

# PONTYPRIDD FOODBANK

England & Wales · Charity number 1203999

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2023-07-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Riverside Centre  
Nile Street  
Pontypridd  
CF37 1BW

**Phone** 01443404692

**Email** [info@pontypridd.foodbank.org.uk](mailto:info@pontypridd.foodbank.org.uk)

**Website** [www.pontypridd.foodbank.org.uk](http://www.pontypridd.foodbank.org.uk)

## Activities

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**Objects:** THE OBJECT OF THE CIO IS THE PREVENTION OR RELIEF OF POVERTY IN PONTYPRIDD AND SURROUNDING AREAS, PRIMARILY THROUGH THE PROVISION OF FOOD, BUT ALSO RELATED ADDITIONAL SERVICES, ASSISTANCE AND SUPPORT FOR THOSE IN NEED.

**Activities:** We provide emergency food parcels to clients in need who have been referred to us by partner referral agencies. We provide access to information and signposting to relevant services and organisations who can assist. As part of the Trussell Trust national network of foodbanks we also campaign for policy change to prevent the need for emergency food aid.

## Classification

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- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

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- Throughout Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£212,681	£239,332	-	-
2024-03-31	£81,898	£64,318	-	-

## Trustees

Name	Role	Appointed
<b>Elizabeth Anne Pearce</b>	Chair	2023-07-16
BARBARA MINTON		2023-07-04
Diane Morgan		2023-07-04
Gemma Louise Leigh		2026-05-31
Joshua Colin Edward Michael Rousen		2026-05-31
Lawrence John Badman		2026-05-31
Raymond George Minton		2023-07-04
Ryan David Cullen		2026-05-31
Sheila Ann Davies		2023-07-04
Simon Adrian Pritchard		2025-01-28

**PONTYPRIDD FOODBANK**

England & Wales - Charity number 1203999

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# Accounts

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**Trustees' Annual Report for year ending  
31<sup>st</sup> March 2025**

**Registered with the Charities Commission for  
England and Wales – registration number 1203999.**

## **1. Details of the Charity**

The Charity name is Pontypridd Foodbank and is located and operates from the Riverside Centre, Nile Street, Treforest, Pontypridd, CF37 1BW.

Our current opening hours are Mondays to Fridays, 9.00am to 1.45pm, and Saturdays 10am to 11.45am.

Our bank accounts are held with Barclays Bank. Our Auditor/Independent Examiner is KW John T/A KWJ Bookkeeping, Pontypridd.

## **2. Governance Structure and Management**

The charity was established in 2012, originally started by a small team of volunteers and based at St Luke's Church Rhydyfelin (part of the Pontypridd Ministry area), to offer short-term emergency food aid to those in crisis situations. We outgrew the space and (after a short time at different locations during the Covid pandemic), with the help from the local council moved to our current location in November 2022.

In July 2023 Pontypridd Foodbank achieved one of its main objectives in becoming a Charity Incorporated Organisation (CIO).

During 2024, we completed the asset transfer of the premises, and we are very grateful to Rhondda Cynon Taf County Borough Council for all their assistance.

The Charity is currently governed by the following 8 trustees, with remaining term of office in brackets:

Elizabeth Pearce – Chair (3 years)

Ray Minton – Treasurer (3 years)

Diane Morgan - Secretary (1 year)

Carole Jones (1 year)

Ann Davies (1 year)

John Cahill-Dickenson (2 years)

Babs Minton (2 years)

Simon Pritchard (Appointed 28/01/2025 for 3 years)

Trustee meetings are normally held every 2 months. The Chair circulates an agenda in advance of each meeting and minutes and decisions are recorded. The draft minutes of each meeting are circulated to trustees via email after the meeting for review and amendment (if applicable). The final draft is then approved at the next trustees' meeting. The trustees identify and review any potential risks to which the charity may be exposed to, and systems and procedures are put in place to effectively manage these risks.

The Charity is an affiliated member of the Trussell Foodbank Network, who support a nationwide network of over 1300 food bank centres in the UK, and campaign for change to end the need for food banks in the UK. Trussell provides operational procedures, data services and advice/support. The charity retains the authority to exercise its powers to raise funds, buy/lease and maintain and equip its own property.

