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CHARITY REGISTRATION NUMBER: 1180382

Independent Food Aid Network

Unaudited Financial Statements

31 December 2025

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Independent Food Aid Network

Financial Statements

Year ended 31 December 2025

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Independent Food Aid Network

Trustees' Annual Report

Year ended 31 December 2025

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Independent Food Aid Network
Charity registration number	1180382
Principal office	71-75, Shelton Street London WC2H 9JQ

The Trustees

Dr K Garthwaite - Treasurer
Cllr K Akinola
Ms D Woods - Chair
Dr M Power
Prof J May
Ms F Boshorin
Dr S Furey

Independent examiner	Andrew Gaete For and On Behalf of David Cadwallader & Co Limited Suite 3 Bignell Park Barns Chesterton Bicester Oxon OX26 1TD

Structure, governance and management

The charity was registered under its Governing document as a Charitable Incorporated Organisation with the Charity Commission on 19 October 2018 under Charity number 1180382.

The charity is governed by its Trustees.

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Objectives and activities

The objectives of the organisation are the prevention or relief of poverty in the United Kingdom by providing:

- grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty
- to prevent or relieve poverty through undertaking and supporting research into factors that contribute to poverty and the most appropriate ways to mitigate these

It achieves this by:

- providing a forum, promoting best practice and offering a collective voice for independent, grassroots food aid providers
- working with and promoting the voices of people in food insecurity
- providing opportunities for learning about the causes of food poverty
- improving provision to people in need of food
- conducting and promoting critical, open-access research relating to food poverty

Public Benefit Statement

In setting the objectives of the Charity and planning our activities, the trustees have paid due regard to the public benefit guidance published by the Charity Commission.

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Achievements and performance

Introduction:
The Independent Food Aid Network (IFAN) was set up in 2016 to provide a platform for a growing number of grassroots, independent food aid providers operating outside of the then Trussell Trust network of food banks.[1] IFAN's vision is a country without the need for charitable food aid where adequate and nutritious food is affordable to all.[2] The UK-wide network of hundreds of independent food aid providers has long advocated for a cash-first or income-focused approach to food insecurity.[3] IFAN calls for changes to be made to the social security system as well as wage and job security levels to ensure everyone in our society can ultimately access a Living Income.[4]

Through its support of hundreds of member food aid organisations and its 'Worrying About Money?' resources project, IFAN aims to help people facing financial hardship while also calling for cash-first policy changes to reduce and eventually eliminate food insecurity and poverty at a local, regional, national, and UK-wide level.[5] IFAN publishes data, reports, briefings, and infographics including via its *Why Cash First?* page while providing a platform for its member organisations to share valuable evidence with research projects, government inquiries, and through the media.[6][7][8]

In recent years, IFAN has highlighted the extent to which independent food banks have struggled to keep up with the demand, the exhaustion and burnout experienced by food aid teams, and the struggles of volunteers and staff in contending with redistributed surplus food.[9][10][11][12] IFAN argues that a charitable response to poverty is neither effective nor sustainable (multibanks, baby banks fall into the same category of 'sticking plaster' options). In the Autumn of 2022, IFAN collaborated with Trussell and Feeding Britain to facilitate the signing and delivery of a letter from frontline food aid teams to the Prime Minister urging action to increase people's incomes and by so doing to reduce demand on overstretched and exhausted staff and volunteers.[13][14]

Following the publication of a first list of independent food banks in 2017, IFAN worked with the A Menu for Change project in Scotland to collate food parcel data from independent food banks in Scotland in 2019.[15][16]

