

The Hub@BA15

Church Street, Bradford on Avon, Wiltshire, BA15 1LS

Tel. 01225 920748

Charity no. 1160807

Email boacommunityhub@gmail.com

Website : www.boahub.co.uk

Annual Report 2018-2019



Contents

1. Trustees & Management Group
2. Annual report
3. Additional Reports
 - 3.1 Foodbank
 - 3.2 Work Club/Internet/Computer Access
 - 3.3 Hope Debt Advice Service
 - 3.4 Living Well Project
4. Treasurer's Report and Accounts (J. Hutchinson)
5. Auditor's Report
6. Acknowledgements

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)
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
Caroline Medani	Co-opted to take minutes
Avril Clarke	Coordinator
Ros Griffiths	Wiltshire Council

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) rewritten
- Equal Opportunities
- Data Protection policy.
- Health and Safety
 - Health and Safety Risk Assessments
 - Fire Risk Assessments
- Lone Working
- Confidentiality
- Complaints Procedure
- Conflict of interest
- Volunteers

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. A new questionnaire for safeguarding has been provided to which all volunteers are asked to sign.

There has been a visit from the local environment health officer, who rated the Hub 4. This was disappointing as previously we had been told it is acceptable to use food for the lunches from the foodbank. A second kitchen sink was identified as being desirable. A written record of what and how many hot lunches were provided was required. The temperature of the fridge needed to be recorded daily, so a diary has been bought to ensure this is done. The 'out of date' box was not acceptable.

The Hub@BA15, has now been open four years and has inspired visiting groups looking to emulate the services offered.

- The Hub consists of:
 - The foodbank
 - Computer access with support
 - Advice and signposting
 - Support with completing forms
- 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 regularly on Tuesday and Wednesday and often on Thursday or Friday

mornings. A number of welfare benefit training sessions have been offered and now benefit advice can be provided every morning allowing for drop-in, although additional volunteers to support this would be welcomed.

- The Thursday Work Club has always had limited takers, and is no longer offered, although the resources are available for use at any time, using a folder and the computer mainly for CVs.
- Vine counselling use the Hub on a Thursday morning but continues to only have one client, however the option to give out contact details is seen to be beneficial to the Hub.
- Age UK 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 (1st Wed evening in month)
- U3A family history use the space on a monthly basis and make a donation

Contact with the agencies remains poor with few referrals for any of the Hub's services including food parcels. Agencies have again been contacted and sent a copy of the newsletter and annual report to ensure that they are aware of the Hub and the services offered.

The Hub is financially robust despite having received no grants during the past year. Donations from various individuals have increased and can be used more flexibly. There are fewer collecting boxes in the community but they continue to generate income and during the year nearly £1400 was raised in this way; this assists with publicity as well as the finances of the charity, although the amounts are decreasing, possibly as people use less cash for their purchases. New locations for collecting boxes would be welcomed.

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 1000 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 2018-19 totalled 10881 kg with 10612 kg distributed during the year.

Monthly coffee mornings were 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 themed sale events. During the past year a total of £1777.17 has been raised.

A Hub Energy Day was held in March, at which Bristol Centre for Sustainable Energy set up their stall offering advice and help to change energy suppliers. Climate Friendly Bradford also took part, giving their advice as well.

The continued provision of holiday food boxes to the schools culminated at Christmas with 61 boxes being delivered, included the 15 delivered direct to families identified by St Laurence School. The link with the live-aboard boaters through the canal chaplains has been lost and there is no longer any contact with the Studley Green children's centre.

Hot lunches were offered each Thursday between 12-1.30pm from November through to March 2019. Numbers have not been large however there have fairly regularly been 3-5 takers, although this fell off during March. These included 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. The number of volunteer hours averages 60 per week, which is amazing.

Not all volunteers are trained on the Trussell Trust data system, but those who use the system have signed the data protection statement. Further this has usually been done individually.

