

REGISTERED COMPANY NUMBER: 06365713 (England and Wales)
REGISTERED CHARITY NUMBER: 1124949

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)

L M Griffiths & Co Limited
Chartered Certified Accountants
1&2 Merlins Court
Winch Lane
Haverfordwest
Pembrokeshire
SA61 1SB

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

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for the Year Ended 31 March 2025**

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**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Events and charitable activities for the public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The charitable objective of the organisation is to relieve hardship and poverty in the Pembrokeshire community.

Our Vision

No one in Pembrokeshire goes hungry or suffers hardship.

Our Mission

Fighting hunger and hardship in Pembrokeshire.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Financial hardship has continued to be the biggest challenge. The pressures of inflation added flames to the fire, although they eased as the year went by. Against this background we have cemented our financial position and improved our corporate funding approaches, the latter significantly due to the impressive efforts of Lucy Walwin, our new charity administrator.

Food Bank

Our outreach banks, mostly now picked up by our clients, provided over 137,000 meals, an increase of 18% over the previous year. Gratefully, we have returned towards public and supermarket contributions so our food purchasing costs decreased by 30%.

Our outreach banks in Pembroke Dock and Tenby remained busy, our Haverfordwest service is looking for a new base.

Clothing Bank

Our clothing bank's demands have been inconsistent 'though we continue to be overwhelmed with donations. We supported over 40 people directly.

Shop

Our shop on the ground floor of our HQ, on Charles Street, continues to support the food bank though it has seen a 10% dip in sales; given the pattern of retail generally, and charity shops particularly, its performance seems to be holding up relatively well. We continue to mull over whether we should add another shop elsewhere.

Small Household items

We have a 'bank' of all sorts that are a practical use for the home. crockery, cutlery, bedding, towels, cooking utensils etc. We also take small electrical items as we have an in-house PAT tester. Our efforts have supported over 120 homes during the year.

Christmas Toy Appeal

Our Appeal, supported by individuals from many of Pembrokeshire's generous companies and local authorities, provided for over 800 children. Pure West Radio again supported and hosted the launch, again at the Ty Hotel in Milford Haven, a continuing strong corporate supporter. Pembrokeshire Frame and Ateb housing association helped with deliveries. Thanks are also due to the owner of a currently vacant chapel in Milford Haven for hosting the toy packaging process.

Grants

We are grateful for Pembrokeshire County Council's continuing commitment to obtaining funding in support of our main activity, that of food provision for those who are unable to afford it.

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2025**

FINANCIAL REVIEW

Financial position

The reserves held at the end of the year are £119,772 (2024 - £127,226). Reserves are set aside for future projects.

FUTURE PLANS

We continue to monitor our shop performance to ascertain if we should expand this facility elsewhere in the county. All our efforts, of course, are down to our volunteers' amazing willingness to support those in need. We are ever grateful for all our volunteers' efforts.

We continue to search for an effective Haverfordwest outreach to ensure that local demand is met. We are now registered for VAT which will enable us to reclaim the VAT incurred on supplies including on our e-Van lease.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06365713 (England and Wales)

Registered Charity number

1124949

Registered office

81 Charles Street
Milford Haven
Pembrokeshire
SA73 3HA

Trustees

Miss S Henahan Chair (resigned 4.12.24)

Mr E C Osborne Treasurer

Rev M A Evans Company secretary

Mr D Blyth (resigned 19.6.24)

Ms H S Wood

Mr S P Reynolds (resigned 17.7.24)

Mr D A Lamb (appointed 17.4.24)

Mr A M Rhys-Owen (appointed 15.5.24)

Ms E Picton (appointed 5.2.25)

Independent Examiner

Mr M Harries FCCA

L M Griffiths & Co Limited

Chartered Certified Accountants

1&2 Merlins Court

Winch Lane

Haverfordwest

Pembrokeshire

SA61 1SB

Approved by order of the board of trustees on [3rd September 2025](#) and signed on its behalf by:

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**REPORT OF THE TRUSTEES
for the Year Ended 31 March 2025**



.....
Mr E C Osborne - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

Independent examiner's report to the trustees of Pembrokeshire Action to Combat Hardship (PATCH) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Mr M Harries FCCA

L M Griffiths & Co Limited
Chartered Certified Accountants
1&2 Merlins Court
Winch Lane
Haverfordwest
Pembrokeshire
SA61 1SB

Date: 02.09.2025

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2025**

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		91,313	18,970	110,283	117,773
Investment income	2	4,447	-	4,447	3,595
Total		95,760	18,970	114,730	121,368
EXPENDITURE ON					
Charitable activities					
Charitable expenditure		103,139	19,045	122,184	156,273
NET INCOME/(EXPENDITURE)		(7,379)	(75)	(7,454)	(34,905)
RECONCILIATION OF FUNDS					
Total funds brought forward		127,151	75	127,226	162,131
TOTAL FUNDS CARRIED FORWARD		119,772	-	119,772	127,226

The notes form part of these financial statements

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**STATEMENT OF FINANCIAL POSITION
31 March 2025**

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Property, plant and equipment	7	4,166	-	4,166	6,768
CURRENT ASSETS					
Debtors	8	820	-	820	1,736
Cash at bank and in hand		134,389	-	134,389	141,250
		135,209	-	135,209	142,986
CREDITORS					
Amounts falling due within one year	9	(19,603)	-	(19,603)	(22,528)
NET CURRENT ASSETS		115,606	-	115,606	120,458
TOTAL ASSETS LESS CURRENT LIABILITIES		119,772	-	119,772	127,226
NET ASSETS		119,772	-	119,772	127,226
FUNDS	10				
Unrestricted funds				119,772	127,151
Restricted funds				-	75
TOTAL FUNDS				119,772	127,226

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**STATEMENT OF FINANCIAL POSITION - continued
31 March 2025**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on [3rd September 2025](#) and were signed on its behalf by:



.....
Mr E C Osborne - Trustee

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees' are not aware of any material uncertainties in making their assessment of going concern. As a result the going concern basis of accounting has been adopted.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Property, plant and equipment

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 33% on cost
Equipment	- 25% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	4,447	3,595
	<u><u> </u></u>	<u><u> </u></u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	2,872	17,350
Hire of plant and machinery	5,984	7,851
	<u><u> </u></u>	<u><u> </u></u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

£nil was received by trustees for the year ended 31/03/24. (£nil for the year ended 31/03/2023).

