

BOW FOODBANK

ANNUAL REVIEW 2020-21



**BOW
FOODBANK**

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CHAIR'S FOREWORD

Having joined the Board as Chair in January 2021, I have been overwhelmed by the sheer dedication, determination and compassion of the organisation's personnel who have persevered commendably through such a difficult and unprecedented year.

Our endurance during the COVID-19 crisis has relied heavily on the support and time given by our volunteer network. Now with almost 300 members, we have been able to feed 1,300 households per week.

Already the most impoverished borough in London, Tower Hamlets has a poverty rate of 39 percent and the highest child poverty rate in the UK. Our volunteers and staff have worked tirelessly to ensure that we continue to serve the community in an efficient and compassionate manner, providing a safe and accessible space for those suffering from food poverty.

We have done our best to remain a constant and reliable presence. Throughout the pandemic, our local community faced an acute poverty crisis. We have seen an influx in first-time users of foodbanks, particularly those forced into redundancy or struggling to get by on furlough pay or zero-hour contracts. The number of people attending our foodbanks increased drastically by 540 percent since last year.

This exponential increase has had a significant impact on our financial and operational structure. For the first time we have introduced paid staff to ensure an on-site presence at our foodbanks. As we outgrew our previous premises, we were forced to relocate both foodbanks, made possible due to the commendable generosity of the Bromley-by-Bow Centre in Bow and Raine's Foundation in Bethnal Green, providing us with premises free of charge.

Now that the worst effects of the pandemic appear to be behind us, we have managed to start planning for the future. This includes developing a longer-term strategy to determine how we can best meet the needs of the people we serve and bring them out of food poverty.

We continue to be grateful to the kindness of the Bromley-by-Bow Centre and Raine's Foundation, as without them this period would have been unmanageable. We are also extremely grateful to our generous funders – charitable, commercial and individuals – upon whom our survival has been completely reliant.

Throughout this period of fear and isolation, it has been a privilege to witness the very best of our community. Looking to the future, we will continue to work with our funders and supporters to secure additional funding to allow us to further assist those in need.



Muddassar Ahmed
Chair of the Board of Trustees



ABOUT BOW FOODBANK

Founded in 2014, the Bow Foodbank was created by uniting many faith and community groups to provide for those among us who are struggling to make ends meet. As part of the community of Tower Hamlets, our founders understood the many barriers to accessing food support and wanted to provide a support system for those in crisis or waiting to access benefits.

We offer non-referral, judgment free assistance to everyone who asks for it, as we know that overcoming the shame and stigma of foodbank usage is often the first hurdle. In Tower Hamlets many adults and children live below the poverty line, and struggle to access enough food to eat. Many parents report going hungry to feed their family, and still more go without vital household essentials such as toothpaste in order to put food on the table. As the borough with the highest child poverty rate in the country, it is vital to our work that we ensure that everyone can access emergency food supplies should they need them.

Over the years, we have become a fixture in Bow: many clients would return to become volunteers, or just to catch up with

friends over a hot drink. Since access to technology can be limited for our clients, most people come to us through word of mouth. Friends, family and neighbours look out for one another, and direct people to us for a little extra help. We maintain an open-door policy and provide food and other essentials, as well as advice and support, to anyone in need.

Our model proved so successful that we were asked to help create Bethnal Green Foodbank, which offers the same judgment free service. A choice of locations helps a lot of clients who have limited mobility and reduces transport costs for many more. We have been able to reintroduce our free advice service to both locations. The telephone service has been very successful: clients can expect a call from an adviser in 48 hours and can book a consultation for the coming week.

Bow and Bethnal Green Foodbanks are proud to be a source of support and stability in Tower Hamlets, and we intend to continue for as long as we are needed.

REVIEW OF THE YEAR – OUR ACHIEVEMENTS

The past year was unprecedented for all sections of society but has been particularly challenging for the charity sector, and more particularly for those organisations providing help and support for those in financial distress.

Early in the pandemic crisis we decided to continue to do all that we could to provide food and essentials to those seeking help, despite the enormous challenges. On a practical level this meant the foodbanks had to move to larger premises and a change in the way we provide our service.

Due to the social distancing restrictions, we had to move to pre-packed food bags rather than allowing our clients the dignity of choosing the items they required, and from April through to September we also provided a delivery service for those isolating or otherwise unable to attend in person.