[1] Independent Food Aid Network (IFAN) website, https://www.foodaidnetwork.org.uk
[2] IFAN Who we are? page, https://www.foodaidnetwork.org.uk/who-we-are
[3] **Sabine Goodwin, Maria Marshall, Building 'cash first' momentum while breaking the food bank paradox from the ground up, Child Poverty Action Group Poverty Journal (February 2024)**
https://cpag.org.uk/news/building-cash-first-momentum-while-breaking-food-bank-paradox-ground-1
[4] Living Income, NEF https://livingincome.org.uk
[5] IFAN's 'Worrying About Money?' resources project, https://www.foodaidnetwork.org.uk/cash-first-leaflets
[6] IFAN publications, https://www.foodaidnetwork.org.uk/publications
[7] IFAN's infographics, https://www.foodaidnetwork.org.uk/infographics
[8] IFAN's Why Cash First? page, https://www.foodaidnetwork.org.uk/why-cash-first
[9] Sabine Goodwin, Ending the food bank paradox The BMJ (December 2022), https://www.bmj.com/content/379/bmj.o2919
[10] Dan Whitworth, Dan England, Food banks warn they are struggling to keep up with demand BBC New (July 2022), https://www.bbc.co.uk/news/business-62228972
[11] Sabine Goodwin, Food banks are running out of resources – there's no time to lose The BMJ (November 2023) https://www.bmj.com/content/bmj/383/bmj.p2649.full.pdf
[12] Jessica Sinclair Taylor, Sabine Goodwin, Food banks are just sticking plaster on poverty The Grocer (April 2025), https://www.thegrocer.co.uk/comment-and-opinion/food-banks-are-just-a-sticking-plaster-on-poverty/702879.article
[13] Michael Savage, UK food banks at breaking point urge Liz Truss to boost aid to aid to poorest The Observer, https://www.theguardian.com/society/2022/oct/16/uk-food-banks-at-breaking-point-urge-liz-truss-to-boost-aid-to-poorest
[14] Our joint letter to the Prime Minister, IFAN, Trussell, Feeding Britain (October 2022), https://www.foodaidnetwork.org.uk/blog/joint-letter
[15] Patrick Butler, Report reveals scale of food bank use in the UK The Guardian (May 2017), https://www.theguardian.com/society/2017/may/29/report-reveals-scale-of-food-bank-use-in-the-uk-ifan
[16] A Menu for Change, IFAN, Nearly 600,000 food parcels handed out in Scotland in last 18 months (January 2020), https://amenuforchange.wordpress.com/2020/01/09/ifan-january-2020/

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IFAN since advocated for a cash-first approach to food insecurity in Scotland, and elsewhere in the UK, taking part in regular food insecurity stakeholder meetings led by the Scottish Government from the start of the pandemic, and then being involved with the development of the Scottish Government's plan towards ending the need food banks.[17] IFAN provided one of over 400 responses to the Scottish Government's consultation on a plan on ending the need for food banks, advocating for the extension of the plan's objective to ending the need for charitable food aid as did the Trussell Trust.[18][19][20] Scottish Government's groundbreaking plan Cash-First: Towards Ending the Need Food Banks was published in June 2023, the first of its kind anywhere in the world.[21][22]

IFAN works collaboratively with a range of organisations and strongly advocates for coalition work and cross-sector partnership efforts to address food insecurity in the UK. IFAN is a member of numerous coalitions and alliances including the newly formed Crisis and Resilience Fund (CRF) Alliance and the Crisis Support Working Group (CSWG) in England, Sustain: the alliance for better food and farming, the End Child Poverty coalition (UK and Scotland), the Poverty Alliance (Scotland), the Scottish Food Coalition, the Disability Benefits Consortium, the Carer Poverty Coalition, the Wellbeing Economy Alliance, and the Global Solidarity Alliance for Food, Health, and Social Justice.[23][24] IFAN regularly works in partnership with Trussell, Sustain, and Feeding Britain to co-produce events, webinars, and reports alongside other sector partners. IFAN's director, Sabine Goodwin, has been a member of numerous steering groups and advisory boards. Recent examples include the Scottish Government's Steering Group linked to its plan towards ending the need for food banks; the Research Advisory Board attached to the ScotCen study on Disability and Financial Hardship: How disability benefits contribute to the need for food banks in the UK funded by Trussell.

A major theme within IFAN's advocacy has been challenging the narrative that surplus food redistribution can address hunger and poverty.[25] IFAN has also consistently highlighted that food bank usage in the UK represents the 'tip of the iceberg' referring to Department for Work and Pensions' Family Resources survey data on severe food insecurity and food bank use.

[17] National plan to end the need for food banks Scottish Government (October 2021), https://www.gov.scot/news/national-plan-to-end-need-for-food-banks/

[18] Scottish Government, Independent analysis of responses to the public consultation on the national plan to end the need for food banks (October 2022) https://www.gov.scot/publications/consultation-analysis-draft-plan-ending-need-food-banks/

[19] IFAN's response to the Scottish Government's consultation on Ending the need for food banks: a draft national plan (Response 49088061 of 289 published responses) https://consult.gov.scot/housing-and-social-justice/ending-the-need-for-food-banks/consultation/view_respondent?_b_index=180&uuId=49088061

[20] The Trussell Trust's response to the Scottish Government's consultation on Ending the need for food banks: a draft national plan (Response 718890532 of 289 published responses) https://consult.gov.scot/housing-and-social-justice/ending-the-need-for-food-banks/consultation/view_respondent?_b_index=240&uuId=718890532

