REGISTERED COMPANY NUMBER: CE001079 (England and Wales)
REGISTERED CHARITY NUMBER: 1156185

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

FOR

FAIR FROME

Berkeley Hall Marshall Limited
6 Charlotte Street
Bath
BA1 2NE

FAIR FROME

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FOR THE YEAR ENDED 31 MARCH 2026

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Our aims and objectives

Fair Frome aims to prevent and relieve financial, educational, social and health poverty for people living in Frome and the surrounding areas. This will be achieved through the provision of direct services and through the support and development of other organisations in such a way that they are able to identify and meet these needs.

Our activities and how we work

We continue to support local people through projects that provide help when it is needed. Our projects are funded by the generosity of our local councils, community groups, residents and local businesses who all donate so generously to our charity.

We currently have a small but important staff group, comprising of one full-time Senior Coordinator, an Assistant Coordinator working 4 days a week and a part-time furniture bank coordinator. We also pay for support from self-employed contractors on an hourly basis to cover our Food at Five project and other schemes. We have provided training for staff, volunteers and trustees in Safeguarding and other essential areas of work. All of our Trustees and Volunteers must have attended one of our Safeguarding courses.

Our volunteers remain at the heart of our work. We have had the support of over 50 volunteers including young people with additional needs as well as those completing their Duke of Edinburgh scheme, and have provided over 100 volunteer hours every week. Some of our volunteers have progressed to securing employment with the skills that they have gained from their experience with Fair Frome.

Fair Frome continues to act as an umbrella group, regularly bringing together local agencies working with people in poverty to share ideas and plan joint services. This proved to be especially useful during the latter stages of the pandemic and the continuing cost of living crisis. Fair Frome supports other groups and events in the town including the Carnival Club, 'Frome Christmas Get Together' and the Frome Children's Festival.

We also work with the local community to raise a voice against the causes of poverty and deprivation both locally and nationally and are affiliated to the Independent Food Aid Network (IFAN), The Equality Trust and the Living Wage Campaign.

Public benefit

The charity objectives and aims are performed with regard to the Charity Commission guidance on public benefit.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

ACHIEVEMENTS AND PERFORMANCE
Our Achievements Over The Year

Fair Frome has been working to tackle multiple areas of deprivation in the town and surrounding area, for the last twelve years. We are now settled in our main home, The Fair Frome Centre, at Unit 7, Longacre on the Marston Trading Estate. We run our Furniture Bank, Baby Basics Bank and Food Bank from this building. There is also a kitchen, laundry facilities and a shower, as well as three rooms, separated from the main space, for multiple uses including holding meetings and a quiet space. Our community garden outside is an attractive feature as well as a productive vegetable garden, supplying seasonal produce for our Food Bank and Community Pantry.

We have worked hard to ensure that on entering the Fair Frome Centre, the atmosphere is as welcoming and warm as possible. Our home is seen by many other organisations as an excellent venue for meetings. We are particularly pleased to see that our premises is increasingly being used by organisations such as the Inclusion and Homeless Health team and a counselling service for young mothers. As with our main reception area, we have made strenuous efforts to ensure that our meeting rooms are as welcoming as possible.

We are still benefitting from the use of our previous home, the Elliott Building, tucked in behind the Town Hall. Once a week we provide a Community Pantry service there. We have a dedicated team of volunteers who are present to help clients, not only with their nutritional and household needs, but also to offer signposting to other help that may be available to them. We recently extended our opening hours at the Community Pantry, in recognition of the number of people who are in work but still facing food insecurity, to allow them to access the pantry out of working hours.

Rising fuel bills, and the wider cost of living crisis, have resulted in increased demand for our core activity of the Food Bank and all our related services. This is coupled with a concurrent fall in donations, since many of our donors are previous service users, who are struggling financially. We therefore face a 'perfect storm' of increased demand and reduced financial resources. Through careful management of expenditure we have managed to ride out that storm this year, maintaining our core services, but choosing not to continue with some pilot projects that had the potential to over extend us.

We have seen an increase in complexity of needs of those presenting at our projects, with the continued cost-of-living crisis, local Housing crisis and reduction in statutory services, thus resulting in higher demand on staff and resources.