We dispensed with the policy of a maximum 12 visits and abandoned our cumbersome paper-based database/registration system until we were able to introduce an electronic registration system in November 2020 at Bow.

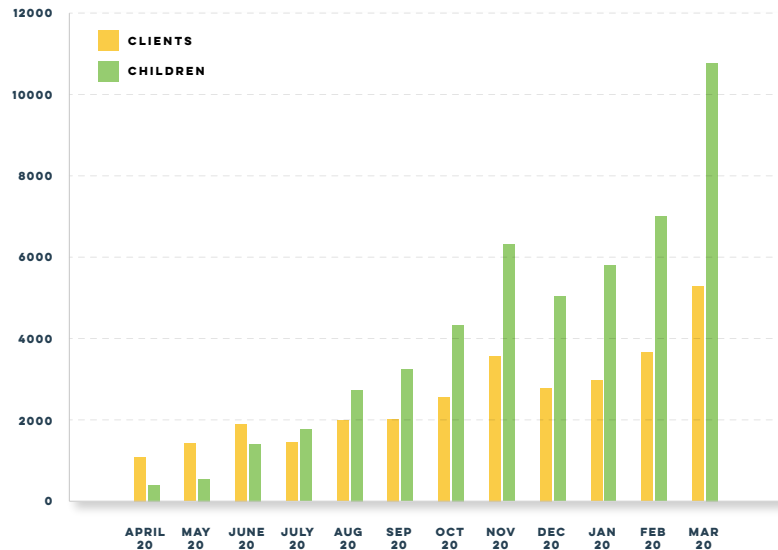
Sadly, we were not able to give clients the opportunity to have refreshments whilst waiting, nor to have a chat with a welcoming volunteer until a limited hospitality service was introduced in early 2021. The face-to-face welfare advice service was curtailed and has now been re-introduced as a telephone-based service.

The most significant challenge we have faced this year has been the alarming increase in the number of clients attending the foodbanks each week. The Covid-19 crisis has clearly had a disproportionate impact on many families and individuals in the Tower Hamlets community who were already struggling with financial and food insecurity.

WE SAW A 540% INCREASE IN FOODBANK VISITS

April 2020 **1,100 per month**
 March 2021 **5,300 per month**
 Extra food items for 49,690 children in 2020-21 (6,429 in 2020)

CLIENTS SUPPORTED EACH MONTH

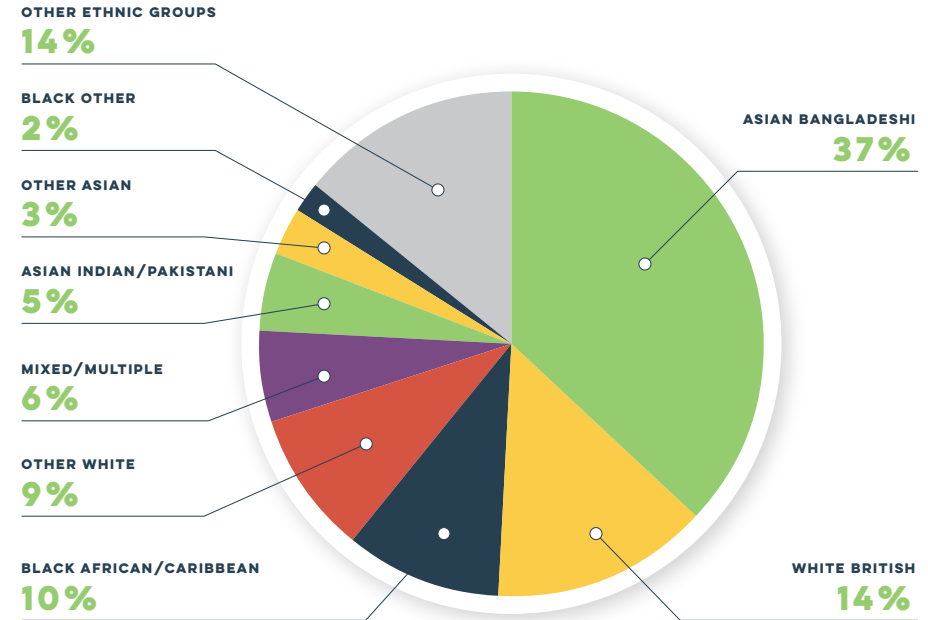


A SNAPSHOT OF THE CLIENT GROUP AT BOW FOODBANK

At end of March 2021, a total of 1,777 clients were registered at the Bow Foodbank (54% female and 43% male). Registration started in November 2020 and has only captured those attending the Bow Foodbank since that date. We are planning to capture similar information at the Bethnal Green Foodbank from August 2021 as we start phase two of the online registration system.