## **3. Objectives and Activities**

The Object of the charity is the prevention or relief of poverty in Pontypridd and surrounding areas, primarily through the provision of food, but also related additional services, assistance and support for those in need. We provide emergency food parcels to clients in need who have been referred to us by partner referral agencies. We provide access to information and signposting to relevant services and organisations who can assist. As part of the Trussell national network of foodbanks we also campaign for policy change to prevent the need for emergency food aid.

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Our activities are undertaken by collecting and receiving donations of food and/or money from individuals, schools, faith groups, businesses and supermarkets. Food items are normally dried goods, e.g. tinned and packet foods and are stored in date order to minimise wastage.

Parcels are given to an individual or family (the client) via the presentation of an e-voucher which will have been issued by a referral agency. The agency will be one who has been recognised by the charity as having the necessary skills and judgement to determine if an individual or family are in crisis and needs to be given assistance. There are currently 64 referral agencies, each of which has been accredited by the charity following meetings/dialogue. The agencies raise an electronic voucher (E-voucher) for the client, with each voucher having a unique number which is traceable via our data system. When the client arrives at our centre to fulfil their e-voucher, they are given a quantity of food dependant on their circumstances, i.e., the number of people in the home plus ages of those being fed. The food has been nutritionally balanced by a dietician and the quantity given is sufficient to last for 10 meals or up to 3 days per person. Referral agencies are encouraged not to issue more than 3 vouchers per client so that they do not become reliant on the charity for food on an ongoing basis. The agency is expected to ensure that having referred the client, they will do all they can to work with the client to help them deal with the crisis they find themselves in, either by direct assistance or signposting the client to another agency. In exceptional circumstances, a referral agency can issue more than 3 vouchers to a particular client, although it is expected that this will be agreed in advance with the charity.

For the 12 month period ending 31<sup>st</sup> March 2025 we issued 5318 food parcels (to 3786 adults and 1532 children).

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Pontypridd Foodbank employs a full time Project Manager, working 35 hours a week, whose overall responsibility is to oversee the operation of Foodbank. With concern for its operational efficiency and standards in accordance with the Trussell franchise model, The Manager works in partnership with the trustees to guide the development of the foodbank project, including its material resources, financial assets, reputation, partnerships and volunteer body. The manager reports to the trustees, providing regular updates and advice on various aspects of the food bank's operations.

A part time paid Volunteer Coordinator was appointed in April 2024 to help the Manager in the day to day operational needs of the charity. This includes managing the daily operations of the food bank, recruiting, training, and supervising other volunteers, liaising with donors, and ensuring smooth food distribution. They also work to maintain accurate volunteer records and may coordinate community engagement initiatives

A part time paid Foodbank Local Organiser Co-ordinator was appointed in May 2024 and is responsible for developing the Foodbank's capacity to organise and campaign for change, building the skills and confidence of Foodbank clients, volunteers and staff to campaign locally. Local Organisers build relationships in Foodbanks to identify some of the issues driving poverty in the community and to bring people together to take action on those issues. This role is funded by Trussell as part of their Organising Programme and is part of a network of Local Organisers around the UK doing this work.

Our Foodbank activities are undertaken mostly by volunteers, none of whom are remunerated for their valuable help and commitment, and are essential to the work and operation of the charity. They are very much appreciated by the trustees.

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### **Building Project**

We have embarked on a £250,000 capital project to transform our premises into a modern, energy-efficient community hub that better meets the needs of our clients, the organisation and the local community.

#### **4 . Chair’s Introduction**

This has been a milestone year for Pontypridd Foodbank. Having achieved our charitable status in July 2023 we were finally able to make progress with taking on a 25 year lease of the Riverside Centre which was completed at the beginning of November 2024. This enabled us to make grant applications for major capital works to the building so that better use could be made of the space available and, most importantly, we could provide a more welcoming environment for our clients and offer them the space for conversations to be held in privacy when necessary. External works started at the beginning of 2025 and the works are due to complete by the end of August 2025.

