



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From 1 September 2024** Period start date **To 31 August 2025**  
Period end date

**Charity name: Pembrokeshire Baby Bank**

**Charity registration number: 1195401**

## Objectives and Activities

|                                                                                                                                                                      | SORP reference     |                                                                                                                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Summary of the purposes of the charity as set out in its governing document                                                                                          | Para 1.17          | <b>The objective is the prevention or relief of poverty in Pembrokeshire by providing essential items of clothing and equipment to parents and families in need with young children.</b> |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | <b>The Charity's main activity is responding to requests (referrals) for material assistance, from Social Services and other healthcare professionals, on behalf of their clients.</b>   |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit                                         | Para 1.18          |                                                                                                                                                                                          |

## Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                  | SORP reference |  |
|------------------------------------------------------------------|----------------|--|
| Policy on grant making                                           | Para 1.38      |  |
| Policy on social investment including program related investment | Para 1.38      |  |
| Contribution made by volunteers                                  | Para 1.38      |  |
| Other                                                            |                |  |

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

## Achievements and Performance

|                                                                                                                                                                                                 | SORP reference |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20      |  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                              |           |  |
|--------------------------------------------------------------|-----------|--|
| Achievements against objectives set                          | Para 1.41 |  |
| Performance of fundraising activities against objectives set | Para 1.41 |  |
| Investment performance against objectives                    | Para 1.41 |  |
| Other                                                        |           |  |

## Financial Review

|                                                                                  |           |  |
|----------------------------------------------------------------------------------|-----------|--|
| Review of the charity's financial position at the end of the period              | Para 1.21 |  |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 |  |
| Amount of reserves held                                                          | Para 1.22 |  |
| Reasons for holding zero reserves                                                | Para 1.22 |  |
| Details of fund materially in deficit                                            | Para 1.24 |  |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 |  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                 |           |  |
|---------------------------------------------------------------------------------|-----------|--|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 |  |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 |  |
| A description of the principal risks facing the charity                         | Para 1.46 |  |
| Other                                                                           |           |  |

## Structure, Governance and Management

|                                                                                                                                                                           |           |                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------------------|
| Description of charity's trusts:                                                                                                                                          |           |                                                                                                                      |
| Type of governing document<br>( <a href="#">trust deed</a> , <a href="#">royal charter</a> )                                                                              | Para 1.25 | <b>Deed of Trust</b>                                                                                                 |
| How is the charity constituted?<br>(e.g <a href="#">unincorporated association</a> , <a href="#">CIO</a> )                                                                | Para 1.25 | <b>CIO</b>                                                                                                           |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | <b>Trustees are the only voting members in the Charity. They are solely responsible for appointing new trustees.</b> |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                           |           |  |
|-------------------------------------------------------------------------------------------|-----------|--|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51 |  |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 |  |
| Relationship with any related parties                                                     | Para 1.51 |  |
| Other                                                                                     |           |  |

## Reference and Administrative details

|                             |                                                                                                     |
|-----------------------------|-----------------------------------------------------------------------------------------------------|
| Charity name                | Pembrokeshire Baby Bank                                                                             |
| Other name the charity uses | Not Applicable                                                                                      |
| Registered charity number   | 1195401                                                                                             |
| Charity's principal address | Unit 3<br>Poolman Court<br>London Road Industrial Estate<br>Pembroke Dock<br>Pembrokeshire SA72 4RZ |
|                             |                                                                                                     |

**Names of the charity trustees who manage the charity**

|    | Trustee name   | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1  | Sonya Bridges  | Chairperson     |                                   | Entitled                                                      |
| 2  | Timothy Lester | Treasurer       |                                   | Entitled                                                      |
| 3  | Naomi Rees     |                 |                                   | Entitled                                                      |
| 4  |                |                 |                                   |                                                               |
| 5  |                |                 |                                   |                                                               |
| 6  |                |                 |                                   |                                                               |
| 7  |                |                 |                                   |                                                               |
| 8  |                |                 |                                   |                                                               |
| 9  |                |                 |                                   |                                                               |
| 10 |                |                 |                                   |                                                               |
| 11 |                |                 |                                   |                                                               |
| 12 |                |                 |                                   |                                                               |
| 13 |                |                 |                                   |                                                               |
| 14 |                |                 |                                   |                                                               |
| 15 |                |                 |                                   |                                                               |
| 16 |                |                 |                                   |                                                               |
| 17 |                |                 |                                   |                                                               |
| 18 |                |                 |                                   |                                                               |
| 19 |                |                 |                                   |                                                               |
| 20 |                |                 |                                   |                                                               |

**Corporate trustees – names of the directors at the date the report was approved**

| Director name  |  |  |
|----------------|--|--|
| Not applicable |  |  |
|                |  |  |
|                |  |  |
|                |  |  |
|                |  |  |
|                |  |  |
|                |  |  |

**Name of trustees holding title to property belonging to the charity**

| Trustee name   | Dates acted if not for whole year |  |
|----------------|-----------------------------------|--|
| Not applicable |                                   |  |
|                |                                   |  |
|                |                                   |  |
|                |                                   |  |
|                |                                   |  |
|                |                                   |  |

## Funds held as custodian trustees on behalf of others

|                                                                                                                               |                |
|-------------------------------------------------------------------------------------------------------------------------------|----------------|
| Description of the assets held in this capacity                                                                               | Not applicable |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | Not applicable |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         | Not applicable |

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

#### Name of chief executive or names of senior staff members (Optional information)

|  |
|--|
|  |
|--|

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

|  |
|--|
|  |
|--|

## Other optional information

|  |
|--|
|  |
|--|

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

|  |  |
|--|--|
|  |  |
|--|--|

Full name(s)

|  |  |
|--|--|
|  |  |
|--|--|

Position (eg Secretary,  
Chair, etc)

|  |  |
|--|--|
|  |  |
|--|--|

Date

|  |
|--|
|  |
|--|

## Section A Receipts and payments

### A1 Receipts

Donations

Banked

Grant Income

Sub total(Gross income for AR)

A2 Asset and investment sales, (see table).