ETHNIC ORIGIN

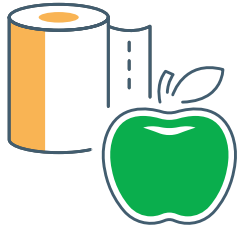
The majority of our clients are from BAME backgrounds, with Asian Bangladeshi representing the largest proportion (37%) and other Asian groups 8%. White British people make up 14% and Black African/Caribbean 10%, Other White 9%, Black Other and Mixed/Multiple 8%. The remaining 14% is comprised of other ethnic groups.



REASONS FOR COMING TO THE FOODBANK

The reasons for coming to the Foodbank is a record of what the clients tell us – the category “low income/ can’t afford food” will most probably be a result of any one of the other reasons listed.

Low income/can't afford food	64.8%
Loss of benefits or sanctions	16%
Not eligible for benefits	8.4%
Reduction in benefits	3.5%
Delay in benefits	2.9%
Between jobs/zero hours contracts	1.5%
Other reasons	2.9%



£367,406
Cost of food and toiletries
purchased



271
tonnes of food
distributed

**AVERAGE COST OF A FOOD BAG PER
HOUSEHOLD IS £12.
WITH CHILDREN - £15**



OVER 300 VOLUNTEERS

With the growth in client numbers and the scale of the operation, our need for volunteers also increased and the local community stepped up to help during this incredibly busy time. Without them, the Foodbank could not exist. Existing and new volunteers performed tasks from sorting food and bag-packing to home deliveries, administrative tasks, helping to raise funds, serving clients at the foodbank and so much more.

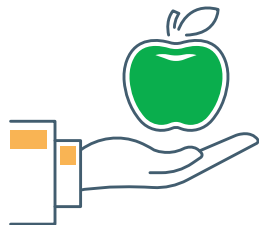


603,309
meals equivalent



30,979
client visits + support for
49,690 children

It is with gratitude that we acknowledge publicly that the Foodbank could not have survived were it not for the immense support from our volunteers, both the established volunteer teams and the legion of new volunteers who have all given generously of their time and energy. We simply could not have met the challenges without their contribution.



207,661
items donated
(food and toiletries)



£171,190
is the value of the
items donated.

STAFF

Until April 2020 Bow Foodbank was entirely volunteer led and staffed, but the scale of the operations reached a stage where support was needed throughout the week and we employed a small number of part-time staff during the year – one to manage the food donations, purchasing, stock delivery and warehousing, and three to support fundraising, administration, communications and publicity.

WELFARE AND BENEFITS SERVICE

Alongside the food distribution, we offer people the opportunity to receive appropriate support that might help them to move out of food poverty, such as welfare and benefits advice so that they can maximise their income or reduce their outgoings. We currently work with the Bromley-by-Bow Centre to provide this. Those who need advice are referred directly to the team at the Centre and are contacted within 48 hours of receiving a referral. This was reintroduced in January 2021 as a telephone service rather than face-to-face due to the restrictions.

During the three months January to March, there were 79 referrals to the service. On average, clients presented with two or three matters and required

two to three follow up appointments to resolve their issues.

Of the 161 matters that advisers supported, the majority (46%) related to housing issues.

The matters supported were:

■ Housing	46%
■ Welfare benefits	24%
■ Debt	13%
■ Utilities	13%
■ Other areas	4%

Additionally, 12 referrals were made to other services such as Bromley-by-Bow Centre Money Management, Bromley-by-Bow Centre Digital Inclusion, other advice agencies and solicitors.