Despite these challenges, set out below are just some of the tasks that we have managed to carry out in the past year:

- Food Bank
  - o We have given out 1,052 food parcels to individuals, couples and families over the year with additional items of fresh food such as eggs, milk,butter cheese, fresh fruit and vegetables
  - o Collected 36,103kg of food and distributed 35,247kgs of food.
  - o Distributed 2,020 vouchers for fresh fruit and vegetables through the Food Bank

- Our Community Pantry has had 1,854 visits from individuals and families, giving them access to discounted food and household items on a weekly basis through 6 month memberships

- Food at Five - Not only have our team provided 4,995 hot meals in 3 different geographic areas of the town, free to anyone on benefits or low income, but in addition, the chance to meet and speak with other people in a warm space providing a hot sit down meal in an inviting environment

- Holiday Lunches- We have provided 1,574 meals to referred families, running 3 times per week during the school holidays, combined with activities delivered by our project partner Purple Elephant

- Furniture Bank -We have provided support to 131 households We have repaired cookers and washing machines where possible. We have supplied 257 items of furniture and white goods and recycled 7.81 tonnes, saving it from landfill.

- Baby Basics Bank has supported 37 families with essential items like cots and prams, recycling where possible.

- Our Financial Assistance Project has supported 59 families with items such as carpets, shoes, transport to medical appointments, and school uniform

- At Christmas we also distributed 120 extra food parcels and distributed 400 personalised wrapped gifts to referred children

- We were part of the team to organise the Frome Christmas Get-Together which provided over 200 meals as well as company on Christmas Day

A Message from our Chair

Most of our effort in the past year has been dedicated to supporting families and individuals facing the continuing cost of living crisis, whilst also ensuring that our projects are sustainable in the long term. Our policy of retiring trustees when they have served a maximum of two three-year terms is both an advantage (we bring new energy and enthusiasm to the board) and a disadvantage (we lose knowledge, experience and expertise). In January 2025 Anne Hills was appointed as our Chair of Trustees, and then reappointed as Chair in January 2026 for the next twelve months.

Our finances remain sound. Throughout the past year we have also been conscious that it is good practice for a Charity to review its reserves policy every year.

In this year we had to take some very difficult decisions to cease some services, such as the breakfast club and monthly Sunday roasts, and reduce expenditure where appropriate on our remaining services, in order to balance our budget. This ensured that we were not spending more than our income, in the short to medium term, so that we could sustain our operation in the longer term.

We continue to consciously balance the expenditure of funds that our donors provide, whilst standing ready to meet the financial challenges that lie ahead. We have adopted a Reserve Policy that ensures that we continue our sustainable and sound financial future.

Looking to the Future-A Message from our Chair

Looking at the year ahead, there is continuing uncertainty arising from the US and Israeli conflict in Iran. That will have an impact on our work, but at the time of writing, we have no way of knowing how long that conflict will continue, or the nature of its resolution. It is highly likely that we will see ever more demand for our services, with fewer financial resources to meet that demand.

We remain optimistic that we can meet local challenges, but only with the continuing help from our supporters and friends. Over the past year we have been supported by local Councils, particularly Frome Town Council, other charities and local organisations such as Rotary, Frome Lions and Inner Wheel, and the business community in and around Frome. We thank them all for their enormous generosity.
Most of all, Fair Frome is reliant on the people who live and work in the town and its surrounding areas. Whether by occasional donations of food at the supermarket or by a monthly standing order, without the people of Frome it would not be possible for Fair Frome to meet the many challenges that we continue to face.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

FINANCIAL REVIEW
Our reserves policy
We hold reserves so that we can keep running our services even if our income from donations drops, or something unexpected happens. Trustees review our reserves policy at least annually and decide on the appropriate level of reserves to hold.

At the end of the last financial year (31 March 2026) our total funds were £234,572.

Some of these are funds are not accessible for us to spend. For example, our fixed assets of £12,064 cannot be easily turned into cash without selling the assets that we hold.

We also hold a restricted reserve of £19,377 for a National Lottery Awards for All grant. This money can only be spent on our Food at Five programme.

The funds that are available to us to spend total £203,131. All these reserves are 'unrestricted' but our policy is to designate reserves for specific purposes.

