

The Hub@BA15

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Annual Report

2019-2020



Contents

1. Trustees & Management Group
2. Annual Report
3. Additional Reports
 - 3.1 Foodbank
 - 3.2 Hope Debt Advice Service
 - 3.3 Living Well Project
4. Treasurer's Report
5. Acknowledgements

1. Trustees & Management Group

Trustees

Flossie Battle	Co-opted		
Laurie Brown	Town Council	-	Chairman
Jim Clarke	Churches Together		
Sue Glanville	Churches Together	-	resigned 15/10/2019
Angie Hill	Co-opted		
John Hutchinson	BoACAN	-	Treasurer
David Jewell	Churches Together		
John Potter	Town Council		
Alison Wells	Churches Together	-	from 11/2/2020

Management Group

Trustees	The named Trustees (as above)
Karl Wiggins	Churches Together with specialist knowledge in Estates resigned 3/12/2019
Peter Owen	Catholic Church with links to Catholic Diocese
Philip Secretan	Co-opted for IT specialist knowledge
Caroline Medani	Co-opted to take minutes
Robert Beesley	Co-opted for innovative ideas from 11/2/2020
Avril Clarke	Coordinator

Wiltshire Council Liaison

Ros Griffiths	Community Engagement Manager
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2. Annual Report

a. The Hub @ BA15

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

The following insurances have been renewed:

- Public Liability
- Building and Contents

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

- Safeguarding (Vulnerable Adult & Child Protection)
- Equal Opportunities
- Data Protection
- 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 in addition to the safeguarding questionnaire. There is an in-date First Aid Kit, Accident Book and posters naming the appointed first-aider and safeguarding officer.

The Hub@BA15 has now been open for five years and the lease on the premises has been renewed.

- 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 Tuesday and Wednesday and often on Thursday or Friday mornings. Several welfare benefit training sessions have been offered and benefit advice can be provided every morning allowing for drop-in, although additional volunteers to support this would be welcomed.
- Age UK offer a drop-in; however there have been limited takers.

Other users of the space:

- Vine Counselling continue to use the Hub on a Thursday morning with limited use; however the option to give out email details is seen to be beneficial to the Hub, although several people have been unhappy there is no phone number.
- The Catholic Church books the space for refreshments on the last Sunday of the month and always pays for the use of the premises.
- The Women's Institute uses the space on the first Wednesday evening of the month.
- The U3A Family History group uses the space on a monthly basis and makes a donation.
- The U3A Historic Buildings group also uses the space on the fourth Tuesday of the month and leaves 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 what services are offered.

The Hub continues to be financially robust and received a grant from Bradford on Avon Town Council for the cost of a new boiler, additional plumbing and an external sign. Donations from various individuals have increased and these can sometimes be used more flexibly, although a number identify the money must be spent on food. There are fewer collecting boxes in the community but they continue to generate income and during the year £1,645 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 continues to be open from 10am to 1pm Monday to Friday and as most users are counted it can be identified that in excess of 1,000 have used the facilities during the year. This excludes those using the premises for meetings or those participating in the coffee mornings. However, 19/3/2020 was the last date before closing for the covid lockdown. Food donations in 2019-20 totalled 12,826.6 kg with 12,382.5 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 £1709.37 has been raised, although this is slightly down on last year.

For the past 3 years the Hub has been open for mulled wine and other festive refreshments at the town Christmas light switch on. The event in 2019 was a more concerted fund raiser, the sale table included a variety of Christmas foods as well as seasonal gifts and decorative items. There was also a large Christmas raffle and the music provided by John Hutchinson and Westward, a local band, created a wonderful atmosphere, raising more than £600.

The continued provision of holiday food boxes to the schools culminated at Christmas with 61 boxes being delivered, including the 15 delivered direct to families identified by St Laurence School. The link with the live-aboard boaters through Alice Young the outreach worker at Julian House was maintained and Christmas boxes were provided to some of the vulnerable boaters.

Hot lunches were offered again each Thursday between 12-1.00pm from November through to March 2020, but takers make it questionable whether this should happen next year. The menu has included jacket potatoes, soup and pasta bake; our thanks particularly to Angie Hill and all those who have made this happen.

The Work Club was originally registered with Job Centre Plus, but sadly no partnership has developed despite several attempts, which included an arranged visit to the Job Centre during the year. It is therefore no longer deemed a separate entity.

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 and welding. Some of these 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.