The following outcomes were achieved for clients referred to the service:

- Prevented homelessness 2
- Repayment plan set up 2
- Repairs carried out 4
- Emergency credit voucher £175.00
- Grant awarded £854.78
- Total income maximisation £600.10 p/w
- Backdated (one off) payment £5,279.96
- Debt reduced £1,779.96

Through one-to-one free, independent and confidential advice on welfare benefits, housing, debt and utility matters, advisers were able to maximise clients' income, reduce debt levels (including rent arrears and utility debt), reduce utility costs through switching and applying for cheaper tariffs, prevent homelessness and sustain tenancies by liaising with landlords, secure temporary accommodation, set up payment plans for rent arrears and overpayments, provide money management and budgeting support as well as digital support.

CASE STUDY

Client R was referred to the Advice Service for financial support as she was in financial hardship and was struggling to purchase food for the family and pay the utility bills.

The client was previously in receipt of Pension Credit jointly with her late husband. However, since the death of her late husband, her benefit entitlements

were cancelled leaving her with no income. Furthermore, due to the change of circumstance, the client had received a large Council Tax bill and was issued with an outstanding utility bill which was in her late husband's name. In addition to this there was a Pension Credit overpayment as a result of late notification of the death of her husband.

After conducting an initial assessment, the adviser assisted the client with the following:

- Application for Universal Credit
- Application for Council Tax reduction
- Application for Funeral Grant
- Application to Thames Water for WaterHelp Scheme
- Set up an affordable payment plan to repay the overpayment from Pension Credit
- Liaised with energy company to challenge the outstanding utility bill

Outcome:

- Client was awarded over £900 per month from Universal Credit
- Council Tax reduction was awarded which cleared the outstanding bill
- Client was also awarded a Funeral Grant
- The application for Water Help Scheme is still in progress, however once processed, a 50% discount will be applied to the bills
- An affordable payment plan was set up to repay the Pension Credit overpayment

Through the intervention and support provided by the Advice Service, the client's financial circumstances improved and she now is able to manage her household bills and purchase food and essential items for the family.

SPOTLIGHT ON VOLUNTEERS

Bow Foodbank and Bethnal Green Foodbank simply could not operate without the support of our incredible army of volunteers. With roles including leading sessions, organising deliveries, packing bags, sorting, distributing food, greeting and registering clients through to helping out with fundraising events, graphic design, helping with social media and administrative tasks, every single volunteer has an important part to play.



DAISY

I've been volunteering at the Bethnal Green Foodbank for just shy of a year, but I've lived in Bethnal Green for 14 years, which is now the longest I've lived anywhere - it's my home.

I think it's important to be an active member of the community, especially since Tower Hamlets has huge wealth disparity and the highest rate of child poverty in London. Prior to lockdown I used to donate to organisations, but as I saw things getting harder for many people during the pandemic, and since I personally had the privilege of food security and spare time, I wanted to get more involved in a hands-on way. I've found the experience so rewarding - I love being part of something that has an immediate, practical effect on people's lives.

The Tuesday session at Bethnal Green is the stock and packing session. We take in deliveries, manage the stockroom and pack the food parcels so that the distribution team have everything ready to go for Wednesdays.

Beyond the satisfaction of knowing we've helped the distribution team, the social aspect of volunteering has become so important to me. I have made some great friends over the past year. It's genuinely the highlight of my week, knowing I'll see a great group of people and achieving something together that impacts around a thousand people a week.



CINDY

I've been volunteering at Bow Foodbank for over a year now; normally I work as an interior designer. I love to feel part of the community and meeting and talking to the clients helps to keep me grounded. I get much more than I give.

For my work, my clients are people who have met their basic needs and have the luxury to afford my services. The service I provide is not essential. It's helpful for the clients and it improves their wellbeing but it is not a priority in anyone's life, I don't think.

Volunteering at the Foodbank helped me to find a bit of balance. My life has more meaning since I started to attend the sessions and I am really thankful for the friends I made there and for what I get in return from the clients. It's a life changing experience and weirdly I am thankful to the pandemic for that. I wish I had started volunteering before. I always wanted to do volunteering work but I didn't know where to go and how it worked. As the pandemic brought everything to the surface, it gave the opportunity for people like me to act and I am very grateful for that.

WHAT OUR CLIENTS SAY



The staff here are so welcoming and respectful and are always kind. They always speak nicely to me and I'm treated really good. I feel like I can talk to people here. Sometimes I time it so I come here at the end of a session just so I have more time to talk to people when it's not so busy.