[21] Scottish Government, Cash-First: Towards Ending the Need for Food Banks (June 2023) https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/

[22] Sabine Goodwin, Could food banks be relegated to the history books The Big Issue (June 2023) https://www.bigissue.com/opinion/could-food-banks-be-relegated-to-the-history-books/

[23] Crisis and Resilience Fund Alliance, https://www.foodaidnetwork.org.uk/crf-alliance

[24] IFAN Collaborating for Change page, https://www.foodaidnetwork.org.uk/collaborations

[25] Sabine Goodwin, UK's food poverty crisis is spiralling out of control – and there's only one way to fix it The Big Issue (November 2023), https://www.bigissue.com/opinion/food-poverty-crisis-waste-uk-ifan-sabine-goodwin/

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Based on learning from the A Menu for Change project, IFAN's 'Worrying About Money?' resources project has been funded by the Scottish Government since 2020.[26] This work is the focus of action six of the plan towards ending the need for food banks.[27] IFAN has collaborated with local partners to co-produce 'Worrying About Money?' leaflets in every local authority in Scotland. Interactive, easy read, translated, poster, BSL, and audio versions have also been co-produced. IFAN has also collaborated with local partners to also run Money Counts training sessions aimed at helping frontline staff and volunteers gain confidence in using the resources and identifying local cash-first support options. This training was originally co-developed by the Highland Money Counts Partnership collaborating on the Highland 'Worrying About Money?' resources. The project has been evaluated twice by ScotCen, in 2021 and 2024, and their reports highlight the positive impact the leaflets, their alternative versions, and the accompanying training have been able to make.[28][29]

From 2020, IFAN has been able to co-develop over 100 'Worrying About Money?' resources in English local authorities and 100,000s of leaflets have been printed and distributed, sometimes via council tax bills.[30] This work has enabled critical conversations about taking a cash-first approach to food insecurity and has helped to demonstrate the effectiveness of taking this approach. In some areas, further collaborative work has focused on cash-first approaches and interventions have emerged as a result of partnerships established during the co-development of local 'Worrying About Money?' resources.[31] In Wales, IFAN has collaborated with local partners to co-produce 'Worrying About Money?' resources in Blaenau Gwent, Neath Port Talbot, Swansea, the Vale of Glamorgan, and Rhondda Cynon Taff. In Northern Ireland, IFAN has collaborated with local stakeholders to co-produce two 'Worrying About Money?' resources for Fermanagh and Omagh and Lisburn and Castlereagh.

IFAN in 2025:
Throughout 2025, IFAN's board of trustees was chaired by Dee Woods. At IFAN's AGM on the 2nd of July 2025, trustees Dee Woods, Dr Sinead Furey, and Felicia Boshorin stood down and were re-elected to serve another term. Remaining trustees, Dr Kayleigh Garthwaite, Dr Maddy Power, Professor Jon May, and Cllr Kemi Akinola remained in post. Dr Kayleigh Garthwaite had the role of IFAN's Treasurer throughout 2025.

IFAN's director, Sabine Goodwin, was employed full-time throughout 2025. Abby Preston and Emma Österberg worked with IFAN for half and most of 2025 respectively both as Policy and Project Officers. IFAN's part-time Finance Officer, Jo Finnerty, remained in post throughout 2025. Ashleigh Haney, a part-time Project Officer, worked with IFAN until the summer and went on maternity leave. Charlotte White was IFAN's part-time Member Support and Policy Officer throughout 2025. In 2025, IFAN commissioned Tom Flannery to put together a new website for the organisation including the

[26] IFAN's 'Worrying About Money?' resources, https://www.foodaidnetwork.org.uk/cash-first-leaflets
[27] Scottish Government, Cash-First: Towards Ending the Need for Food Banks (June 2023) https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/
[28] Worrying About Money?: Scotland's cash first referral leaflet: Impact findings ScotCen (November 2021) https://cdn.sanity.io/files/vujd5l5m/production/2147ed1dd1b54b350d34752d1b94bfd0da16df40.pdf
[29] 'Worrying About Money?' Scotcen (November 2024) https://cdn.sanity.io/files/vujd5l5m/production/05cc7fd45f6d4b30b1445e82132478b8383c3b07.pdf
[30] Sabine Goodwin, Finding hope in cash first approaches in the bleakest of times Sustain (February 2022), https://www.sustainweb.org/blogs/feb22-finding-cash-first-hope/
[31] Clinton Seeley, Strengthening cash-first support and tackling poverty in 2026 Transformation Cornwall, Trussell, IFAN, Cornwall Council (January 2026) https://www.foodaidnetwork.org.uk/blog/strengthening-cash-first-support-and-tackling-poverty-in-2026