- Avril Clarke attended a safeguarding course organised by Bearfield Church
- An in-house 3-part welfare benefit training course was offered in February 2019,
- A Volunteers lunch took place in 2019 where a soup lunch was shared by 25 people, this was followed by a welcoming workshop session was led by Wendy O'Grady.
- On 28th March 2019 Sheila Bluer, from the Independent Living Centre provided a session on mandatory reconsiderations.

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 matters arise. 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 Coffee Mornings are advertised here together with 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. Small scale fundraising events will be planned during the year one will be based at the The Plough. 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 some of the previous training sessions is a possibility as there are new volunteers, this could include welfare benefits sessions, data protection and a housing/homeless session.

3. Additional reports

3.1 Bradford on Avon Foodbank at The Hub: Annual Report Year 1 (2018-19)

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 was 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: 656

Total adults helped: 880

Total children helped: 569

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 81 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 2019-20

- 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 ANNUAL REPORT ye 31.12.18

In January 2019 Hope Debt Advice Service celebrated its tenth year of operations, having started in January 2009 following a Faithworks Conference held in St Margaret's Hall on the subject of Church and Community. For the first six years it operated from the foyer in the United Church and then moved to the Hub on its opening in March 2015. Since then it has worked on the basis of a Partnership Agreement with the Hub providing both benefits and debt advice to clients. Today there are still four of the original volunteers plus Avril Clarke and Flossie Battle who were associated with us from the beginning.

In the time we have been operating we have seen 200 debt advice clients at approximately 1250 appointments and with debts in excess of £2.5 million. I also estimate that we have written over 2000 letters in that time. In previous years we had a Partnership Agreement with Bradford on Avon, Trowbridge and Melksham Children's Centres but that arrangement ended with the closure of three of the centres. During this period that we supported the setting up of a Debt Advice group in Trowbridge

which itself subsequently closed, but today Hope Debt Advice Service also supports debt advice groups in Melksham and Westbury. In this period the requirements for running debt advice facilities have become more strictly regulated by the Financial Conduct Authority.

For the whole period that we have been operating we have been affiliated to Community Money Advice (C.M.A.) which provides training, software, advice and support which has been extremely valuable, and we appreciate the link with this organisation. Each year C.M.A. holds an annual Conference and in November 2018 David Beaumont, Tim Mason and I attended the Conference held in Shrewsbury. The opportunity to meet with volunteers from other centres across the country and to share experiences and problems involving clients is greatly valued. This year we heard a speaker from AdviceUK talking about developments in dealing with debts, heard a presentation by a lecturer from Bristol University on their research into debt and mental health, and listened to a talk by Margaret Sentamu, the wife of the Archbishop of York, on the Church's Mission to the Poor.

I also try to attend this Conference and am looking forward to this year's event.

We always welcome interest in our activities and I would be pleased to talk to anyone interested in joining our team and undertaking the training.

Jim Clarke
Chairman

HOPE DEBT ADVICE SERVICE : STATISTICS

ACTIVITY	2017	2018	2009/18
New Clients	25	17	196
Clients seen	36	41	153*
No. of appointments	146	139	550*
Cancelled appointments	20	28	97*
Abortive appointments	52	40	170*
Priority Debts	46	55	372*
Value of priority debts	£44909.04	£70736.62	£483873.65
Non-priority Debts	193	121	1248
Value of non-priority debts	£332757.70	£195229.41	£2172669.90
Welfare Benefits cases	47	55	176*
Welfare Benefits sessions	101	94	334*
Budgeting cases	None	2	3
Foodbank Vouchers	30	67	132
Restart Applications	6	5	11
A.D.H.P.	None	1	1
D.R.O. Applications	1	4	5
I.V.A's	None	None	None
Bankruptcy cases	1	None	1

*2015/18

3.4 Age UK Wiltshire Living Well Project

Age UK Wiltshire Living Well Project 2018-19

The Living Well Project has now been running in Bradford on Avon for over 2 years, with the project worker based at St Margaret's Surgery Monday to Wednesday as part of the TCOP team (Transforming Care for Older People). The majority of referrals to the service are made via the Health Centre and lead to a home visit and a guided conversation to identify areas where help and support may be required.