I felt embarrassed when I first came but I'm always made to feel welcome. The food is very appreciated and the volunteers are beautiful people. I don't always use everything in the bag but it's good I can return it so it can be used by someone else who really needs it.

I've been coming here for two months and always feel comfortable being here. I am not working at the moment due to the virus. I am an Uber driver but there is no work, people are scared to go out in the street because of the virus. I tried to work but I was barely earning £50 in a day and that doesn't even cover the car insurance and everything else that I have to pay out for the car. I have a wife and three children at home (all under the age of 14) and we don't have any money coming in. We wouldn't have survived without you. I have bills that I just cannot pay.

I've been coming to the Foodbank since December. I collect for myself and my three children aged 5, 9 and 15. If it wasn't for my 3 children I could just do without. I always choose oil and washing powder from the shopping choices as they're the most useful.



OUR FINANCES

During the year 2020-21, the charity's income, including gifts in kind and donated food, amounted to a little over a million pounds, with expenditure being £646,000 (representing an increase in expenditure of 463% over the previous year).

The tremendous support from charitable trusts, corporate supporters and individual donors allowed us to continue operating throughout the pandemic, expanding our service to meet the unprecedented increase in demand. It also meant that the charity generated a healthy surplus (£410,750) which will enable us to continue the foodbanks well into the year ahead.

INCOME AND EXPENDITURE SUMMARY

For the year ended 31 March 2021

INCOME	2020-21	2019-20
Restricted grants	215,275	-
Unrestricted grants	35,312	15,944
Donations	375,130	35,893
Donated food	171,190	30,071
Corporate supporters	139,806	15,112
Government grants (DEFRA)	43,400	-
Gift Aid	38,769	5,589
Donated premises & Equipment	26,800	10,000
Faith organisations	10,202	11,870
Other donations	1,358	2,720
	1,057,242	127,199

INCOME AND EXPENDITURE SUMMARY

For the year ended 31 March 2021

EXPENDITURE	2020-21	2019-20
Food purchases	367,405	67,215
Donated food	171,190	30,071
Personnel costs	43,201	-
Donated premises	25,000	10,000
Finance fees	5,919	455
Audit/Independent Examination	6,600	1,750
Van hire/transport	11,186	-
Website and database	6,458	134
Legal and welfare services for clients	4,056	-
PPE	3,268	-
Equipment	-	1,841
Sundry expenses & other	1,712	906
Grant to Mulberry School Trust	-	2,000
Insurance	497	381
	646,492	114,753

