

**REGISTERED COMPANY NUMBER: 08090900 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1147775**

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 December 2024  
for  
Provision House  
(Formerly known as Loaves N Fishes) Ltd

Altus Business Consulting Ltd  
88-89 High Street  
Wordsley  
Stourbridge  
West Midlands  
DY8 5SB

Provision House  
(Formerly known as Loaves N Fishes) Ltd

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for the Year Ended 31 December 2024

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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 December 2024. 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**

### **Objectives and aims**

Provision House exists to relieve poverty and provide essential items, goods, and services to individuals and families experiencing hardship or distress. We deliver this work as an expression of our Christian ethos, serving with compassion, dignity, and hope.

### **Significant activities and Public Benefit**

In 2024, our work continued to centre around three strategic pillars: Rehabilitation, Stabilisation, and Progression. These guiding themes shape how we design and deliver services that support individuals through crisis and towards long-term transformation.

**Rehabilitation:** We provided emergency support such as furniture, white goods, clothing, and food to people in urgent need, often through referrals from statutory agencies and partners.

**Stabilisation:** We offered wraparound support including energy advice, budgeting, mental health counselling, and access to our Food Club, helping people regain control and rebuild their confidence.

**Progression:** Our training and volunteering programmes, including Multiply and Financial Resilience courses, enabled individuals to gain real-world work experience, overcome employment barriers, and move forward with renewed purpose.

Provision House also provided space and facilities for other charities, agencies, and support groups to operate from, contributing to a thriving network of community-led services within our building.

As a recognised Social Enterprise Hub in partnership with the West Midlands Combined Authority (WMCA), we have supported the development of local social entrepreneurs and piloted new income-generating initiatives. The launch of our Social Enterprise Business Hub has helped to strengthen the infrastructure for sustainable enterprise and innovation in the borough.

### **Volunteers**

We continue to benefit from the generosity and commitment of our many volunteers, as well as individuals participating through Mandatory Work Placements. Their time, skills, and energy have been central to the successful delivery of our services and the creation of a welcoming, supportive environment for all.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

Provision House continued to grow and evolve throughout 2024, building on the momentum of previous years and responding to increasing demand for community-based support. As the effects of the cost of living crisis and broader economic instability persist, our work has remained vital to individuals and families in crisis, and we have deepened our role as a trusted and responsive organisation at the heart of Dudley's support ecosystem.

We have continued to be a first point of contact for statutory services, community groups, and strategic partners seeking collaboration to tackle complex social issues. Our work has attracted attention and investment from key partners including Dudley Council, the West Midlands Combined Authority (WMCA), the I-SE, and local Town Centre stakeholders. These relationships have strengthened our ability to innovate and respond effectively at a grassroots level.

One of the most significant developments in 2024 was the launch of our Social Enterprise Hub, following our appointment as the Dudley Cluster Organisation under WMCA's social enterprise development pilot in 2023. This initiative provided the foundation to both support other local social entrepreneurs and develop Provision House's own enterprise activity. Going into 2025, the hub will engage social enterprise leaders and those exploring setting their own enterprise. The hub will facilitate multiple workshops, peer networking events, and one-to-one mentoring sessions-laying the groundwork for a sustainable, long-term local network.

We also began work on Provision House Online Services CIC, a new social enterprise designed to support people furthest from the labour market into employment through innovative online platforms, including a dedicated jobsite that connects individuals with purpose-led roles.

In our core charitable activity, we have continued to deliver essential emergency provision through our Rehabilitation pillar: furniture packages, white goods, clothing vouchers, and emergency food support for those facing acute crisis. Our Too Good To Throw Away partnership with Dudley Council diverted over 8.6 tonnes of waste from landfill, while helping over 400 households with essential furniture items. This has brought our total figure to 92.5 tonnes of waste saved from going to landfill by the work of Provision House. We have also been a partner for Dudley MBC in delivering the Household Support Fund to residents of the borough most in need.

The Stabilisation phase of our strategy has grown stronger, with increasing referrals to our Food Club, counselling services, energy advice, and community groups. Our reputation for providing compassionate, long-term support has attracted new volunteers and partners who contribute to this vital middle step in people's recovery journeys.

In terms of Progression, our Training Department has successfully delivered Dudley Council's Multiply and Financial Resilience programmes, supporting over 120 learners with a combination of classroom teaching and real-world work experience. Many of these learners have progressed into further education, employment, or volunteering, reflecting the effectiveness of our holistic model.