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incorporation of its huge range of resources, publications, media coverage, and hundreds of 'Worrying About Money?' resources now available across the UK.[32]

Advocating for a cash-first approach to food insecurity:
Throughout 2025, IFAN continued to advocate for cash-first or income-focused approaches and interventions to food insecurity at a UK-wide, national, and local level in pursuit of the charity's vision of a country without the need for charitable food aid where adequate and nutritious food is available to all.[33]

IFAN has made calls for long-term, income-focused solutions to food insecurity at public events, in meetings with elected representatives, civil servants, and local authority teams, and in the media. For example, in February 2025, IFAN's director spoke alongside the then Minister for Employment, Ali McGovern, and Trussell's Helen Barnard at a meeting of the All Party Parliamentary Group (APPG) on ending the need food banks on progress regarding Labour's manifesto commitment on ending mass dependence on emergency food parcels. Various MPs alongside Baroness Lister and Lord Oates took part in the discussion. IFAN's director spoke about scale and urgency and highlighted the impossible pressures that frontline independent food aid providers were facing as demand for support continued, calling on the Government to do far more to increase social security payments, ensure the replacement of the Household Support Fund in England with permanent local crisis support that is easily accessible, well-funded, and well-promoted, and to invest in existing local advice services. She also pointed out that the damage that has been and is being inflicted on people's mental and physical health will inevitably cost society and the economy, and that the long-term impact of government policies across departments needs to be evaluated to help pave the way for the reconstruction of a social security safety net that is part and parcel of a strong economy.

By way of another examples, in March 2025, Feedback published their groundbreaking report on how businesses dump their food waste on charities in which IFAN's policy calls are mentioned and a piece by IFAN's director in The BMJ is referenced.[34] IFAN's director was also invited to speak at the parliamentary launch of the report, was quoted in a Big Issue piece on the topic and went on to write a piece for The Grocer alongside Feedback's Jessica Sinclair Taylor.[35][36]

Other examples include Just Fair sending in a submission on behalf of civil society in England to the UN Committee on Economic, Social and Cultural Rights to which IFAN contributed.[37][38] IFAN's submission was directly quoted at a subsequent event hosted by Just Fair including a contribution from the UN Special Rapporteur on Extreme Poverty and Human Rights, Olivier De Schutter. And IFAN contributed to the cash-first section of Sustain's Good Food Local London 2025 report that was

[32] Independent Food Aid Network (IFAN) website, https://www.foodaidnetwork.org.uk
[33] IFAN member survey (April 2025) https://www.foodaidnetwork.org.uk/surveys/member-survey-april-2025
[34] FoodRise (March 2025), https://foodrise.org.uk/wp-content/uploads/2025/03/Feedback-UsedBy-Feb25-HighRes.pdf
[35] Isabella McRae, 'Frustrated, angry, exhausted': Food banks forced to 'throw out food donated by supermarkets' (March 2025), https://www.bigissue.com/news/social-justice/food-banks-dispose-supermarkets-food-waste/?mc_cid=d1dbfc7784&mc_eid=757d6b0780
[36] Sabine Goodwin, Jessica Sinclair Taylor, Food banks are just a sticking plaster on poverty (April 2025), https://www.thegrocer.co.uk/comment-and-opinion/food-banks-are-just-a-sticking-plaster-on-poverty/702879.article
[37] Just Fair, Submission to UN Commission on Economic, Social and Cultural Rights (January 2025), https://justfair.org.uk/wp-content/uploads/2025/01/Just-Fair-Submission-to-CESCR-Jan-2025.pdf?mc_cid=5479461195&mc_eid=757d6b0780
[38] IFAN, Written submission to Just Fair's call for evidence to inform their 2025 report to the United Nations Committee on Economic, Social and Cultural Rights (September 2024), https://justfair.org.uk/wp-content/uploads/2024/10/IFAN_CESCR-Evidence-Submission_2024.pdf?mc_cid=5479461195&mc_eid=757d6b0780

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published in March 2025.[39]