The Trustees agreed to hold a 'crisis fund' of circa £1,000 per month which we could use to buy additional food if needed during the cost of living crisis. This accounts for £12,000 of our reserves. We aim to hold this reserve until demand for our services starts to fall.

We are holding a reserve for maintaining or replacing property and other assets. This reserve is for costs over and above our operational expenditure. Our current reserve for property and assets is £30,000.

Our main reserve is for operational costs if our income drops. We aim to keep six to twelve months' expenditure as a reserve for this purpose (between £115,000 and £230,000, based on our latest expenditure forecast). As at 31 March 2026, we have £161,131 available in reserves for this, equivalent to circa eight months' operational expenditure.

The Trustees consider that these reserves reflect the position of Fair Frome at 31 March 2026 but will review reserves annually or more frequently if circumstances change.

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

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
CE001079 (England and Wales)

Registered Charity number
1156185

Registered office
Frome Town Hall
Christchurch Street West
Frome
Somerset
BA11 1EB

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FAIR FROME

Independent examiner's report to the trustees of Fair Frome ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

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

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

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

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M G Small

Matthew Small FCA

Berkeley Hall Marshall Limited
6 Charlotte Street
Bath
BA1 2NE

Date: 21/09/2026

FAIR FROME

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**232,802**	**19,998**	**252,800**	194,044
Investment income	2	**1,453**	**-**	**1,453**	1,370
Total		**234,255**	**19,998**	**254,253**	195,414
EXPENDITURE ON					
Raising funds	3	**674**	**-**	**674**	-
Charitable activities					
General activity		**217,527**	**-**	**217,527**	254,293
National lottery fund spending		**(486)**	**621**	**135**	-
Other		**3,711**	**-**	**3,711**	4,893
Total		**221,426**	**621**	**222,047**	259,186
NET INCOME/(EXPENDITURE)		**12,829**	**19,377**	**32,206**	(63,772)
RECONCILIATION OF FUNDS					
Total funds brought forward		**202,366**	**-**	**202,366**	266,138
TOTAL FUNDS CARRIED FORWARD		**215,195**	**19,377**	**234,572**	202,366

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2026

	Notes	Unrestricted fund £	Restricted fund £	**2026 Total funds £**	2025 Total funds £
FIXED ASSETS					
Tangible assets	7	**12,064**	**-**	**12,064**	15,775
CURRENT ASSETS					
Debtors	8	**6,780**	**-**	**6,780**	4,559
Cash at bank and in hand		**202,425**	**19,377**	**221,802**	188,627
		209,205	**19,377**	**228,582**	193,186
CREDITORS					
Amounts falling due within one year	9	**(6,074)**	**-**	**(6,074)**	(6,595)
NET CURRENT ASSETS		**203,131**	**19,377**	**222,508**	186,591
TOTAL ASSETS LESS CURRENT LIABILITIES		**215,195**	**19,377**	**234,572**	202,366
NET ASSETS		**215,195**	**19,377**	**234,572**	202,366
FUNDS	10				
Unrestricted funds				**215,195**	202,366
Restricted funds				**19,377**	-
TOTAL FUNDS				**234,572**	202,366

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

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

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 MARCH 2026

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

The financial statements were approved by the Board of Trustees and authorised for issue on 10th September 2026 and were signed on its behalf by:

J Battye - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

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

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

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

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

Fixtures and fittings	- 15% on reducing balance
Motor vehicles	- 25% on reducing balance
Computer equipment	- 25% on reducing balance

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

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

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

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

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2026

2. INVESTMENT INCOME

	2026	2025
	£	£
Deposit account interest	1,453	1,370

3. RAISING FUNDS

Investment management costs

	2026	2025
	£	£
Administrative expenses	674	-

4. NET INCOME/(EXPENDITURE)

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

	2026	2025
	£	£
Independent examination fee	600	600
Depreciation - owned assets	3,711	4,892

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	194,044	-	194,044
Investment income	1,370	-	1,370
Total	195,414	-	195,414
EXPENDITURE ON			
Charitable activities			
General activity	254,293	-	254,293
Other	4,893	-	4,893
Total	259,186	-	259,186
NET INCOME/(EXPENDITURE)	(63,772)	-	(63,772)

continued...