One of the most unique initiatives launched in 2024 was the commencement of the Maurice Project - a community-led restoration of a classic 1963 Jaguar E-Type to fit with our 'Progression' pillar. This initiative was made possible by a generous bequest from local benefactor Maurice Pope, who gifted the vehicle to Provision House in his will. His heartfelt vision was to use the car as the centerpiece of an intergenerational learning and heritage project.

Currently displayed at DMC Motorcycles in Dudley town centre, the vehicle has already begun attracting interest from across the borough. Restoration will begin in mid-2025 at Dudley College's Black Country & Marches Institute of Technology, where young people and skilled professionals will work side-by-side to restore this Midlands-made motoring icon.

The Maurice Project exemplifies our commitment to progression and innovation. It offers hands-on learning, vocational training, and community engagement in a highly creative setting. The project also celebrates the rich engineering legacy of the Black Country while fostering connection, collaboration, and pride in place. Local schools, colleges, businesses, and classic car enthusiasts are already pledging support - a true testament to the power of community vision and generosity.

Throughout 2024, our focus on Rehabilitation, Stabilisation, and Progression has become more deeply embedded in everything we do, and continues to provide a clear, accessible framework for clients, staff, funders, and partners alike.

With a new 20-year lease secured and a growing network of strategic partners, Provision House is now firmly established as a long-term anchor organisation in the borough-offering practical help, dignity, and hope to those who need it most.

## **FINANCIAL REVIEW**

### **Principal funding sources**

The principal funding sources in the year continued to be trading from Local Welfare Provision in relation to the provision of awards for residents of Sandwell. The Charity has also enjoyed the continued support of Lottery funding through

Reaching Communities. We have also gained funding from a range of organisations including the Government's Cost of Living Fund, Barrow Cadbury, The UK Shared Prosperity Fund, Charles Plater Foundation, Inclusive Communities, Enover, and Garfield Weston.

Additional voluntary donations and grants from individuals, churches and organisations also make up an important part of the charity's income.

Income from the Provision Emporium continued to increase, with 2024 seeing another increase in shop turnover. We also saw an increase in new trading activities from room hire, workshop projects, and online sales.

We continue to seek funding sources beyond our current supporters, in order to ensure financial resilience going forwards.

### **Reserves policy**

It is the policy of the charity to hold in reserve 3 months of core costs that are not funded by ongoing grant income. We consider the approach to provide cover for the basic assets of the charity in order to protect the charity, allowing the trustees adequate time to respond to any unforeseen crisis in funding.

Unrestricted reserves at 31st December 2024 £112,592 (2023 £72,961)

## **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.

### **Recruitment and appointment of new trustees**

The existing trustees use their experience and expertise to identify new potential trustees who will be discussed at trustees meetings. Potential new trustees will be interviewed to establish that they hold the appropriate attributes to become an effective trustee. All such appointments would be approved by the trustees.

### **Organisational structure**

The charity is managed on a day to day basis by the General Manager who reports to the board of trustees on a regular basis. Trustees meetings are held on a quarterly basis.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

08090900 (England and Wales)

### **Registered Charity number**

1147775

Provision House  
(Formerly known as Loaves N Fishes) Ltd

Report of the Trustees  
for the Year Ended 31 December 2024

**Registered office**

Provision House  
80 - 81 High Street  
Dudley  
West Midlands  
DY1 1PY

**Trustees**

Mrs J Billingsley Director  
P G Chamberlain Director  
Mrs R H Harris Trustee  
Mrs E A Horton Trustee  
A E Lowe Minister Of Religion  
Mrs J E Mills Trustee  
P J Wade Business Consultant

**Company Secretary**

**Independent Examiner**

Richard Ashmore BA, FCA  
Altus Business Consulting Ltd  
88-89 High Street  
Wordsley  
Stourbridge  
West Midlands  
DY8 5SB

Approved by order of the board of trustees on 13 June 2025 and signed on its behalf by:

P G Chamberlain - Trustee

**Independent examiner's report to the trustees of Provision House (Formerly known as Loaves N Fishes) Ltd ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

**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**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

Richard Ashmore BA, FCA

Altus Business Consulting Ltd  
88-89 High Street  
Wordsley  
Stourbridge  
West Midlands  
DY8 5SB