I want to express my gratitude to our volunteers, trustees and staff who have mainly dealt with the disruption caused by the works with acceptance, stoicism and good humour. We are certain that it will all have been worthwhile when the project is complete. I am extremely grateful to all of our trustees for their support, commitment and advice throughout the year. In particular I would like to record our heartfelt thanks to Ray Minton our Treasurer. This vital role is one which often goes unnoticed, but without his dedication and hard work we would not be in the healthy position which we are today. Our staff members too have, as always, gone above and beyond what could be reasonably be expected of them, and are to be commended for what they do.

We are excited by what lays ahead of us in the next twelve months. We know that our existence should not be needed, but recognise that this situation is unlikely to change in the short to medium term. For as long as we are providing services to those most in need we want to ensure that we do it in the best possible environment and in a compassionate, non-judgemental and caring way. Thank you to everyone who has supported us in any way during this year. We look forward to continuing to work together in the future.

*Liz Pearce – Chair*

#### **5. Financial review**

The opening financial balance for the year was £191184.82. This included Restricted funds of £28280.78 and Designated funds of £1562.44. Reserves of £139000 was set aside to cover the building project, maintenance costs, utility bills and contingency operations.

Financial income for the year was £212681.13, and included £159745.36 in grants, £44993.99 in donations & HMRC Tax Relief (donations = £9116.09 from organisations, £31971.60 from individuals, and £3888.30 from faith groups). Money raising events raised £3445.17.

Expenditure totalled £239331.76, including £72134.60 salary costs, and £41030.00 in payment to Rhondda Cynon Taf Citizens Advice Bureau (RCTCAB) – for services provided at the Foodbank and for which matched funded grants had been received. In addition, £21300.32 was spent on premises utilities, and £17823.65 in essential stock purchases. During 2024 the Foodbank purchased a van - to greatly help in our supermarket food donated collections and bulk stock purchases - and expenditure on this totalled £10016.48. The building project to date has incurred costs of £70077.63. As at year end, a payment of £10332.75 to RCTCAB for Q1 2025 was outstanding.

Our cash balance as at 31<sup>st</sup> March 2025 was £164,534.19.

Our stock as at 31<sup>st</sup> March 2025 was 6080.52 kgs. Using guidance provided by Trussell (of £2.77 per kg), the stock has a value of £16843.04. All donated stock is weighed in upon receipt, and weighed out when distributed to clients.

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I thank the following organisations for their invaluable help, support and financial assistance:-

Rhondda Cynon Taf County Borough Council, Pontypridd Town Council, and Trussell.

We are sincerely grateful to each and every one of our donors, without whom we would be unable to carry out our mission and objectives. We thank every single business, organisation and individual who have supported us throughout the year – your contribution is very much appreciated.

Finally, wholehearted thanks to all our trustees, our Foodbank Manager and staff, and the wonderful volunteers. We have an amazing team and without their time, help and dedication we would not be able to maintain our objectives nor our community mission work.

*Ray Minton – Treasurer*

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***Thank You To Everyone Who Supports Pontypridd Foodbank!***

The trustees declare that they have approved the trustees' report above.  
Signed on behalf of the charity's trustees.

*Liz Pearce*

*Elizabeth Pearce*  
*Chair trustee*  
*30<sup>th</sup> April 2025*

*RJ Minton*

*Ray Minton*  
*Honorary Treasurer*  
*30<sup>th</sup> April 2025*



**KINGSLEY WILLIAM JOHN Maat**

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21 Andrews Court Rickards Street  
Graig Pontypridd CF37 1SF

Mobile 07549 344473

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Financial Control \* VAT \* Income Tax \* Financial Control \* VAT \* Income Tax \* Financial Control

**Pontypridd Foodbank Account**

3<sup>rd</sup> June 2025

Dear Sir/Madam,

In the course of my examination of the Pontypridd Foodbank Accounts no matter has come to my attention

which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records which are kept in accordance with section 41 of the Act
- To prepare accounts which accord with the accounting records and comply with the
- Accounting requirements of the 1993 Act

have not been met or

- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

K W John ( Member of Association of Accounting Technicians)  
KWJ Bookkeeping  
3<sup>rd</sup> June 2025

