opened.

#### **c) Vouchers**

Total vouchers honoured: 554

Total adults helped: 716

Total children helped: 356

The main reasons for the need for food are:

- Difficulties in applying for Universal Credit
- Universal Credit delays post application
- Deductions from Universal Credit (which can be up to 40%)
- Low income - which makes budgeting difficult where certain choices are made.
- Debt
- Sanctions

#### **d) Agencies who distribute vouchers**

There are 120 agencies in the Bradford on Avon area holding foodbank vouchers but relatively few offer vouchers. However many are located in Trowbridge or even Chippenham:

- Schools
- Hope Debt Advice Service
- Health Centre
- Health visitors, Age UK, Alms House Board
- Local police

- Churches
- Children's Centre (Trowbridge)
- Social work teams, community health team, Splitz & CAB (all in Trowbridge)
- Probation Service (now moved to Chippenham)

### **e) Summary**

The rolling out of Universal Credit full service in July 2017 meant that for many there is a real problem in now having to budget monthly. Changes, delays and bureaucratic errors with this benefit are the major reasons prompting people to come to the foodbank. The lack of points in the Work Capability Assessment or PIP (personal independent payment) means there are many people having to appeal decisions made against them regarding these benefits and they may be without any income in the meantime. Some people choose not to apply for benefits often due to mental health issues, as the requirements are too complicated and stressful. The lack of ID and bank account plus access to both a mobile phone and internet connected device can prevent the processing of the new benefit. Where income is already low, some people experience real hardship if payments are delayed hence the foodbank provides access to food.

### **f) Plans for 2018-19**

- To continue to collect sufficient food and to include the range identified by Trussell Trust to meet the needs of those coming to the foodbank.
- To continue to promote the foodbank to ensure that it is known to the agencies and people of Bradford on Avon. This will involve further contact by phone and email.
- To continue to identify future fundraising opportunities.

## **3.2 Work Club**

The Work Club was originally registered with Job Centre Plus, but sadly no partnership has developed despite a number of attempts. It is hoped that there may be a point of contact at Trowbridge Job Centre to be arranged through Trussell Trust. There is a set of documents available to help with job applications including suggested words, CV templates and examples of application forms; they are held in the work club file. People have been helped with CVs, and advertising cards can be produced for services such as cleaning, gardening, sewing, welding and some are displayed on the Hub notice board. Job search advice has been offered in terms of using the internet and general assistance to visitors in the use of computers. Help with online applications and setting up an email account is regularly given.

### 3.3 Hope Debt Advice Service

Hope Debt Advice Service is an unincorporated voluntary association which was established in 2008. It has entered into a partnership agreement with The Hub to provide debt, welfare benefits, budgeting and money management advice to clients. It is authorised and regulated by the Financial Conduct Authority and is affiliated to Community Money Advice (C.M.A.) and AdviceUK. The services are provided to users of the Foodbank, and referrals from other agencies.

Hope Debt Advice Service has a team of 10 volunteers who see clients by prior appointment on Tuesday and Wednesday mornings. During the year 6 members of the team have undertaken additional training and have received Accreditation Certificates issued by C.M.A.

Eight volunteers of The Hub have received training in the provision of Welfare Benefits, Tax Credits and general advice to clients on a drop-in basis on Monday to Friday mornings. An increasing number of clients have been assisted in making online applications for Universal Credit as well as assistance in making applications for Health Assessments connected to E.S.A, D.L.A. and P.I.P. This facility has been greatly appreciated by most clients.

Anyone reading these notes who may be interested in joining the debt advice or welfare benefits teams please speak to Jim Clarke. The following information provides details of debt and welfare benefit cases dealt with in the past year.

#### HOPE DEBT ADVICE SERVICE : STATISTICS

ACTIVITY	2016	2017	2009/17
New Clients	21	25	179
Clients seen	39	36	112*
No. of appointments	142	146	411*
Cancelled appointments	17	20	69*
Abortive appointments	35	52	130*
Priority Debts	28	46	317*
Value of priority debts	£16422.90	£44909.04	£413137.03
Non-priority Debts	123	193	1127
Value of non-priority debts	£263271.06	£332757.70	£1977440.50
Welfare Benefits cases	46	47	121*
Welfare Benefits sessions	98	101	240*
Budgeting cases	None	None	1
Foodbank Vouchers	30	39	104
Restart Applications		6	
Discretionary Housing Payments		None	
D.R.O. Applications		1	
I.V.A's		None	
Bankruptcy cases		1	

\*2015/16

Jim Clarke  
May 2018

### **3.4 Age UK Wiltshire Living Well Project**

In January the Age UK Living Well Project started to be based within The Hub every Monday and Wednesday from April 2018, and I would like to start by saying a massive thank you to Avril and all The Hub team for making me feel so welcome. Starting working together has felt like a natural and positive progression of the project within Bradford on Avon.

The Living Well Project started in 2017 and aims to ensure there are opportunities for older people in Bradford to live healthy and fulfilling lives. The project is generally accessed via a referral from the Health Centre, however our joint hope is that by basing Age UK within The Hub once a week we offer older people within Bradford quick and easy access to advice and support on a regular basis. Anyone who feels they may benefit from accessing this service can pop in and have a chat over a hot drink and maybe even a biscuit! Those requiring more in-depth support will continue to be referred into the service via their GP.

The Living Well project has so far supported 40 Bradford residents to access the community more easily, engage in community groups and interesting pastimes, overcome practical issues that are limiting their ability to stay living at home, access benefits and entitlements to which they are due, and to gain a better understanding of their health and wellbeing and how to manage this themselves and/or access appropriate services. Numerous others have had access to the service through attendance at the Leg Club at St Margaret's hall or through the fortnightly Memory Cafes that run in the town.

