

Registered Charity Number: 1194126

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2022  
for  
Peninsula Community Pod

Pritchard & Co  
Accountants & Tax Advisors  
16 Main street  
Fishguard  
Pembrokeshire  
SA65 9HJ

**Peninsula Community Pod**

**Contents of the financial Statements  
for the year ended 31 March 2022**

|                                      | Page   |
|--------------------------------------|--------|
| Report of the Trustees               | 3-5    |
| Independent Examiners Report         | 6      |
| Statement of Financial Affairs       | 7      |
| Statements of Assets and Liabilities | 8      |
| Notes to the financial statements    | 9 - 12 |

The committee of management presents its report with the financial statements for the charity for the year ended 31st March 2022

## REFERENCE AND ADMINISTRATIVE INFORMATION

|                                  |                                                                           |
|----------------------------------|---------------------------------------------------------------------------|
| <b>CHAIRPERSON</b>               | Dr Louise Tarbuck                                                         |
| <b>TRUSTEES</b>                  | Lesley Matthews<br>Rachel Hurdley<br>Dr Louise Tarbuck                    |
| <b>REGISTERED OFFICE</b>         | 23 New Street<br>St David's<br>Haverfordwest<br>Pembrokeshire<br>SA62 6SW |
| <b>REGISTERED COMPANY NUMBER</b> | CE026198 (ENGLAND & WALES)                                                |
| <b>REGISTERED CHARITY NUMBER</b> | 1194126                                                                   |
| <b>ACCOUNTANTS</b>               | Pritchard & Co., 16 Main Street,<br>Fishguard, Pembrokeshire, SA65 9HJ    |
| <b>BANKERS</b>                   | The Co-Operative bank                                                     |

## Mission Statement

We believe that access to food is a basic right. We believe that our community can help fill the immediate needs of rural and remote households to reduce food poverty, and the Peninsula Community Pod aims to match the resources donated with those in need in the community.

## Aims and purpose

The Peninsula Community Pod has grown out of two organisations, St Davids and Solva Food Pod and Fishguard and Goodwick Food Support, and became a charity in April 2021. It is run and managed entirely by unpaid volunteers. Our aim is to reduce the impact of food poverty while maintaining the well being and dignity of those supported, by providing regular food support to individual households for as long as required.

We cover an area of approximately 300 sq miles including many areas without access to shops or transport, and many parts can be described as food deserts. Our area is not covered by other food banks and charities as it is too remote and thinly populated, and we aim to meet the needs of those excluded from other schemes by geography, and by lack of transport.

## Objectives and Activities

We began work in 2019 in St Davids and Solva, and in 2020 in Fishguard and Goodwick to help with food poverty and accessibility at the start of the pandemic. Our objectives are to help :-

- prevent long term malnutrition in the elderly and their carers
- those with health problems, including mental health,
- the vulnerable, frail, and those with children and lack food accessibility
- those in short term crisis (eg Domestic violence, bereavement, illness, family income crisis.)

We cover a mainly rural and remote area of coastal Pembrokeshire. We take referrals from health workers, doctors, police, health visitors, other charities, and self referrals. We also provide emergency food and household goods when needed, as well as signposting to other services that are needed, such as CAB, PAVs, and our weekly deliveries provide a regular contact and well being check on the most vulnerable households.

We aim to be able to provide emergency support when requested on the same day. We provide longer term support through the weekly deliveries to homes.

### **Objectives and Activities (continued)**

We aim to help people by delivering a weekly box of fresh fruit, vegetables, eggs, cheese, bread, cereals and tinned food weekly, to their home, until they no longer need support.

As during covid, during any future emergency we would aim to help those without internet access or carers, people who had no recourse to benefits for a minimum of six weeks, shielding, and in quarantine. We also aim to support retired people on fixed and low incomes, people with disabilities and people with children who are on UC, including homeless households, and carers.

We aim to provide a basic "basket" of goods that should boost the nutritional value of meals across the week, but is not intended to be a full weeks worth of food, other than for children. Adults are encouraged to choose and purchase some of their own food, knowing they have the basic box every week as long as needed. We also provide personal care and other household products on request. We also refer people to a charity that provides cat and dog food and also delivers it.

As part of our commitment to dignity and caring, we provide an additional Christmas hamper to enable every household to have food associated with the holiday, including a full Christmas dinner and pudding, treats, and a Boxing Day tea which we aim to have local groups and businesses provide support and sponsorship.

### **Achievements and Performance**

We know from letters and messages received that the benefits are profound. People in receipt of the food parcel no longer fear malnutrition, are able to eat healthily, are able to pay other bills such as heating and electricity, their quality of life has improved. They are no longer terrified and are so pleased that somebody cares about their welfare. The regular weekly deliveries is a much appreciated contact for many of our isolated households, and we have been able to build trust. This can help us understand their wider needs and help signpost them to additional services and on occasion initiate well being procedures and checks through family GPs and local care services. We also send out voluntary surveys on food preferences, to reduce food waste.