## Summary of Accounts

year ended 31 March 2025

### RECEIPTS

FUNDS	Unrestricted	Designated	Restricted	Totals
<b>INCOME</b>				
Donations	42,670.70	-00	-00	42670.70
				0
HMRC Tax Refunds	2,323.29	-00	-00	2323.29
Legacies	-00	-00	-00	0
Grants	37,615.36	-00	122,130.00	159745.36
Money Raising	3,445.27	-00	-00	3445.27
				0
Investment Income	3,054.17	-00	-00	3054.17
Other Income – Building Project Appeal	-00	-00	1,442.34	1442.34
<b>Total Income</b>	<b>89,108.79</b>	<b>-00</b>	<b>123,572.34</b>	<b>212681.13</b>
<b>PAYMENTS</b>				
General Expenses	32,301.83	-00	43,642.27	75944.10
Property maintenance	24,439.90	-00	-00	24439.90
Foodbank Vehicle Costs	10,016.48	-00	-00	10016.48
				0
Core Work – stock purchases	17,823.65	-00	-00	17823.65
Charitable Mission	-00	-00	41,030.00	41030.00
Premises Building Project Works/Alterations	-00	-00	70,077.63	70077.63
Cost of Money Raising	-00	-00	-00	0
				0
				0
<b>Total Expenditure</b>	<b>84,581.86</b>	<b>-00</b>	<b>154,749.90</b>	<b>239331.76</b>
				0
<b>Net Income (Expenditure)</b>	<b>4,526.93</b>	<b>-00</b>	<b>-31,177.56</b>	<b>-26650.63</b>
<i>Gross transfers between accts/funds – c/a in</i>	-00	-00	110,297.04	110297.04
<i>Gross transfers between accts/funds – d/a out</i>	75,000.00	-00	35,297.04	110297.04
<b>Net movement in funds</b>	<b>-70,473.07</b>	<b>-00</b>	<b>43,822.44</b>	<b>-26,650.63</b>

Fund Balances brought forward as at 01/04/24	161,341.60	1,562.44	28,280.78
<i>Combined totals 01/04/2024</i>	<b>£191,184.82</b>		

Fund Balances carried forward as at 31/03/25	90,868.53	1,562.44	72,103.22
<i>Combined totals 31/3/25</i>	<b>£164,534.19</b>		

BANK ACCOUNTS	Current a/c Balance	Deposit a/c Balance
<b>Current Acct Balance b/f 01/04/2024</b>	<b>22523.75</b>	<b>Deposit a/c bal b/f 01/04/2024 168661.07</b>
Receipts to date	242793.00	Receipts to date 80185.17
Expenditure to date	239331.76	Expenditure to date 110297.04
Receipts less payments	3461.24	Receipts less payments -30111.87
<b>Current Acct Balance to date</b>	<b>25984.99</b>	<b>Dep Acct Bal to date 138549.20</b>
<i>cross check against combined total</i>	<b>£164,534.19</b>	
<i>Account balances agreed to bank a/c</i>	<b>31/03/25</b>	

**PONTYPRIDD FOODBANK**

England & Wales - Charity number 1203999

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# Accounts

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## **Pontypridd Foodbank Trustees' Report for year ending 31<sup>st</sup> March 2024**

### **1. Details of the Charity**

The Charity name is Pontypridd Foodbank and is registered with the Charities Commission for England and Wales – registration number 1203999.

The Foodbank is located and operates from the Riverside Centre, Nile Street, Treforest, Pontypridd, CF37 1BW, and is currently open Mondays to Fridays, 9.00am to 2pm, and Saturdays 10am to 12 noon.

Our bank accounts are held with Barclays Bank.

Our Auditor/Independent Examiner is KW John T/A KWJ Bookkeeping, Pontypridd.

### **2. Governance Structure and Management**

The charity was established in 2012, originally started by a small team of volunteers and based at St Luke's Church Rhydyfelin (part of the Pontypridd Ministry area), to offer short-term emergency food aid to those in crisis situations. We out grew the space and (after a short time at different locations during Covid) with the valuable help from the local council, moved to our current premises at Treforest in November 2022.

In July 2023 Pontypridd Foodbank achieved one of its main objectives and plans by becoming a Charity Incorporated Organisation (CIO), which separated us from the Pontypridd Ministry Area.