13 June 2025

Provision House  
(Formerly known as Loaves N Fishes) Ltd

Statement of Financial Activities  
for the Year Ended 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	31.12.24 Total funds £	31.12.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		251,017	421,907	672,924	636,995
Other trading activities	2	162,911	-	162,911	161,140
Other income		9,705	-	9,705	-
<b>Total</b>		<u>423,633</u>	<u>421,907</u>	<u>845,540</u>	<u>798,135</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Cost of Donations		120,322	2,755	123,077	203,706
Management & Administration Costs		164,158	420,668	584,826	502,507
Premises Costs		77,026	-	77,026	67,608
Food Club		17,193	-	17,193	13,967
Emporium		5,313	-	5,313	366
<b>Total</b>		<u>384,012</u>	<u>423,423</u>	<u>807,435</u>	<u>788,154</u>
<b>NET INCOME/(EXPENDITURE)</b>		39,621	(1,516)	38,105	9,981
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		72,971	101,175	174,146	164,165
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>112,592</u></u>	<u><u>99,659</u></u>	<u><u>212,251</u></u>	<u><u>174,146</u></u>

The notes form part of these financial statements



Provision House  
(Formerly known as Loaves N Fishes) Ltd

Balance Sheet  
31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	31.12.24 Total funds £	31.12.23 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	109,282	-	109,282	90,727
<b>CURRENT ASSETS</b>					
Debtors	8	17,030	99,659	116,689	116,104
Cash in hand		8,218	-	8,218	28,829
		<u>25,248</u>	<u>99,659</u>	<u>124,907</u>	<u>144,933</u>
<b>CREDITORS</b>					
Amounts falling due within one year	9	(21,938)	-	(21,938)	(61,514)
<b>NET CURRENT ASSETS</b>		<u>3,310</u>	<u>99,659</u>	<u>102,969</u>	<u>83,419</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>112,592</u>	<u>99,659</u>	<u>212,251</u>	<u>174,146</u>
<b>NET ASSETS</b>		<u>112,592</u>	<u>99,659</u>	<u>212,251</u>	<u>174,146</u>
<b>FUNDS</b>	11				
Unrestricted funds				112,592	72,971
Restricted funds				<u>99,659</u>	<u>101,175</u>
<b>TOTAL FUNDS</b>				<u>212,251</u>	<u>174,146</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- 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.

Provision House  
(Formerly known as Loaves N Fishes) Ltd

Balance Sheet - continued  
31 December 2024

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 13 June 2025 and were signed on its behalf by:

P G Chamberlain - Trustee

## **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.

### **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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

### **Tangible fixed assets**

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

Short leasehold	- 10% on cost
Fixtures and fittings	- 25% on reducing balance
Motor vehicles	- 25% on reducing balance
Computer 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.

### **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.

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

**2. OTHER TRADING ACTIVITIES**

	31.12.24	31.12.23
	£	£
Shop income	128,776	125,865
Room Hire	31,520	33,430
Other Income	2,615	1,845
	<u>162,911</u>	<u>161,140</u>

**3. NET INCOME/(EXPENDITURE)**

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

	31.12.24	31.12.23
	£	£
Depreciation - owned assets	13,231	18,688
Surplus on disposal of fixed assets	(9,705)	-
	<u></u>	<u></u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**5. STAFF COSTS**

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

	31.12.24	31.12.23
Staff	<u>21</u>	<u>20</u>

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

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	224,407	412,588	636,995
Other trading activities	161,140	-	161,140
<b>Total</b>	<u>385,547</u>	<u>412,588</u>	<u>798,135</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Cost of Donations	183,672	20,034	203,706
Management & Administration Costs	174,087	328,420	502,507
Premises Costs	67,608	-	67,608
Food Club	13,967	-	13,967
Emporium	366	-	366
<b>Total</b>	<u>439,700</u>	<u>348,454</u>	<u>788,154</u>
<b>NET INCOME/(EXPENDITURE)</b>	(54,153)	64,134	9,981
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	127,124	37,041	164,165
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>72,971</u></u>	<u><u>101,175</u></u>	<u><u>174,146</u></u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

**7. TANGIBLE FIXED ASSETS**

	Short leasehold £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
<b>COST</b>					
At 1 January 2024	74,182	25,012	79,139	19,273	197,606
Additions	-	-	39,000	-	39,000
Disposals	-	-	(22,800)	-	(22,800)
At 31 December 2024	74,182	25,012	95,339	19,273	213,806
<b>DEPRECIATION</b>					
At 1 January 2024	22,186	18,319	53,032	13,342	106,879
Charge for year	5,200	1,673	4,875	1,483	13,231
Eliminated on disposal	-	-	(15,586)	-	(15,586)
At 31 December 2024	27,386	19,992	42,321	14,825	104,524
<b>NET BOOK VALUE</b>					
At 31 December 2024	46,796	5,020	53,018	4,448	109,282
At 31 December 2023	51,996	6,693	26,107	5,931	90,727

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.24 £	31.12.23 £
Trade debtors	115,969	110,045
Other debtors	720	6,059
	116,689	116,104