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	266,138	-	266,138
TOTAL FUNDS CARRIED FORWARD	202,366	-	202,366

The figures contained in this note relate to the financial year ending 31 March 2025.

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2025 and 31 March 2026	**13,365**	**21,772**	**2,604**	**37,741**
DEPRECIATION				
At 1 April 2025	**11,036**	**9,525**	**1,405**	**21,966**
Charge for year	**349**	**3,062**	**300**	**3,711**
At 31 March 2026	**11,385**	**12,587**	**1,705**	**25,677**
NET BOOK VALUE				
At 31 March 2026	**1,980**	**9,185**	**899**	**12,064**
At 31 March 2025	2,329	12,247	1,199	15,775

On 20 May 2026, our van was stolen and destroyed. The net book value of the asset was £9,185 as at 31 March 2026. The van was fully insured and we have received a sum from our insurers for this loss. At the time that the accounts were authorised for issue (6 July 2026), the impact on our financial statements in the year ending 31 March 2027 is calculated to be a surplus on disposal of assets of £8,690.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade debtors	**6,780**	4,559

continued...

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Trade creditors	-	4,462
Accrued expenses	**6,074**	2,133
	6,074	6,595

10. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	At 31.3.26
	£	£	£
Unrestricted funds			
General fund	**202,366**	**12,829**	**215,195**
Restricted funds			
Restricted	**-**	**19,377**	**19,377**
TOTAL FUNDS	**202,366**	**32,206**	**234,572**

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**234,255**	**(221,426)**	**12,829**
Restricted funds			
Restricted	**19,998**	**(621)**	**19,377**
TOTAL FUNDS	**254,253**	**(222,047)**	**32,206**

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
Unrestricted funds			
General fund	266,138	(63,772)	202,366
TOTAL FUNDS	266,138	(63,772)	202,366

continued...

10. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	195,414	(259,186)	(63,772)
TOTAL FUNDS	195,414	(259,186)	(63,772)

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

	At 1.4.24 £	Net movement in funds £	At 31.3.26 £
Unrestricted funds			
General fund	266,138	(50,943)	215,195
Restricted funds			
Restricted	-	19,377	19,377
TOTAL FUNDS	266,138	(31,566)	234,572

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	429,669	(480,612)	(50,943)
Restricted funds			
Restricted	19,998	(621)	19,377
TOTAL FUNDS	449,667	(481,233)	(31,566)

continued...

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

FAIR FROME

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	2026 £	2025 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**82,103**	46,761
Gift aid	**6,780**	4,559
Grants	**49,344**	38,280
Local giving	**80,570**	96,337
Sundry income	**14,005**	8,107
Fundraising	**19,998**	-
	252,800	194,044
Investment income		
Deposit account interest	**1,453**	1,370
Total incoming resources	**254,253**	195,414
EXPENDITURE		
Investment management costs		
Administrative expenses	**674**	-
Charitable activities		
Wages	**59,771**	61,451
Pensions	**1,744**	1,815
Insurance	**3,510**	2,328
Light and heat	**4,464**	3,860
Telephone	**1,278**	1,145
Postage and stationery	**939**	724
Advertising	**245**	152
Charitable expenditure	**91,088**	130,865
Repairs & maintenance	**3,046**	2,440
Motor expenses	**9,373**	2,131
Travel and subsistence	**48**	191
Rent	**31,502**	31,877
Computer expenses	**220**	723
Sundry expenses	**334**	1,002
Subscriptions	**708**	749
Training	**2,783**	2,674
Garden expenses	**582**	3,348
Cleaning & waste	**5,062**	5,669
	216,697	253,144
Other		
Fixtures and fittings	**349**	411
Motor vehicles	**3,062**	4,082
Computer equipment	**300**	400
	3,711	4,893

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026

	2026 £	2025 £
Support costs		
Finance		
Bank charges	**60**	97
Governance costs		
Independent examination fee	**600**	600
Legal and professional fees	**305**	452
	905	1,052
Total resources expended	**222,047**	259,186
Net income/(expenditure)	**32,206**	(63,772)