The Charity is currently governed by the following 7 Trustees, with term of office in brackets:

Elizabeth Pearce – Chair (4 years)  
Ray Minton – Treasurer (4 years)  
Diane Morgan - Secretary (2 years)  
Carole Jones (2 years)  
Ann Davies (2 years)  
John Dickenson (3 years)  
Babs Minton (3 years)

Trustee meetings are normally held every 2 months. The Chair circulates an agenda in advance of each meeting and minutes and decisions are recorded. The draft minutes of each meeting are circulated to Trustees via email after the meeting for review and amendment (if applicable). The final draft is then approved at the next Trustees' meeting. The Trustees identify and review any potential risks to which the charity may be exposed to, and systems and procedures are put in place to effectively manage these risks.

The Charity is an affiliated member of the Trussell Trust Foodbank Network, who support a nationwide network of over 1300 food bank centres in the UK, and campaign for change to end the need for food banks in the UK. The Trussell Trust provides operational procedures, data services and advice/support. The charity retains the authority to exercise its powers to raise funds, buy/lease and maintain and equip its own property.

### 3. Objectives and Activities

The Object of the charity is the prevention or relief of poverty in Pontypridd and surrounding areas, primarily through the provision of food, but also related additional services, assistance and support for those in need. We provide emergency food parcels to clients in need who have been referred to us by partner referral agencies. We provide access to information and signposting to relevant services and organisations who can assist. As part of the Trussell Trust national network of foodbanks we also campaign for policy change to prevent the need for emergency food aid.

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Our activities are undertaken by collecting and receiving donations of food and/or money from individuals, schools, faith groups, businesses and supermarkets. Food items are normally dried goods, e.g. tinned and packet foods and are stored in date order to minimise wastage.

Parcels are given to an individual or family (the client) via the presentation of an e-voucher which will have been issued by a referral agency. The agency will be one who has been recognised by the charity as having the necessary skills and judgement to determine if an individual or family are in crisis and needs to be given food by the charity. There are currently 64 referral agencies, each of which has been accredited by the charity following meetings/dialogue. The agencies raise an electronic voucher (E-voucher) for the client, with each voucher having a unique number which is traceable via our data system. When the client arrives at our centre to fulfil their e-voucher, they are given a quantity of food dependant on their circumstances, i.e., the number of people in the home plus ages of those being fed. The food has been nutritionally balanced by a dietician and the quantity given is sufficient to last for 10 meals or up to 3 days per person. Referral agencies are encouraged not to issue more than 3 vouchers per client so that they do not become reliant on the charity for food on an ongoing basis. The agency is expected to ensure that having referred the client, they will do all they can to work with the client to help them deal with the crisis they find themselves in, either by direct assistance or signposting the client to another agency. In exceptional circumstances, a referral agency can issue more than 3 vouchers to a particular client, although it is expected that this will be agreed in advance with the charity.

Pontypridd Foodbank employs a full time Project Manager, working 35 hours a week, and as part of their duties help clients with the difficulties they are facing, giving advice and signposting where necessary, and can, in exceptional circumstances, also raise an E-voucher on behalf of the client.

Our Foodbank activities are undertaken mostly by volunteers, none of which are remunerated for their valuable help and commitment, and are essential to the work and operation of the charity. They are very much appreciated by the Trustees.

It is planned that a part time paid Volunteer Coordinator is appointed during 2024 to help our Manager in the day to day operational needs of the charity.

For the 6 month period ending 31<sup>st</sup> March 2024 we issued 1664 food parcels to 3444 clients (2357 adults and 1087 children)

### 4. Financial review

The opening financial balance as a new CIO (as at 1<sup>st</sup> October 2023) was £173605.17. This included Restricted Grant funds of £30095.25 as well as Designated funds of £1865.48. Reserves of £110,000 was set aside to cover potential building and maintenance costs, utility bills and contingency operations.