We supported up to 50 households at any one time in the post-Covid era, and were running two days a week for distribution. In 2021 we moved to an average 30 households a week, with one day a week packing and distribution. This 30 average represents 500 weekly meals for adults and children, or 26,000 meals per year. We are expecting the number of families requesting support to increase this year, and are planning detailed reviews of our whole operation and the basic operating model to ensure we can meet our objectives with our current finances. The weekly cost in 2021 – 2022 was £250, or £12,000 per year, including the Christmas special parcels, and directly donated food worth £3160.

We will continue to work with other community projects and with local groups and charities and businesses who collect food and money donations on our behalf.

### **Financial Review**

The two organisations began a combined operation in 2021, and we agreed a formal merging of the organisations that year. We decided to apply for charitable status in January 2022. It took four months, until April 2022 to have our application formally approved, and then another four months to open a bank account, with the Cooperative Bank plc. Both stages took longer than anticipated due to a large number of similar organisations formed during the Covid-19 crisis also becoming charities.

As our funds were held by other organisations (through the covid-19 pandemic) we had asked to freeze them as of 1<sup>st</sup> January 2022, and that expenditure on foods would be made by Trustees and the volunteer Manager (Gary Dimond) out of pocket. This was not expected to last nearly 8 months until the bank account was opened. The liability grew to a liability of £3677.48 brought forward to the start of the Charity year, and £5378.21 for the Financial Year April 2021 to March 2022. This was repaid during the first few months of the bank account being opened, and online payment processing established. The purchases for supermarket groceries have continued to be made in the name of Trustees and Managers, and costs reimbursed on production of all invoices.

Our initial fund of £500 in 2019 was from sale of garden plants on a street stall, run with founder Olivia Atkinson and Louise Tarbuck. Ms Atkinson sadly passed away in March 2021 before she saw the charity formed. Louise Tarbuck donated two amounts of £2500 in memory of Ms Atkinson's drive and compassion that was the foundation of the St Davids and Solva Food Pod.

Our income is sourced mainly from private donations from individuals and local businesses, with additional support from Community and County Council Grants and other centralised money administered through grants from a country centralised organisation PAVS. All grants are fully audited by the PAVs organisation by submission of receipts and a full report for each grant including financial analysis.

### Financial Review (continued)

In the past year of being a charity our money has been spent on purchasing food for distribution to those in need, with a small amount from specific grants for essential IT, printing materials and small payments for petrol to volunteer drivers, who cover an average 150 miles weekly and who mainly do so at their own expense. The majority of food purchased has been from a local produce wholesaler and local supermarkets. We also paid for the use of a chapel vestry for the weekly packing and processing of food parcels. We have set aside a sum of £1200 for future rental of premises, although we hope to be sponsored for some of these costs.

In the year April 2021 to March 2022, we started with £18542 carried forward combined from both organisations.

We have spent £17,920 on direct food purchases, £586 on IT and admin materials and £26.50 on occasional volunteer expenses. Direct payments for food purchases were established in Autumn 2021 when the online banking was activated.

We spent £647 on rent and insurance at the vestry. Specific grants were obtained for all IT equipment expenditure.

So far we have not claimed back any gift aid, but intend to do so.

### Reserves Policy

It is intended to hold at least 3 months reserves for future funding at all times with up to 6 months if possible, needed to cope with the unpredictable potential for additional calls for our services, and high dependence on relatively few large private donors. All funds will be held as unrestricted funds ie available for trustees to spend.

### Volunteers and Supporters

Our volunteers are our greatest asset; and would like to thank them unreservedly. These include Mr Trevor Jones, Mr Gary Dimond, Mr Mark Matthews, Ms Lis Cousins, Ms Buffy Wheatly, John Jeremy, Bethan Price, Richard Thornton, Helen Williams, Brigid Siverstone, Kila Milidine, Bira Semhi, Ceri Morgan, Richard Thorpe, Calum Rome, Alan York, Alma Joensen, Juli Varila, Sam Miller, Harriet Harwood, Sonia McCloud, Janette Bowen, Phil and Gwyneth, Patrick Thomas, St Davids Community Garden,

We would also like to deeply thank the Rev William Owen, elders and congregation of the Tabernacle Chapel, St Davids, for welcoming us into their chapel, and for their lengthy support and use of their vestry for our operations.

We would also like to thank the Ffiecsi Bus for transporting our parcels between distribution centres.

We would also like to thank CKs Supermarkets (St Davids) for the provision of a collection box for groceries,

We are indebted to our local charities including Solva Care, the St Davids Befrienders, Rural Affairs, the St Davids Penknife Club, The Fishguard Lions and many others who have helped and supported us. We're also indebted to Fishguard and Goodwick Town Council and Pembrokeshire County Council who have helped us with grants.