As part of the CSWG, IFAN has long advocated for permanent cash-first crisis support in England and in February 2025, in a joint report, the CSWG called for a 'Financial Crisis and Resilience Fund with at least £1.25 billion in annual, upfront investment to replace the patchwork of temporary schemes. This would ensure financial security for local authorities in England allowing them to plan and deliver effective support.'[40] Alongside other CSWG members and local authorities, IFAN went on to take part in an exemplary co-design process run by the Department for Work and Pensions (DWP) during the Summer and Autumn of 2025.[41] In August 2025, IFAN contributed to a CSWG briefing on taking Cash first but not cash only approach.[42] In November 2025, IFAN and Trussell co-published a briefing on the Crisis and Resilience Fund and charitable food provision outlining the potential for the CRF to support people build financial resilience.[43]

In Scotland, IFAN continued to advocate for a cash-first approach to food insecurity as the Scottish Government's plan towards ending the need for food banks entered its third year (IFAN's 'Worrying About Money?' resources project is referenced in Action 6 of the plan). Together with the Trussell Trust, IFAN co-ran a third in-person Cash First Communities conference in Glasgow in March 2025 welcoming over 120 attendees including representatives of advice services, food aid organisations, and local authorities to chart cash-first progress in Scotland.[44] IFAN also co-ran a stall with Trussell at the SNP's conference in Aberdeen in November 2025.[45]

IFAN has also continued to contribute to various academic studies linked to tackling food insecurity through advisory group membership or facilitating links to member organisations. In 2025, IFAN's director was a member of the Advisory Group linked to the Swansea University-led study led by Professor Amy Brown examining the infant formula milk affordability crisis in the UK funded by the Medical Research Council; and the Steering Group Committee linked to Fair Food Futures UK.[46][47][48][49]

IFAN's director has written opinion pieces for the Big Issue championing a cash-first approach to food insecurity and has contributed to numerous newspaper pieces. Sabine Goodwin's first piece for

[39] Sustain, Good Food Local: The London Report 2025 (March 2025), https://www.sustainweb.org/reports/good-food-local-the-london-report-2025/
[40] Shaping the future of Local Welfare and Crisis Support in England Inquiry Report The Children's Society, End Furniture Poverty, IFAN, Trussell, Carers Trust (February 2025), https://www.childrenssociety.org.uk/sites/default/files/2025-05/Shaping%20the%20Future%20of%20Local%20Welfare%20and%20Crisis%20Support%20in%20England.pdf
[41] Isabel Rice, First of its kind £1 billion Crisis and Resilience Funds comes into effect Sustain (April 2026), https://www.sustainweb.org/news/apr26-dwp-launches-crisis-and-resilience-fund/
[42] Cash first but not cash only Crisis Support Working Group (August 2025), https://www.foodaidnetwork.org.uk/briefings/cash-first-but-not-cash-only
[43] The Crisis and Resilience Fund and charitable food provision IFAN Trussell (November 2025), https://www.foodaidnetwork.org.uk/briefings/the-crisis-resilience-fund-and-charitable-food-provision
[44] IFAN, Cash First Communities 2025 Glasgow (March 2025), https://www.foodaidnetwork.org.uk/events/cashfirstcommunities2025
[45] Charlotte White, Finding Hope in conference season IFAN (November 2025), https://www.foodaidnetwork.org.uk/blog/finding-hope-in-conference-season
[46] Cash-first: Towards Ending the Need for Food Banks in Scotland Scottish Government (June 2023), https://www.gov.scot/publications/cash-first-towards-ending-need-food-banks-scotland/pages/3/
[47] Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK ScotCen, The Trussell Trust (October 2023), https://cms.trussell.org.uk/sites/default/files/wp-assets/Disability-Benefits-Research-Report.pdf
[48] What are the solutions to the infant formula milk affordability crisis? Savage and Gray in partnership with Professor Amy Brown of Swansea University, the Medical Research Council, First Steps Nutrition Trust, Cardiff Metropolitan University, Independent Food Aid Network, Mammas, Newcastle upon Tyne Hospitals NHS Foundation Trust and the University of Hertfordshire, https://savageandgray.co.uk/animation-for-infant-formula-affordability-research/
[49] Fair Food Futures UK A research study to help achieve food security communities, https://www.fairfoodfuturesuk.org

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2025 was published on New Year's Day entitled How can we keep hope alive in 2025 when so many people are going hungry?[50] She went on to write a piece on the potential impact of the new Crisis and Resilience Fund.[51]

IFAN has also contributed to many joint campaigns and alliances in 2025 signing various letters and statements calling for systemic policy changes to address food insecurity and poverty. For example, IFAN signed Scope's open letter to the Chancellor on the cost of cuts to disability benefits.[52]
IFAN also signed a joint letter coordinated by The Big Issue on the need for Westminster to set 'ambitious, measurable' targets within its forthcoming child poverty strategy.[53]

Representing and supporting IFAN's member organisations:
During 2025, IFAN helped its membership, including independent food banks and other charitable food aid providers operating in nearly 800 locations, in multifarious ways.[54]

IFAN supported its member organisations to use and share 'Worrying About Money?' resources while championing the use of cash payments, shopping vouchers or gift cards instead of or alongside emergency food parcels. IFAN partnered with the Money and Pensions Service (MaPS) to promote the Money Guiders programme and regular training sessions amongst its membership.