*Income and Expenditure for the period 1<sup>st</sup> January to 30<sup>th</sup> September 2023 relating to Pontypridd Foodbank can be viewed on the Charity Commission website under the 2023 accounts submitted for Pontypridd Ministry Area - Charity No. 1165251).*

Financial income for the six month period ending 31<sup>st</sup> March 2024 was £81897.61, and included £20162.90 in grants and £38720.45 in donations (donations = £20051 from organisations, £14602.45 from individuals, and £4067 from faith groups). A table top fundraising event raised £115.00.

Expenditure from October 2023 to March 2024 totalled £64317.96, and included £12972 salary costs, £20063.50 in payment to Rhondda Cynon Taf Citizens Advice Bureau (who use our premises, and for which matched grants had been received), £1039 on premises utilities (note - gas and electric bills from March 2023 to date remain outstanding), and £6500 in essential stock purchases.

Our cash balance as at 31<sup>st</sup> March 2024 was £191,184.82.

Our stock as at 31<sup>st</sup> March 2024 was 6857.66 kgs. Using guidance provided by the Trussell Trust, the stock has a value of £16252 (based on a value of £2.37 per kg). All donated stock is weighed in upon receipt, and weighed out when distributed to clients.

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We are sincerely grateful to Rhondda Cynon Taf County Borough Council for their funding and support, and thank them for the temporary lease of the old Riverside Day Centre in Treforest, pending an asset transfer which we hope to complete in 2024.

We thank, and are grateful to Pontypridd Town Council for their support, as well as providing funds towards the purchase of required stock.

We thank Trussell Trust for their valuable support, advice and financial contributions.

We are sincerely grateful to each and every one of our donors, without whom we would be unable to carry out our mission and objectives. We thank every single business, organisation and individual who have supported us – your contributions are very much appreciated.

To finish, I offer my most sincere, humble and grateful thanks to our Trustees, our Foodbank Manager, and the wonderful team of volunteers. We have an amazing team and a thank you sometimes seems not enough - without all their time, help and dedication we would not be able to continue our mission work.

***Thank You To Everyone Who Supports Pontypridd Foodbank!***

*Ray Minton  
Honorary Treasurer & Trustee  
Pontypridd Foodbank  
April 2024*



**Summary of Accounts**

**year ended 31 March 2024**

**RECEIPTS**

	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Totals</b>
Donations	38720.45			38720.45
HMRC Gift Aid Tax Relief Refunds	1658.70			1658.70
Legacies				
Grants	1288.90		18874.00	20162.90
Money Raising	115.00			115.00
Investment Income	1177.06			1177.06
Other Income <i>transfers in (between bank accounts)</i>			20063.50	20063.50
<b>Total</b>	<b>42960.11</b>	<b>0.00</b>	<b>38937.50</b>	<b>81897.61</b>

**PAYMENTS**

General Expenses	15378.44	651.61		16030.05
Property maintenance	1039.86			1039.86
Exceptional Expenditure				
Core Work – stock purchases	6844.65	276.40		7121.05
Charitable Mission			20063.50	20063.50
Capital Payments				
Cost of Money Raising <i>transfers out (between bank accounts)</i>			20063.50	20063.50
<b>Total</b>	<b>23262.95</b>	<b>928.01</b>	<b>40127.00</b>	<b>64317.96</b>

<b>RECEIPTS less PAYMENTS</b>	<b>19697.16</b>	<b>-928.01</b>	<b>-1189.50</b>	17579.65
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Opening balances as at 01/10/2023 as CIO (transfer of funds from Pontypridd Ministry Area accounts)	141644.44	1865.48	30095.25	173605.17
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<b>Fund Balances as at 31/03/24</b>	<b>161341.60</b>	<b>937.47</b>	<b>28905.75</b>	<b>191184.82</b>
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**KINGSLEY WILLIAM JOHN Maat**

T/A KWJ Bookkeeping  
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Tel: 01443 492146      Mobile: 07549 344473

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Financial Control \* VAT \* Income Tax \* Financial Control \* VAT \* Income Tax \* Financial Control \* VAT \* Income Tax

Pontypridd Foodbank Accounts

23<sup>rd</sup> September 2024

Sir/Madam,

In the course of my examination of all Pontypridd Foodbank accounts no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements

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

have not been met or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

K W John (Member of Association of Accounting Technicians)  
KWJ Bookkeeping  
23<sup>rd</sup> September 2024