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
	3	3
Employees	<u><u> </u></u>	<u><u> </u></u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	96,478	21,295	117,773
Investment income	<u>3,595</u>	<u>-</u>	<u>3,595</u>
Total	<u><u>100,073</u></u>	<u><u>21,295</u></u>	<u><u>121,368</u></u>
EXPENDITURE ON			
Charitable activities			
Charitable expenditure	<u>128,595</u>	<u>27,678</u>	<u>156,273</u>
NET INCOME/(EXPENDITURE)	(28,522)	(6,383)	(34,905)
RECONCILIATION OF FUNDS			
Total funds brought forward	155,673	6,458	162,131

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>127,151</u>	<u>75</u>	<u>127,226</u>

7. PROPERTY, PLANT AND EQUIPMENT

	Improvements to property £	Equipment £	Totals £
COST			
At 1 April 2024	42,281	11,539	53,820
Additions	-	270	270
	<u>42,281</u>	<u>11,809</u>	<u>54,090</u>
At 31 March 2025	42,281	11,809	54,090
DEPRECIATION			
At 1 April 2024	40,740	6,312	47,052
Charge for year	1,541	1,331	2,872
	<u>42,281</u>	<u>7,643</u>	<u>49,924</u>
At 31 March 2025	42,281	7,643	49,924
NET BOOK VALUE			
At 31 March 2025	-	4,166	4,166
	<u> </u>	<u>4,166</u>	<u>4,166</u>
At 31 March 2024	1,541	5,227	6,768
	<u>1,541</u>	<u>5,227</u>	<u>6,768</u>

Of the £2,872 of depreciation included in these accounts, £1,541 is for leased property.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	569	476
Prepayments and accrued income	251	1,260
	<u>820</u>	<u>1,736</u>

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Social security and other taxes	720	891
Other creditors	3,987	7,926
Deferred government grants	14,896	13,711
	<u>19,603</u>	<u>22,528</u>

10. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	127,151	(7,379)	119,772
Restricted funds			
Restricted funds	75	(75)	-
TOTAL FUNDS	<u>127,226</u>	<u>(7,454)</u>	<u>119,772</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	95,760	(103,139)	(7,379)
Restricted funds			
Restricted funds	18,970	(19,045)	(75)
TOTAL FUNDS	<u>114,730</u>	<u>(122,184)</u>	<u>(7,454)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	155,673	(28,522)	127,151
Restricted funds			
Restricted funds	6,458	(6,383)	75
TOTAL FUNDS	<u>162,131</u>	<u>(34,905)</u>	<u>127,226</u>

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	100,073	(128,595)	(28,522)
Restricted funds			
Restricted funds	21,295	(27,678)	(6,383)
TOTAL FUNDS	<u>121,368</u>	<u>(156,273)</u>	<u>(34,905)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	155,673	(35,901)	119,772
Restricted funds			
Restricted funds	6,458	(6,458)	-
TOTAL FUNDS	<u>162,131</u>	<u>(42,359)</u>	<u>119,772</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	195,833	(231,734)	(35,901)
Restricted funds			
Restricted funds	40,265	(46,723)	(6,458)
TOTAL FUNDS	<u>236,098</u>	<u>(278,457)</u>	<u>(42,359)</u>

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2025**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	49,868	49,778
Shop income	36,824	40,715
Grants	18,970	18,208
Gift aid	3,454	3,909
Other income	1,167	5,163
	<hr/> 110,283	<hr/> 117,773
Investment income		
Deposit account interest	4,447	3,595
	<hr/>	<hr/>
Total incoming resources	114,730	121,368
EXPENDITURE		
Charitable activities		
Wages	59,603	64,039
Pensions	1,788	1,698
Sundries	70	112
Goods for distribution	17,937	27,131
Volunteer expenses	908	1,380
Motor expenses	1,545	2,954
Improvements to property	1,541	15,609
Depreciation of motor vehicles	-	1,743
	<hr/> 83,392	<hr/> 114,666
Support costs		
Other		
Rent	12,328	12,047
Insurance	1,081	2,263
Light and heat	4,322	5,124
Telephone	-	107
Postage and stationery	94	188
Other utilities	4,749	3,596
Repairs and renewals	487	2,494
Sundry equipment	2,335	1,486
Accountancy	600	542
Legal and professional	69	1,843
Website	3,718	3,396
Trade waste	808	221
Bank charges	885	449
Depreciation of equipment	1,332	-
	<hr/> 32,808	<hr/> 33,756

This page does not form part of the statutory financial statements

**PEMBROKESHIRE ACTION TO COMBAT HARDSHIP
(PATCH)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2025**

	2025 £	2024 £
Other		
Other 3		
Operating lease	<u>5,984</u>	<u>7,851</u>
Total resources expended	<u>122,184</u>	<u>156,273</u>
Net expenditure	<u><u>(7,454)</u></u>	<u><u>(34,905)</u></u>