The fabric of the building has needed some attention this year, as the gas boiler broke down and had to be replaced. Planning permission was required to change the position of the flue and, with the help of Peter Owen and Canon Liam, the Diocese agreed to pay half of the cost. The replacement boiler was fitted in January by HTB Plumbing, a local heating and plumbing engineer. This was made slightly tricky by the flooding of the basement; something that had never occurred before. The drains were surveyed by the Diocese and a blockage was identified which was subsequently sorted by pumping the water out and removing a large amount of debris. The lack of rain in recent months means this solution has not been tested, although a new sump pump has also been purchased. Items that are stored for future coffee morning sales have been packed in plastic crates with lids to ensure the contents are not damaged.

b. Volunteers

On the email circulation list are 32 who have expressed an interest in the Hub, and there are now 26 who regularly volunteer for an average of two hours a week. 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 a huge thank you to them all.

Not all volunteers are trained on the Trussell Trust data system, but those who use the system have signed the data protection statement, as well as the Hub data protection documents and confidentiality forms. Further training on the system has usually been done individually.

The programme of training sessions and workshops continues for volunteers and interested parties, although slightly fewer than previous years.

- An in-house 3-part welfare benefit training course was offered in February 2020;
- On 25th February 2020 Lucy Duffy, from the Trussell Trust provided a session on network for change and signposting;
- The Volunteers lunch could not take place due to lock down as a result of coronavirus.

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 David Jewell (who replaced Sue Glanville who resigned) 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. This has included items related to Covid-19.

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. Additional sites for the collecting boxes continue to be sought to replace those no longer available.

3. Additional Reports

3.1 Bradford on Avon Foodbank at The Hub: Annual Report (2019-20)

a) Description

The foodbank continues to operate 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 large, strong, paper bags provided by John Potter, plastic bags and various cardboard boxes. Boxes are usually used 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 sometimes required. Vouchers from other agencies who know the client are always honoured. Wherever possible, clients are signposted to other agencies to help them sort their issues, including the Hope Debt Advice Service.

b) Contributors

i. Churches:

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

Many of the donations from the churches are brought direct to the Hub or added to the supermarket collection points so it is not possible to give an accurate figure of the weight from individual churches. There have also been a number of financial donations, most notably from St Nicholas Church Winsley, BOA Community Church and United Church BOA. The foodbank has also received generous food 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 collection point which is emptied twice a week by two volunteers. The weight for the year was an incredible 8,285kg. Thank you to all who have donated.

Co-op This store has been very supportive and hosts a food collection point if required. However, they host two collection boxes, which require emptying regularly, raising £333.12 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. 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 and all hold our red vouchers and often identify families for the holiday boxes, which are offered to those on free school meals. Winsley Primary, Christ Church Primary, Staverton and Westwood hold vouchers but have rarely used the foodbank, although they have requested some holiday boxes. St Laurence requested a number of holiday food parcels at Christmas, which were delivered to the students' homes. Studley Green Primary School in Trowbridge regularly requests food holiday boxes, which we have been happy to supply.

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 requests for food parcels.

The total amount of food donated during the past year was 12,826.6 kg.

c) Vouchers

Total vouchers honoured: 776

Total adults helped: 1,044

Total children helped: 725

The main reasons for the need for food are:

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

d) Agencies which distribute Vouchers

There are 81 agencies in the Bradford on Avon area holding foodbank vouchers, but relatively few offer many vouchers to their users. Those holding vouchers include:

- 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 independence 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, a bank account or access to a mobile phone or 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 2020-21

- To continue to collect sufficient food and to include food in 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.
- Look into possibly expanding food provision by means of a pantry / larder / cupboard or similar scheme.
- To continue to identify future fundraising opportunities.

3.2 Hope Debt Advice Service ANNUAL REPORT

HOPE DEBT ADVICE SERVICE is a voluntary association with its own Constitution, bank account and Management Support Group. In addition to the group based in Bradford on Avon it supports two other groups in Melksham and Westbury. It is authorised and regulated by the Financial Conduct Authority (F.C.A.) which lays down conditions under the Consumer Credit Regulations which set out the basis which govern the activities of creditors and debt advice organisations. Each year H.D.A.S. is required to submit an annual return to the F.C.A. It is also affiliated to Community Money Advice (C.M.A.) which supplies debt advice training and the computer software which is used to keep records of clients' circumstances and financial statements. In the past year we have recruited and trained two new members of the team and we always welcome new members.