We would thank every person who has donated in a personal capacity to the Peninsula Community Food Pod. And hope that they will continue to support us for the future.

### RISK MANAGEMENT

The committee of Management have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks

### Structure, Governance and Management

The PCP is run by the three named Trustees:-

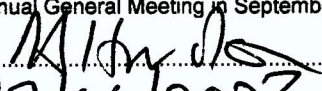
Dr Rachel Hurdley, Chair

Mrs Lesley Matthews, Treasurer

Dr Louise Tarbuck, Secretary

We hold a minimum of four trustee meetings a year, and monthly or *ad hoc* if there are matters arising to manage. Volunteers are encouraged to attend the meetings. All budgets and expenditure is agreed at these meetings, as well as any fund raising activities. Most general meetings are held using Zoom to extend attendance.

We hold an Annual General Meeting in September.

  
17/04/2023

: Chairperson

dated

I report on the accounts of the Trust for the year ended 31st March 2022, which are set out on pages 8 to 12.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

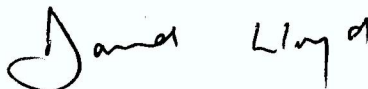
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David Lloyd B.Sc, FFA



Pritchard & Co.  
Accountants & Tax Advisors  
16 Main Street  
Fishguard  
Pembrokeshire  
SA65 9HJ

21/4/2023

dated

|                                     |       | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 31 Mar 2022<br>Total<br>funds<br>£ |
|-------------------------------------|-------|----------------------------|--------------------------|------------------------------------|
|                                     | Notes |                            |                          |                                    |
| <b>INCOME &amp; ENDOWMENTS FROM</b> |       |                            |                          |                                    |
| Donations and legacies              | 2     | 40,998                     | 0                        | 40,998                             |
| Other trading activities            | 2     | 0                          | 0                        | 0                                  |
|                                     |       | <u>40,998</u>              | <u>0</u>                 | <u>40,998</u>                      |
| <b>EXPENDITURE ON</b>               |       |                            |                          |                                    |
| Charitable activities               | 3     | 18,722                     | 0                        | 18,722                             |
| Management                          |       | 0                          | 0                        | 0                                  |
|                                     |       | <u>18,722</u>              | <u>0</u>                 | <u>18,722</u>                      |
| <b>NET INCOME/EXPENDITURE)</b>      |       | 22,276                     | 0                        | 22,276                             |
| <b>RECONCILIATION OF FUNDS</b>      |       |                            |                          |                                    |
| Total funds brought forward         |       | 0                          | 0                        | 0                                  |
| <b>TOTAL FUNDS CARRIED FORWARD</b>  |       | <u>22,276</u>              | <u>0</u>                 | <u>22,276</u>                      |

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities

|                                                  | Notes | Unrestricted<br>funds<br>£ | 31 Mar 2022<br>Restricted<br>funds<br>£ | Total<br>Funds<br>£ |
|--------------------------------------------------|-------|----------------------------|-----------------------------------------|---------------------|
| <b>FIXED ASSETS</b>                              |       |                            |                                         |                     |
| Equipment                                        |       | 665                        |                                         | 665                 |
|                                                  |       | <u>665</u>                 | <u>0</u>                                | <u>0</u>            |
| <b>CURRENT ASSETS</b>                            |       |                            |                                         |                     |
| Debtors                                          |       | 0                          | 0                                       | 0                   |
| Bank account and cash in hand                    |       | 21,611                     | 0                                       | 21,611              |
|                                                  |       | <u>21,611</u>              | <u>0</u>                                | <u>21,611</u>       |
| <b>TOTAL ASSETS</b>                              |       | <u>22,276</u>              | <u>0</u>                                | <u>21,611</u>       |
| <b>CREDITORS</b>                                 |       |                            |                                         |                     |
| Amounts falling due within one year              |       | 0                          | 0                                       | 0                   |
|                                                  |       | <u>22,276</u>              | <u>0</u>                                | <u>21,611</u>       |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | <u>22,276</u>              | <u>0</u>                                | <u>21,611</u>       |
| <b>NET ASSETS/(LIABILITIES)</b>                  |       | <u>22,276</u>              | <u>0</u>                                | <u>21,611</u>       |
| <b>FUNDS</b>                                     |       |                            |                                         |                     |
| Unrestricted funds                               |       |                            |                                         | 22,276              |
| Restricted funds                                 |       |                            |                                         | 0                   |
| <b>Total funds</b>                               |       |                            |                                         | <u>22,276</u>       |

For the period ended 31st March 2022 the company was entitled to exemption under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the micro-entity provisions and have been delivered in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board and signed on their behalf by

LG Matthews - Trustee

Lonix Tarbuck - Trustee

~~LG Matthews~~ 17/4/23 dated

## 1. Accounting Policies

### **Basis of Accounting**

The accounts have been prepared under the historical cost convention and in accordance with applicable UK Accounting Standards. In preparing the accounts the charity follows best practice as set out in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP FRSSE) effective 1 January 2015.