During 2025, IFAN commissioned photographer Mary Turner to collate images at IFAN member organisations for their future use, IFAN's website, and potential media output. IFAN connected Kathy Bland of IFAN member the Leominster Food Bank, Jessica Povey of the North Guildford Food Bank, Steve Hill of Gospel Centre Food Bank, and Jane Calcott of Kettering Foodbank with The Big Issue.[55] IFAN worked to amplify the voices of independent food bank managers and meet their needs in relation to issues of concern. For example, IFAN helped its members to connect with the DWP and facilitated support when Jobcentres were asked to only 'signpost' to food banks. IFAN has linked member organisations to numerous policy development channels including the emerging child poverty strategy led by the Child Poverty Unit. IFAN has run online members' meetings throughout the year, updated its member resources pages on its new website, and ensured its regular updates include pertinent and useful information. IFAN's Abby Preston and Charlotte White spoke at the AGM of IFAN member the Collective Sharehouse in York referencing the use of IFAN member Earlsfield Foodbank's three pillar framework balancing food aid providers' different priorities.

IFAN worked with Trussell and other organsiations in preparing for the Guarantee our Essentials Lobby Day that was held in Westminster in June 2025. Representatives from IFAN member organisations travelled to London from across the UK to meet their local MPs to discuss the need to increase Universal Credit. Teams from IFAN members Leominster and Bromyard Food Banks based

[50] Sabine Goodwin, How can we keep hope alive while so many people are going hungry? The Big Issue (January 2025), https://www.bigissue.com/opinion/hope-end-food-banks-2025/?mc_cid=f3b2849751&mc_eid=757d6b0780
[51] Sabine Goodwin, Can Labour end the need for food banks? The Big Issue (June 2025), https://www.bigissue.com/opinion/labour-crisis-and-resilience-fund-food-banks/
[52] Scope, The cost of cuts to disability benefits: Our open letter to the Chancellor, https://www.scope.org.uk/campaigns/open-letter-to-the-chancellor-the-cost-of-cuts-to-disability-benefits?mc_cid=018ec610b0&mc_eid=757d6b0780
[53] The Big Issue, Letter to Government (October 2025), https://www.bigissue.com/opinion/government-must-set-targets-reduce-child-poverty/?mc_cid=5623a01c54&mc_eid=757d6b0780
[54] IFAN's membership, https://www.foodaidnetwork.org.uk/our-members
[55] Isabella McRae, Inside the food banks seeing 'highest demand ever seen' as cost of living harms families The Big Issue (June 2025), https://www.bigissue.com/news/social-justice/food-banks-surge-demand-uk/

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in Herefordshire wrote about their experiences in taking part in the mass lobby day.[56] Charlotte White and Sabine Goodwin also wrote a blog on the impactful lobby day that was published in September 2025.[57]

IFAN's 'Worrying About Money?' resources project:
IFAN also continued to lead its flagship, cash-first 'Worrying About Money?' resources project in partnership with local stakeholders in local authorities in every nation of the UK.[58] In May 2025, IFAN published a report on the project's progress in England, Wales, and Northern Ireland.[59] In Spring 2025, IFAN was asked by Hampshire County Council to co-produce 'Worrying About Money?' resources for all of its eleven district and borough councils.[60] IFAN continued to co-run Money Counts training sessions in England linked to the localised step-by-step guides.