Over the past year I have been working at The Hub every Wednesday morning, enabling me to be available to older people who drop in, to arrange appointments and meetings with volunteers and professionals working in the area, and to work alongside the team at The Hub. We are able to share and exchange information with a supply of Age UK booklets available in The Hub for people to take away and copies of leaflets from The Hub (including the very useful Activities and Organisations for Seniors in Bradford on Avon) used by the Living Well service and TCOP team.

During the past year (1 st April 2018 -31 st March 2019) a total of 61 people accessed the Living Well service, receiving support with issues around socialisation, relieving isolation and loneliness, improving wellbeing, falls prevention, maximising independence, and income maximisation, including applications for Attendance Allowance. In excess of 700 contacts were made with and concerning clients, and where appropriate referrals were made to statutory agencies (15 referrals) and/or charitable organisations (28 referrals) including Age UK Wiltshire services, such as Information & Advice, Wellbeing (including volunteer support and telephone befriending) and Fitness & Friendship.

In addition, contact has been made with many older people and their carers via the Leg Club and Social Café, Memory Cafes and Carers Café.

Ginnie Heads

Living Well Project Worker

Bradford on Avon

4. Treasurer's Report for the year ended 31st March 2019

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

Donations, events and room hire income have all increased in comparison with 2018

4.1 Income and Expenditure Account for Year Ended 31st March 2019

	2019 £	2018 £
<u>Income</u>		
<u>Grants</u>		
Holy Trinity Community Fund	7000	7000
Bradford on Avon Town Council	0	2618
<u>Other Income</u>		
Room Hire	1120	480
Donations	11438	8851
Donations for Food	400	300
Interest	504	176
Total Income	20462	19425
<u>Expenditure</u>		
Rent	7000	7000
Insurance	427	445
Printing Postage & Stationery	25	18
Advertising & Publicity	0	191
Food for Foodbank	115	5
Light Heat & Power	491	559
Water	200	237
Telephone & Internet	662	551
Mobile Phone	0	33
Repairs & Maintenance	144	96
Fire Alarm maintenance	504	333
Refreshments	10	19
Bank Charges	78	62
Website Support	68	68
Data protection registration	35	35
Honorarium	3500	3500
Foodbank :Trussell Trust Membership	360	360
Gifts & donations	41	60
Sundry	68	67
Depreciation of assets	2236	2034
Total Expenditure	15964	15673
Surplus as at 31st March 2019	£4498	£3752

4.2 Balance Sheet at 31st March 2019

	2019	2018
<u>Assets</u>		
Current Assets	86317	86439
Prepaid Insurance	431	427
Rent Deposit	1750	1750
Rent paid in advance	1750	1750
Cash in Hand	99	81
Bank - Coventry Building Society	78670	77069
Bank - Lloyds	3617	5362
 Fixtures and Fittings	2958	3789
At Cost	8729	7814
less Depreciation	5771	4025
 Computer Equipment	610	1005
At Cost	2451	2356
less Depreciation	1841	1351
 Total Assets	<u>£89885</u>	<u>£91233</u>
<u>Liabilities</u>		
Creditors	<u>-1831</u>	<u>-677</u>
Total Liabilities	<u>-1831</u>	<u>-677</u>
 Net Assets	<u>£88054</u>	<u>£90556</u>
 Represented by		
Friends of BoA Community Healthcare Capital Fund	40000	40000
Holy Trinity Community Rent Fund for 2019/20 and beyond	19052	26052
Reserves b/fwd	24504	20752
Surplus for the year	<u>4498</u>	<u>3752</u>
Reserves c/fwd	<u>£88054</u>	<u>£90556</u>

5.0 Auditor's Report

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 31st March 2019.

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: 20 September 2019

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

Co-op (Bradford on Avon)

Sainsbury's (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