BALANCE SHEET

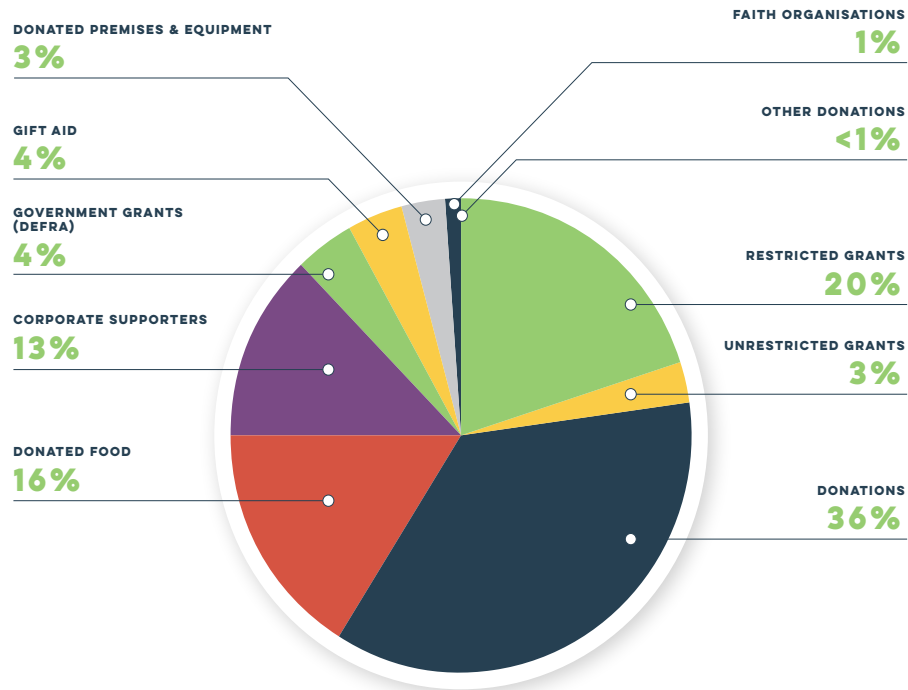
As at year ended 31 March 2021

CURRENT ASSETS	31-MAR-21	31-MAR-20
Stocks	18,601	-
Debtors	39,625	1,918
Cash at bank and in hand	418,603	59,311
Creditors amounts falling due within one year	(6,600)	(1,750)
NET CURRENT ASSETS/ (LIABILITIES)	470,229	114,753

FUNDS	31-MAR-21	31-MAR-20
Unrestricted funds	418,709	-
Restricted funds	51,520	59,479
TOTAL FUNDS	470,229	59,479

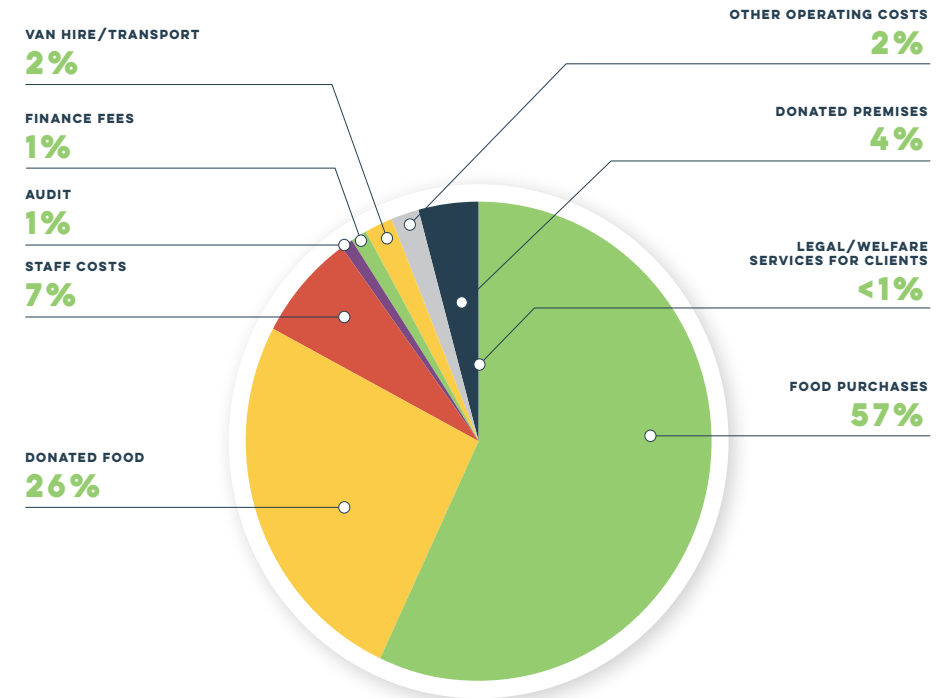
Full accounts are available on our website and on the charity commissioner website

OUR INCOME



HOW WE SPEND OUR MONEY

The following chart shows how we spend our money. The majority of our expenditure (more than 80% - £538,595) is on food for those in need. The cost of the Client's Welfare and Benefits Advice Service from January to March amounted to £4,056. Our operating costs are low, which is made possible because of the generosity of those who allow us to use their premises free of charge and the time given by our volunteers.



THANK YOU TO ALL OUR SUPPORTERS

We would like to thank everyone who has supported the charity throughout the year. Special thanks go to the volunteers who have given their time and energy so willingly, often on rainy and cold days, and to the many individuals who have supported us financially through donations and regular giving. There are too many to acknowledge here, but everyone at the charity appreciates the support you have given us.

We are also very grateful to the charitable trusts and foundations, local companies, faith organisations, schools and others who have been so generous.

We could not have achieved so much over the past year without this support and encouragement. We know that we speak for the clients and their families when we say, "Thank You".