### **Income**

Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

### **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 that 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.

### **Taxation**

The charity is exempt from 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 a 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.

## 2. Donations and Legacies

|                   | <b>31 March<br/>2022</b> |
|-------------------|--------------------------|
|                   | <b>£</b>                 |
| Donations         | 27,804                   |
| Grants            | 13,194                   |
| Commissioned work | 0                        |
| Other income      | 0                        |
|                   | <hr/>                    |
|                   | <b>40,998</b>            |

## 2. Donations and legacies (continued)

Grant income during the period was as follows :

|                                    | 31 March<br>2022<br>£ |
|------------------------------------|-----------------------|
| L A Tarbuck                        | 5,150                 |
| Befrienders                        | 3,227                 |
| Penknife Club                      | 15,076                |
| Daniel Jones                       | 909                   |
| Eco Dewi                           | 201                   |
| J C Higgins                        | 50                    |
| MI & VL Plant                      | 100                   |
| Arnold Clarke                      | 2,500                 |
| Turner James                       | 21                    |
| SCAAF Micro Grant                  | 500                   |
| Pembrokeshire County Council Grant | 12,694                |
| Cash Donations                     | 570                   |
|                                    | <hr/> 40,998          |

## 3. Charitable activities

|                       | Direct<br>Costs<br>£ | Support Costs<br>(see note 4)<br>£ | Totals<br>£  |
|-----------------------|----------------------|------------------------------------|--------------|
| Charitable activities | 17,946               | 776                                | 18,722       |
| Management Costs      | <hr/> 0              | <hr/> 0                            | <hr/> 0      |
|                       | <hr/> 17,946         | <hr/> 776                          | <hr/> 18,722 |

## 4. Support Costs

| Management<br>£ | Insurance<br>£ | Rent, Rates<br>Light & Heat<br>£ | Governance<br>costs<br>£ | Totals<br>£ |
|-----------------|----------------|----------------------------------|--------------------------|-------------|
| 0               | 129            | 647                              | 0                        | 776         |

## 5. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2022.

### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022.

## 6. Staff Costs

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

31 March 2022  

---

0

## 7. Debtors

|               | 31 March 2022 |
|---------------|---------------|
|               | £             |
| Trade debtors | 0             |
| Prepayments   | 0             |
|               | <u>0</u>      |

## 8. Creditors: amounts falling due after more than one year

|                                | 31 March 2022 |
|--------------------------------|---------------|
|                                | £             |
| Trade Creditors                | 0             |
| Social Security ad other taxes | 0             |
| Accruals and deferred income   | 0             |
|                                | <u>0</u>      |

## 9. Movement in funds

|                                      | At<br>16 April 21<br>£ | Net movement<br>in funds<br>£ | At<br>31 Mar 22<br>£ |
|--------------------------------------|------------------------|-------------------------------|----------------------|
| <b>Unrestricted funds</b>            |                        |                               |                      |
| Unrestricted funds grants/non grants | 0                      | 22,276                        | 22,276               |
| <b>Restricted funds</b>              |                        |                               |                      |
| Restricted funds                     | 0                      | 0                             | 0                    |
|                                      | <u>0</u>               | <u>22,276</u>                 | <u>22,276</u>        |

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

|                           | Incoming<br>Resources<br>£ | Resources<br>Expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| Unrestricted funds        | 40,998                     | (18,722)                   | 22,276                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Restricted funds          | 0                          | 0                          | 0                         |
|                           | <u>40,998</u>              | <u>(18,722)</u>            | <u>22,276</u>             |

## 10. Related party disclosures

There were no related party transactions for the year ended 31st March 2022

31 March 2022  
£

**Income and endowments**

**Donations and legacies**

|           |               |
|-----------|---------------|
| Donations | 27,804        |
| Grants    | 13,194        |
|           | <u>40,998</u> |

**Expenditure on:**

**Charitable activities**

|                                                  |               |
|--------------------------------------------------|---------------|
| Projects expenditure - Fresh Produce & Groceries | 17,920        |
| Travel & subsistence                             | 26            |
|                                                  | <u>17,946</u> |

**Support costs**

**Management**

|                                   |            |
|-----------------------------------|------------|
| Rent and rates and light and heat | 647        |
| Insurances                        | 129        |
|                                   | <u>776</u> |

|                          |        |
|--------------------------|--------|
| Total resources expended | 18,722 |
|--------------------------|--------|

|            |               |
|------------|---------------|
| Net income | <u>22,276</u> |
|------------|---------------|