Thanks to continued funding from the Scottish Government, IFAN collaborated with stakeholders across all Scottish local authorities to update and disseminate Scotland's 'Worrying About Money?' resources. The Scottish Poverty and Inequality Research Unit (SPIRU) included IFAN's 'Worrying About Money?' resources on their Tackling Poverty Locally Directory.[61] IFAN's 'Worrying About Money?' resources project in Scotland also continued to be hosted on the ParentClub website.[62] In June 2025, IFAN published a blog by Sandra MacAllistair of NHS Highland and John-Paul Thain of Faff Digital on the co-development of the Highland 'Worrying About Money?' app which stems from the work of the Highland Money Counts partnership.[63] IFAN continued to run and co-run Money Counts training including a Scotland-wide session was recorded in collaboration with Citizens Advice Scotland in May 2025; a LA-specific Money Counts training session delivered for East Lothian together with a local Citizens Advice Bureau in June 2025; a localised Money Counts training for West Lothian together with West Lothian Youth Action, West Lothian Council, and West Lothian Citizens Advice Bureau; a localised Money Counts training session for Perth and Kinross together with Perth Citizens Advice in September 2025; an adapted Money Counts session for Aberdeenshire Together with NHS Grampian and Aberdeenshire Council again in September 2025; and a Money Counts training session with The Scottish Pantry network in October 2025.

IFAN also began working with Migration Policy Scotland to co-produce resources specifically for migrants including people with No Recourse to Public Funds. Edinburgh's 'Moved to Scotland and Worrying About Money?' leaflet was published in September 2025 and launched at an event organised by Migration Policy Scotland entitled Tackling Financial Disadvantage in Migrant Households.

[56] Leominster and Bromyard Food Banks, Lobby our MP for North Herefordshire – IFAN food banks take their message to Westminster IFAN (June 2025), https://www.foodaidnetwork.org.uk/blog/lobbying-our-mp-for-north-herefordshire-ifan-food-banks-take-their-message-to-westminster?mc_cid=09cebd7f9a&mc_eid=757d6b0780
[57] Charlotte White, Sabine Goodwin, Frontline food aid teams come together for a day of hope IFAN (September 2025), https://www.foodaidnetwork.org.uk/blog/frontline-food-aid-teams-come-together-for-a-day-of-hope?mc_cid=fbb32a5eaf&mc_eid=757d6b0780
[58] IFAN's submission to the Right to Food UK Commission (June 2026), https://www.foodaidnetwork.org.uk/submissions/ifan-submission-to-the-right-to-food-uk-commission
[59] 'Worrying About Money?' resources in England, Wales, and Northern Ireland IFAN (May 2025), https://www.foodaidnetwork.org.uk/reports/worrying-about-money-resources-in-england-wales-and-northern-ireland
[60] Sabine Goodwin, Hayley Heinze, Finding cash-first options in Hampshire – New, localised, step-by-step 'Worrying About Money?' resources IFAN (July 2026), https://www.foodaidnetwork.org.uk/blog/finding-cash-first-options-in-hampshire-new-localised-step-by-step-worrying-about-money-resources
[61] Tackling Poverty Locally Directory Glasgow School for Business and Society, https://www.gcu.ac.uk/aboutgcu/academicschools/gsbs/research/spiru/directory/case-studies/worrying-about-money-cash-first-referral-leaflets.
[62] Scottish Government ParentClub, https://www.parentclub.scot/node/1238
[63] Sandra MacAllistair, John-Paul Thain, Filling the gap with the Highland 'Worrying About Money?' app, https://www.foodaidnetwork.org.uk/blog/filling-the-gap-with-the-highland-worrying-about-money-wam-app

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Financial Review

Major sources of income:
IFAN's major sources of income have been from:
- Scottish Government funding
- Roddick Foundation
- and funding through donations from the general public

Total income for the year was £107,070 and total expenditure was £187,741, which resulted in a deficit of (£80,671). This compares to a deficit of (£129,748) for the previous year. Funds held at 31 December 2025 were £25,632 of which £18,007 was unrestricted and £7,625 was restricted (At 31 December 2024 £102,737 were unrestricted and £3,566 was restricted, a total of £106,303).

Reserves Policy
The Trustees have set a policy of holding 5 months operating costs in unrestricted funds to enable the charity to meet all of its liabilities should operations have to cease at some point in the future. Based on our annual operating budget current reserves at the end of 2025 were equivalent to the agreed 5 months of unrestricted funds.