H.D.A.S. provides welfare benefits, budgeting and general advice as well as debt advice. Clients wanting assistance in sorting out their financial affairs are seen by prior appointment and are required to sign a Contract of Engagement and Consent Form to enable us to negotiate with creditors on their behalf.

They are also required to complete an Income & Expenditure form and provide a schedule of their debts. The process involves the completion by us of a financial statement which shows what monies clients have to live on and monies available to repay their debts. We then consider what options are available to clients to repay their debts. These can include debt repayment plans negotiated with creditors, Individual Voluntary Arrangements (I.V.A.'s) by which debts can be repaid and written off within 5/6 years, Debt Relief Orders (D.R.O's) and bankruptcy.

At the end of this report there is a summary of our statistics for the year ended 31st December 2019 and this shows that we have dealt with debts totalling £2.85 million since we commenced our activities.

During the past year we have trained a number of volunteers from the Hub to assist clients on a drop-in basis with applications for welfare benefits, general advice, applications for mandatory reconsiderations and appeals where applications for benefits have been refused. Clients attending the Hub for food parcels from the Foodbank often have other problems and needs and it is always our intention to ascertain whether there are ways in which we can assist them from our own resources or signpost them to other outside agencies. These activities are important aspects of the facilities provided by the Hub.

In the week prior to the end of this report the Hub was closed due to the lockdown from the spread of the coronavirus. Subsequent weeks have seen an increase in the demand for food parcels, and it is anticipated that there will be an increase in the demand for debt advice in the coming months from people having been made redundant, on furlough from their jobs, having had to apply for Universal Credit or having been granted mortgage, rent or debt repayment holidays. Currently we are considering how we may need to change our methods of operation to meet this challenge.

Jim Clarke

HOPE DEBT ADVICE SERVICE : STATISTICS

ACTIVITY	2018	2019	2009/19
New Clients	17	17	215
Clients seen	41	36	189*
No. of appointments	139	137	687*
Cancelled appointments	28	30	127*
Abortive appointments	40	39	209*
Priority Debts	55	24	396*
Value of priority debts	£70736.62	£37188.45	£521062.10
Non-priority Debts	121	73	1321*
Value of non-priority debts	£195229.41	£158131.11	£2330801.01
Welfare Benefits cases	55	47	223*
Welfare Benefits sessions	94	105	439*
Budgeting cases	2	2	5
Foodbank Vouchers	30	67	132
Restart Applications	5	7	18
A.D.H.P.	1	1	2
D.R.O. Applications	4	3	8
I.V.A's	None	None	None
Bankruptcy cases	None	None	1

* 2015 / 19

3.3 Age UK Living Well Project Report 2019-20

The Living Well Project has now been running in Bradford on Avon for 3 years, and while my main base has been as part of the Older Persons Team at St Margaret's Surgery, it has been a pleasure to spend Wednesday mornings working in The Hub, alongside Avril and her team of volunteers. It has been a good place to meet colleagues and volunteers, to arrange meetings with those clients who prefer a meeting place outside of the home and speak to those who drop in.

It has also been good to exchange information, with a supply of Age UK booklets on a variety of subjects available in The Hub for anyone to browse through and take away, while leaflets from The Hub, such as the Directory of Local Groups for Seniors compiled by the U3A, are used by the Living Well Service and Older Person's Team at the surgery and taken out on home visits. Providing information about and referrals to local groups and services is an essential and invaluable aspect of the Living Well Project.

During the last year 69 new referrals were made to the Living Well Project, with a total of 953 contacts made with or on behalf of clients. Support has been provided to improve wellbeing in a variety of ways, both practical and emotional. The service has been able to increase social contact and alleviate isolation, help to prevent falls, encourage independence and assist with applications for Attendance Allowance to help fund care needs. Where appropriate, volunteer support has been provided and referrals have been made to other organisations and groups, Age UK services and statutory authorities.

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

Ginnie Heads

Living Well Project Worker, Bradford on Avon

4. Treasurer's Report for the year ended 31st March 2020

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 underwriting the rental cost, which is the Hub's principal expenditure item.

2019/20 is the final year of the current lease and the Hub has negotiated a further 5 year lease period, extendable to 7 years, with Clifton Diocese.

Income from donations has increased significantly in comparison with 2019, especially towards the end of the year, reflecting generosity in the light of the Coronavirus pandemic and public awareness of the financial pressure being placed upon foodbanks.

John Hutchinson

5. 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