Sub total

Total receipts

### A3 Payments

Rent

Purchases

Insurance & Financial

Heat/Light/Power

Sub total

A4 Asset and investment purchases, (see table)

Sub total

Total payments

Net of receipts/(payments)

A5 Transfers between funds

A6 Cash funds last year end

Cash funds this year end

## Section B Statement of assets and liabilities at the end of the period

## Categories

B1 Cash funds

B2 Other monetary assets

B3 Investment assets

B4 Assets retained for the charity's own use

B5 Liabilities

Signed by one or two trustees on behalf of all the trustees

Pembrokeshire Baby Bank

Receipts and payments accounts  
For the period from

01/09/24

Unrestricted funds  
to the nearest 

Restricted funds  
to the nearest 

|   |       |   |     |
|---|-------|---|-----|
|   | 23985 | - |     |
|   | 6472  | - |     |
| - |       |   | 500 |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
|   | 30457 |   | 500 |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
|   | 30457 |   | 500 |
|   | 13860 | - |     |
|   | 7799  | - |     |
|   | 1626  | - |     |
|   | 582   | - |     |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
|   | 23867 | - |     |
| - |       | - |     |
| - |       | - |     |
| - |       | - |     |
|   | 23867 | - |     |
|   | 6590  |   | 500 |
| - |       | - |     |
|   | 41246 | - |     |
|   | 47836 |   | 500 |

Details

Bank Account

Total cash funds  
(agree balances with receipts and payments account(s))

Details

Details

Details

Details

Signature

No (if any)

CC16a

To

30/08/2025

| Endowment funds<br>to the nearest  | Total funds<br>to the nearest  | Last year<br>to the nearest  |
|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| -                                                                                                                   | 23985                                                                                                           | 7198                                                                                                            |
| -                                                                                                                   | 6472                                                                                                            | -                                                                                                               |
| -                                                                                                                   | 500                                                                                                             | 13444                                                                                                           |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | 30957                                                                                                           | 20642                                                                                                           |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | 30957                                                                                                           | 20642                                                                                                           |
| -                                                                                                                   | 13860                                                                                                           | 13828                                                                                                           |
| -                                                                                                                   | 7799                                                                                                            | 21472                                                                                                           |
| -                                                                                                                   | 1626                                                                                                            | 692                                                                                                             |
| -                                                                                                                   | 582                                                                                                             | 1059                                                                                                            |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | 23867                                                                                                           | 37051                                                                                                           |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | 23867                                                                                                           | 37051                                                                                                           |
| -                                                                                                                   | 7090                                                                                                            | -16409                                                                                                          |
| -                                                                                                                   | -                                                                                                               | -                                                                                                               |
| -                                                                                                                   | 41246                                                                                                           | -                                                                                                               |
| -                                                                                                                   | 48336                                                                                                           | -16409                                                                                                          |

|                                                                                                                    |       |                                                                                                                  |     |                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------|-------|------------------------------------------------------------------------------------------------------------------|-----|-------------------------------------------------------------------------------------------------------------------|
| Unrestricted funds<br>to nearest  |       | Restricted funds<br>to nearest  |     | Endowment funds<br>to nearest  |
| -                                                                                                                  | 47836 | -                                                                                                                | 500 | -                                                                                                                 |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| -                                                                                                                  | 47836 | -                                                                                                                | 500 | -                                                                                                                 |
| OK                                                                                                                 |       | OK                                                                                                               |     | OK                                                                                                                |
| Unrestricted funds<br>to nearest  |       | Restricted funds<br>to nearest  |     | Endowment funds<br>to nearest  |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| -                                                                                                                  |       | -                                                                                                                |     | -                                                                                                                 |
| Fund to which asset belongs                                                                                        |       | Cost (optional)                                                                                                  |     | Current value (optional)                                                                                          |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
| Fund to which asset belongs                                                                                        |       | Cost (optional)                                                                                                  |     | Current value (optional)                                                                                          |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
|                                                                                                                    |       | -                                                                                                                |     | -                                                                                                                 |
| Fund to which liability relates                                                                                    |       | Amount due (optional)                                                                                            |     | When due (optional)                                                                                               |
|                                                                                                                    |       | -                                                                                                                |     |                                                                                                                   |
|                                                                                                                    |       | -                                                                                                                |     |                                                                                                                   |
|                                                                                                                    |       | -                                                                                                                |     |                                                                                                                   |
|                                                                                                                    |       | -                                                                                                                |     |                                                                                                                   |
|                                                                                                                    |       | -                                                                                                                |     |                                                                                                                   |
| Print Name                                                                                                         |       |                                                                                                                  |     | Date of approval                                                                                                  |



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

#### Report to the trustees

Pembrokeshire Baby Bank

31/08/2026

On accounts for the year ended

Charity no (if any)

Set out on pages

(remember to include the page numbers of additional sheets)

#### Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

\* Please delete the words in the brackets if they do not apply.

Gavin Jones

Signed:

Date:

11/06/2026

**Name:**

Gavin Jones

**Relevant professional qualification(s) or body (if any):**

Association of Accounting Technicians

**Address:**

29 Marble Hall Road, Milford Haven, SA73 2PD

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**