

Reserves Policy

Assessment of Risk

The following risks have been considered by the Trustees in order to protect the on-going support that Portland Foodbank provides to the community of Portland.

1. Premises

Portland Foodbank currently use the hall of St John's Church, Ventnor Road, Portland. Foodbank is open 2 mornings a week and volunteers are also on site 2 additional mornings for packing and deliveries. The foodbank also has a storage area which includes a commercial freezer which is reserved for foodbanks exclusive use. The foodbank makes a small monthly donation for the use of these premises.

Risk: The hall could be unavailable. Level: Medium

There is a risk that the building may subside or fail in other ways, roof etc meaning that it would no longer be available for foodbank use.

There is a risk that the owners of the building could revoke access.

Mitigation

Renting a similar space in the locality of the foodbank.

There are very few halls available on Portland and none currently in the Fortuneswell area. Some shop units may become available in Fortuneswell and these may be suitable for foodbank use.

Estimated Cost: £12,000 pa

2. Food Supplies

Portland Foodbank relies heavily on food directly donated by the people of Portland through its collection points. The most significant collection points are in Tesco, Co-Op (Easton and Fortuneswell) and LIDL; by far the most productive of these being Tesco at Easton. As well as donated food we also belong to the Fareshare and Neighbourly schemes at Tesco and LIDL.

Risk: Loss of Food Collection Points. Level: Medium

The largest impact for foodbank would be the loss of the Tesco customer collection point. Tesco currently allow this collection point despite Tesco policy being to donate food to the Trestle Trust foodbanks. Loss of this collection point would mean we may have to purchase up to 80% of the food that we give out.

During 2025 we gave out 2,650 bags of food at an estimated retail price of £20 per bag.
Total estimated food value is therefore (2650 * £20) £53,000 – 20% = £42,400

Additional Food Purchased by foodbank in 2025: £19,337

Estimated Cost (of loosing Tesco Basket): £23,000 pa

3. **Loss of Stock**

This section considers the cost of loosing the entire food storage area due to fire, flood, spoiling by pests etc).

The foodbank has in the past dealt with a mouse infestation which was dealt with rapidly professionally with little damage being done. We are also aware that there have been some resent roof works on the building although we don't consider there to be any current threat.

As item two of this policy already has an allowance of £23,000 for food the current stock value can be protected by this reserve.

Estimated Cost: £0.00

4. **Pandemic or Major Disaster**

We are aware that the COVID pandemic of 2020 had a major impact of the running of the foodbank. Future events, including pandemics and major disasters, such as wars or civil unrest, may place insurmountable strain on the foodbank's resources.

The total cost of operating the foodbank for one year is estimated to be around £50,000 on the premise that we purchase all of the food and all income to the foodbank stops. This estimate however, assumes that there is no increase in demand and this is an unlikely scenario. Therefore, we consider that there is little or no justification in holding additional funds for this scenario.

5. **Citizens Advice**

We are currently contracted to provide Citizen's Advice services at the foodbank and also at the Library in Portland. Figures are shown in the conclusion to this document.

Period of Policy

The foodbank supplies an essential source of food to those most in need on Portland. The Foodbank Trustees would like to protect the ongoing work of the Foodbank for 1 year.

Conclusion

The Portland Foodbank Reserves Policy for 1 year.

Premises	£12,000
Food Supplies	£23,000
Citizens Advice (Foodbank)	£8,000
Citizens Advice (Library Project)	£6,500
Total Reserves Policy	£49,500