The trustees' annual report was approved on 4 September 2026 and signed on behalf of the board of trustees by:



Dr K Garthwaite
Treasurer

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Independent Food Aid Network

Independent Examiner's Report to the Trustees of Independent Food Aid Network

Year ended 31 December 2025

I report to the Trustees on my examination of the financial statements of Independent Food Aid Network ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:
Andrew Gaete
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Andrew Gaete
Independent Examiner

For and On Behalf of
David Cadwallader & Co Limited
Suite 3 Bignell Park Barns
Chesterton
Bicester Oxon
OX26 1TD

7/9/2026

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Independent Food Aid Network

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	37,906	69,164	107,070	117,606
Total income		37,906	69,164	107,070	117,606
Expenditure					
Expenditure on charitable activities	**5,6**	122,636	65,105	187,741	247,354
Total expenditure		122,636	65,105	187,741	247,354
Net expenditure and net movement in funds		(84,730)	4,059	(80,671)	(129,748)
Reconciliation of funds					
Total funds brought forward		102,737	3,566	106,303	236,051
Total funds carried forward		18,007	7,625	25,632	106,303

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 15 to 22 form part of these financial statements.

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Independent Food Aid Network

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		28,346	111,693
Creditors: amounts falling due within one year	**11**	2,714	5,390
Net current assets		25,632	106,303
Total assets less current liabilities		25,632	106,303
Net assets		25,632	106,303
Funds of the charity			
Restricted funds		7,625	3,566
Unrestricted funds		18,007	102,737
Total charity funds	**13**	25,632	106,303

These financial statements were approved by the board of trustees and authorised for issue on 4 September 2026, and are signed on behalf of the board by:

Dr K Garthwaite
Treasurer

The notes on pages 15 to 22 form part of these financial statements.

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1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 71-75 Shelton Street, London, WC2H 9JQ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the partners for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

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3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

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3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

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4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Unrestricted grants and donations	37,906	–	37,906
Roddick Foundation	–	25,000	25,000
Scottish Government	–	34,444	34,444
Cornwall Council	–	2,500	2,500
Hampshire County Council	–	6,000	6,000
Other restricted income	–	1,220	1,220
	37,906	69,164	107,070

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Unrestricted grants and donations	53,896	–	53,896
Roddick Foundation	–	–	–
Scottish Government	–	63,710	63,710
Cornwall Council	–	–	–
Hampshire County Council	–	–	–
Other restricted income	–	–	–
	53,896	63,710	117,606

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Research, connect, support and advocacy	120,498	65,105	185,603
Support costs	2,138	–	2,138
	122,636	65,105	187,741

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Research, connect, support and advocacy	181,818	64,306	246,124
Support costs	1,230	–	1,230
	183,048	64,306	247,354

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6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2025**	Total fund 2024
	£	£	**£**	£
Research, connect, support and advocacy	185,603	–	185,603	246,124
Governance costs	–	2,138	2,138	1,230
	185,603	2,138	187,741	247,354

7. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Operating lease rentals	–	188

8. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,260	1,230

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	131,198	159,569
Social security costs	4,395	9,901
Employer contributions to pension plans	1,812	2,881
	137,405	172,351

The average head count of employees during the year was 6 (2024: 6).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

One of the trustees has claimed expenses or had their expenses of £65 met by the charity.

There were no other trustees expenses in the period.

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11. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	1,260	1,221
Social security and other taxes	1,454	3,639
Other creditors	–	530
	2,714	5,390

12. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,812 (2024: £2,881).

13. Analysis of charitable funds

Unrestricted funds

	At 1 January 2025	Income	Expenditure	Transfers	**At 31 December 2025**
	£	£	£	£	£
General funds	102,737	37,906	(122,636)	–	18,007

	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	232,345	53,896	(183,048)	(456)	102,737

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13. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 January 2025 £	Income £	Expenditure £	Transfers £	**At 31 December 2025 £**
Parcel data project	–	25,000	(25,000)	–	–
Scottish Government	3,566	34,444	(37,891)	–	119
Cornwall Council	–	2,500	(994)	–	1,506
London Plus	–	–	–	–	–
Hampshire County Council	–	6,000	–	–	6,000
Other restricted fund	–	1,220	(1,220)	–	–
	3,566	69,164	(65,105)	–	7,625

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Parcel data project	–	–	–	–	–
Scottish Government	–	63,710	(60,144)	–	3,566
Cornwall Council	1,116	–	(1,572)	456	–
London Plus	2,590	–	(2,590)	–	–
Hampshire County Council	–	–	–	–	–
Other restricted fund	–	–	–	–	–
	3,706	63,710	(64,306)	456	3,566

14. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Current assets	20,721	7,625	28,346
Creditors less than 1 year	(2,714)	–	(2,714)
Net assets	18,007	7,625	25,632

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current assets	108,127	3,566	111,693
Creditors less than 1 year	(5,390)	–	(5,390)
Net assets	102,737	3,566	106,303

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15. Related parties

There were no related party transactions which require disclosure under FRS102.