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.24	31.12.23
	£	£
Hire purchase (see note 10)	-	17,232
Trade creditors	10,259	19,161
Social security and other taxes	10,479	24,016
Accrued expenses	1,200	1,105
	<u>21,938</u>	<u>61,514</u>

**10. LEASING AGREEMENTS**

Minimum lease payments under hire purchase fall due as follows:

	31.12.24	31.12.23
	£	£
Net obligations repayable:		
Within one year	-	17,232
	<u>-</u>	<u>17,232</u>

**11. MOVEMENT IN FUNDS**

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
<b>Unrestricted funds</b>			
General fund	72,971	39,621	112,592
<b>Restricted funds</b>			
Restricted	101,175	(1,516)	99,659
	<u>174,146</u>	<u>38,105</u>	<u>212,251</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	423,633	(384,012)	39,621
<b>Restricted funds</b>			
Restricted	421,907	(423,423)	(1,516)
	<u>845,540</u>	<u>(807,435)</u>	<u>38,105</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	127,124	(54,153)	72,971
<b>Restricted funds</b>			
Restricted	37,041	64,134	101,175
<b>TOTAL FUNDS</b>	<u>164,165</u>	<u>9,981</u>	<u>174,146</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	385,547	(439,700)	(54,153)
<b>Restricted funds</b>			
Restricted	412,588	(348,454)	64,134
<b>TOTAL FUNDS</b>	<u>798,135</u>	<u>(788,154)</u>	<u>9,981</u>

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

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	127,124	(14,532)	112,592
<b>Restricted funds</b>			
Restricted	37,041	62,618	99,659
<b>TOTAL FUNDS</b>	<u>164,165</u>	<u>48,086</u>	<u>212,251</u>



# **11. MOVEMENT IN FUNDS - continued**

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 £
<b>Unrestricted funds</b>			
General fund	809,180	(823,712)	(14,532)
<b>Restricted funds</b>			
Restricted	834,495	(771,877)	62,618
<b>TOTAL FUNDS</b>	<u>1,643,675</u>	<u>(1,595,589)</u>	<u>48,086</u>

# **12. RELATED PARTY DISCLOSURES**

The charity contracted bookkeeping services from trustee Jan Billingsley.

The charity contracted the services of Luke Price in relation to social media services, Luke is a relation of Chief Executive Officer Mark Price

The charity contracted IT services from Shiloh Computers - Trustee Ruth Harris is also a director of the company.

All trustees interests were noted in the minutes of the relevant trustees meetings and none of the trustees in question were party to the decision making process.

Provision House  
(Formerly known as Loaves N Fishes) Ltd

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024

	31.12.24 £	31.12.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	84,573	56,631
Grants	588,351	580,364
	<hr/> 672,924	<hr/> 636,995
<b>Other trading activities</b>		
Shop income	128,776	125,865
Room Hire	31,520	33,430
Other Income	2,615	1,845
	<hr/> 162,911	<hr/> 161,140
<b>Other income</b>		
Gain on sale of tangible fixed assets	9,705	-
	<hr/>	<hr/>
<b>Total incoming resources</b>	845,540	798,135
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Purchases	5,313	20,400
Transport Costs	13,750	13,605
Food Club	17,193	13,967
Travel Costs	2,011	1,672
Other Direct Expenses	2,255	1,859
Grants to individuals	105,061	166,536
	<hr/> 145,583	<hr/> 218,039
<b>Support costs</b>		
<b>Management</b>		
Wages	449,844	375,455
Social security	30,901	23,212
Pensions	8,326	6,541
Rates and water	2,285	1,935
Insurance	7,937	5,532
Light and heat	49,670	44,132
Advertising	11,051	9,420
Office & Telephone	2,173	2,527
Premises Expenses	17,134	16,009
Carried forward	579,321	484,763

This page does not form part of the statutory financial statements

Provision House  
(Formerly known as Loaves N Fishes) Ltd

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024

	31.12.24 £	31.12.23 £
<b>Management</b>		
Brought forward	579,321	484,763
Staff & Volunteer Welfare	5,793	3,565
IT Costs	10,518	13,674
Bookkeeping Services	15,289	12,873
Depreciation of tangible and heritage assets	13,230	18,688
	<hr/> 624,151	<hr/> 533,563
<b>Finance</b>		
Bank charges	4,998	4,593
<b>Governance costs</b>		
Accountancy and legal fees	2,310	2,201
Professional Fees	28,634	27,999
Hire purchase	1,759	1,759
	<hr/> 32,703	<hr/> 31,959
Total resources expended	<hr/> 807,435	<hr/> 788,154
<b>Net income</b>	<hr/> <hr/> 38,105	<hr/> <hr/> 9,981