Restricted and Government Grants

Action for Bow
Belvedere Trust
Clarion Housing - Old Ford Community Panel
East End Community Fund /Coop
Government- DEFRA
Kusuma Trust
London City Airport Community Fund
London Community Response
Shawbrook Bank
St Matthews Church - Love Your Neighbour Scheme
The National Lottery

Unrestricted grants

1485 Charitable Trust
Alexandra Trust
Banham Foundation
Celtic FC
Charities Aid Foundation
Clarion Housing
Cooperative Community Foundation
East End Community Fund
Esmee Fairbairn Trust
IFAN
Queen Adelaides Charity
Spitalfields Community Group
Spitalfields Society
The Friendly Hand
United Reform Church
Worshipful Company of Arbitrators

Corporate Supporters

3i Group plc
Allianz Global Investors
Anonymous
Bates Wells Foundation
BJSS Limited
Blackrock Inc
Borras Construction Limited
Brock Cowan Limited
Browne Jacobsen LLP
Buzzacotts LLP
Canary Wharf Group Limited
Cavendish Munro Limited
Charles Russell Speechley LLP
Clifford Chance LLP
Dentons LLP
Fidelity Investments Limited
Group Care Limited
Henry Construction Limited
Keolis Amey Docklands Limited
Mae + Harvey Limited
McDermott Wills & Emery LLP
Montford Consultants Limited
NISA - 'Making a Difference' Scheme
O'Melveny & Myers LLP
Pennington Manches Cooper LLP
Reed Smith LLP
RGA UK Limited
RK Software Development Limited
Situs Investment Limited
Talbot Underwriting Agency Limited
Tower Hamlets General Practice Group
Trapped in Zone 1
Travers Smith LLP
Trim Editing Limited

Thank you too to everyone who has given donations of food and other essential goods, including all the local stores who have collected food on our behalf, the Tower Hamlets Food Hub, Fareshare and the Felix Project.

A special mention and thank you to Marcus Flynn, graphic designer, who so generously gave his time to design this Annual Review.

FUTURE PLANS

Having risen to the enormous challenges presented by the pandemic over the past year, along with the unprecedented growth in the number of people accessing the foodbanks, it is now vital that the charity adopts a more strategic approach to its development.

Of course, our ultimate wish would be that there was no need for foodbanks to exist. However, in the meantime, our primary ambition is to be there as an emergency resource for people for as long as we are needed.

As the charity has grown so quickly and dramatically, with the commensurate increase in the amount of food purchased and donated, this has resulted in us having to develop more efficient systems and procedures, in order to manage this effectively.

Our plans for the coming year include:

- Continuing to meet the needs of the most impoverished in the community and ensuring that the food provision is culturally appropriate
- Employing two key staff: Executive Director and Operations Manager
- Working with local partners to ensure that we can direct our clients to access the help they need (for example debt advice, welfare, benefits and housing advice, employment opportunities, legal advice) to circumvent their reliance on food aid
- Reviewing and improving our systems and operational procedures
- Continuing to maintain existing networks and building new relationships with stakeholders, including funders, local business, faith and community groups, local authority and our supporters
- Increasing the amount of appropriate donated food
- Working closely with our existing funders and accessing new funding opportunities
- Developing our longer-term strategy

OUR TRUSTEES

The Board of Trustees meets at least six times a year, although over the past year meetings have been more frequent as we have responded to the challenges presented. A separate Management Committee, comprised of trustees and lead volunteers, has dealt with operational matters as they arise and has been responsible for putting covid safety measures in place, developing and implementing new systems such as the client registration database and overseeing the move to new premises.

Trustees who served during the year are:

Muddassar Ahmed, Chair (appointed January 2021)

Elizabeth Marshall, Vice Chair (Chair from 25 May 2020 to January 2021)

Edward Coppinger Chair to 25 May 2020 (resigned May 2020)

Anne Worlledge (Treasurer)

Jagmohan Singh Bhakar

Professor Jonathan May

Leon Silver

Dan Hopewell

Patrick Harrison

Fr. Francisco Javier Ruiz-Ortiz

Lynn Stone

Revd. Tim May

Sioban Wall

Daniel Holt

Susan Bamforth

Muhammed Hussien

Chiara Martinell

Revd. Erin Clark

Chrystabel Austin

John Singleton

Registered address

The Bow Foodbank
Our Lady & Saint Catherine of Siena
177 Bow Road
London E3 2SG

Website: bowfoodbank.org

Email: info@bowfoodbank.org

Charity registered in England and Wales 1162185

Company no. 8852728

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