Similar to the work of The Hub, the Living Well Project would struggle to achieve practical, life changing results without the help of local volunteers. Amongst other things, volunteers for the project support people to build up their confidence and ability to access the community and local clubs/groups, and to complete practical projects at home. Age UK and the Hub are working together to run a Volunteering Event at The Hub on Friday 20<sup>th</sup> April 2018.

Report provided by Kate Bartlett Interim Project Worker

May 2018

#### **4. Treasurer's Report for the year ended 31<sup>st</sup> March 2018**

The Hub is now in the third year of operation and continues to enjoy the generous support of the Town Council and the legacy fund from Holy Trinity Church which continues to underwrite the rental cost, which is the Hub's principal expenditure item.

During 2018, The Friends of Bradford on Avon Community Health Care contributed amounts of £5000 and £35000 to the Hub, the second sum of which constituted their Trust's final fund distribution upon winding up. The wishes of the Friends' trustees are that the funds are to be used for capital projects which will benefit the health of the people of Bradford on Avon.

The trustees of the Hub will ensure that the contributions referred to above will be used in line with the wishes expressed by the Friends and we extend our gratitude for their donation.

Donations, events and room hire income have all increased in comparison with 2017

The Income and Expenditure Account is in Section 4.1 following this summary.

The Statement of Assets and Liabilities is in Section 4.2 following this summary.

#### **4.1 Income and Expenditure Account for Year Ended 31st March 2018**

	2018	2017
	£	£
<b><u>Income</u></b>		
<b><u>Grants</u></b>		
Holy Trinity Community Fund	7000	7000
Wiltshire Council Area Board	0	5000
Bradford on Avon Town Council	2618	2000
<b><u>Other Income</u></b>		
Room Hire	480	404
Donations	8851	6434
Donations for Food	300	0
Interest	176	98
Total Income	19425	20936
<b><u>Expenditure</u></b>		
Rent	7000	7000
Insurance	445	441
Printing Postage & Stationery	18	20
Advertising & Publicity	191	0
Food for Foodbank	5	62
Light Heat & Power	559	676
Water	237	237
Telephone & Internet	551	419
Mobile Phone	33	79
Repairs & Maintenance	96	39
Fire Alarm maintenance	333	292
Cleaning Materials	0	9
Refreshments	19	3
Bank Charges	62	0
Website Support	68	66
Data protection registration	35	35
Honorarium	3500	3000
Foodbank :Trussell Trust Membership	360	360
Gifts & donations	60	56
Sundry	67	0
Depreciation of assets	2034	1671
Total Expenditure	15595	14465
<b>Surplus as at 31st March 2018</b>	<b>£3752</b>	<b>£6471</b>

## **4.2 Assets and Liabilities at 31st March 2018**

	<b><u>C/fwd at 1st April 2018</u></b>	<b><u>B/fwd at 31st March 2017</u></b>
<b><u>Assets</u></b>		
Current Assets	86439	51509
Prepaid Insurance	427	445
Rent Deposit	1750	1750
Rent paid in advance	1750	0
Cash in Hand	81	197
Bank - Coventry Building Society	77069	39343
Bank - Lloyds	5362	9773
Fixtures and Fittings	3789	3693
At Cost	7814	6155
less Depreciation	4025	2462
Computer Equipment	1005	1322
At Cost	2356	2202
less Depreciation	1351	880
Total Assets	<u>£91233</u>	<u>£56524</u>
<b><u>Liabilities</u></b>		
Grants received in advance for 2017/18	0	-2618
Friends of BoA Community Healthcare Capital Fund	-40000	0
Holy Trinity Community Rent Fund for 2018/19 and beyond	-26052	-33052
Creditors	-677	-102
Total Liabilities	<u>-66729</u>	<u>-35772</u>
<b>Net Assets</b>	<u><b>£24,504</b></u>	<u><b>£20,752</b></u>
Represented by		
Reserves b/fwd	20752	14281
Surplus for the year	<u>3752</u>	<u>6471</u>
<b>Reserves c/fwd</b>	<u><b>£24,504</b></u>	<u><b>£20,752</b></u>

### Notes

The bank balances include a grant received from Friends of Bradford on Avon Community Healthcare:

Fund released in the winding up of the FOBoACHC Trust for capital projects at the Hub:	£40000
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The Insurance premium for the year April 2018 to March 2019 has been paid in advance

These Financial Accounts form part of the Trustees Report to be filed as part of the Charity Commission requirements

# Acknowledgements

## **The Hub recognises the financial support and interest from:**

Holy Trinity Church (Bradford on Avon)

Bradford on Avon Town Council

Bradford on Avon Churches Together (BACT)

Friends of Bradford on Avon Community Healthcare (now disbanded)

Varn Media

Coop (Bradford on Avon)

Sainsburys (Bradford on Avon)

Clifton Diocese

All who donate financially

All who contribute to the foodbank

All who host or contribute to the collection boxes

All our wonderful volunteers

All who hold and distribute foodbank vouchers



The HUB@BA15

Independent Examiner's report to the Trustees of the HUB@BA15


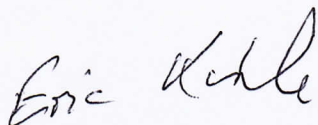
I report to the Trustees on my examination of the accounts of TheHUB@BA15 (The Trust) for the year ended 31<sup>st</sup> March 2018.

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

- 1 accounting records were not kept in respect of The Trust as required, or
- 2 the accounts do not accord with those records.

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



Eric Kirk

Qualification: Chartered Accountant (retired)

Address: 1 Chestnut Grove  
Upper Westwood  
Bradford on Avon  
Wilts BA15 2DQ

Date: 2<sup>nd</sup> November 2018