



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 1st April 2024 Period start date**

**To 31st March 2025 Period end date**

**Charity name: Baby Bank Network**

**Charity registration number: 1165381**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>a. The prevention or relief of poverty in the UK in particular by providing items and services to families with young children and/or to charities or other organisations who also work to prevent or relieve poverty amongst families with young children; and</p> <p>b. for the public benefit, the advancement of health of women who are pregnant or who are mothers of young children and of children in particular by providing advice and support in relation to pregnancy, birth, post-natal health and</p> <p>breast feeding</p>
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	<p>Providing second hand baby and child items to families in need (e.g. families on low incomes, refugees and asylum seekers, victims of domestic violence).</p> <p>We also supply some new items which we buy, such as mattresses and bottle teats (which cannot be passed on second hand).</p>
Statement confirming whether the trustees have had regard to the guidance	Para 1.18	The trustees have had regard to, and

issued by the Charity Commission on public benefit		discussed in meeting, the Charity Commission's guidance on public benefit.
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### **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	<p>We have approximately 40 volunteers who are key to providing our service. They not only help sort and pack up donated items for the families we help, but also help with administration, social media etc.</p> <p>We have four members of staff: a CEO, an office manager, service manager and a part time fundraiser. We are currently recruiting for an Administrative Assistant and a Driver (to start work in FY25/26).</p>
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	In the past ten years, we have supported 11,000 families with over 460,000 individual items. Approximately 70% of families have more than one child so we estimate that we have supported 2,152 children in the past year, and over 18,000 children overall.

**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		
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Receipts of £104,504 and expenditure of £115,407
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Baby Bank Network aims to maintain free unrestricted reserves:</p> <ul style="list-style-type: none"><li>● to provide a level of working capital that protects the continuity of our core work</li><li>● to provide a level of funding for unexpected opportunities</li><li>● to provide cover for risks such as unforeseen expenditure or unanticipated loss of income.</li></ul> <p>The level of <b>unrestricted reserves</b> that Baby Bank Network wishes to attain is currently expressed as <b>between three and six months' equivalent of fixed and variable costs</b>.</p> <p>This is based on our current service model which, should it be necessary, could cease expenditure on most variable costs immediately. This would include operating the delivery service and purchasing items such as mattresses which we give to the families that we help. The majority of our stock is donated, and we would be able to continue to give this out to families at little cost until it ran out. We are predominantly funded by one-off grants and funding from our own campaigns, meaning that we do not have regular reliable multi-year sources of income.</p> <p>Three months worth of reserves would enable us to pay for our commitments towards our staff (who are on 2 month notice periods) and our rent (paid quarterly) before closing our charity.</p>

		<p>Holding six months worth of reserves ensures that we are not operating “hand to mouth” and would allow opportunity to plug any funding gaps before having to make a decision to close. We additionally may need to find funds for potential additional operational costs such as staff absence for parental leave or sickness. As a very small team, we can not absorb other people’s work and would need to hire temporary cover.</p> <p>Baby Bank Network is currently in a growth phase and our recent strategic plan lays out the need for us to adapt our service and to grow (requiring a larger or additional premises and additional staff) in order to be able to help more families than we can with our current warehouse space and staff level.</p> <p>Using our budget for FY25/26 (which includes the additional costs for the two new members of staff being recruited in April 2025), our target for unrestricted reserves is £35,394 - £70,788.</p>
Amount of reserves held	Para 1.22	£118,848 (£62,632 restricted, £56,216 unrestricted)
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

#### **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	Trusts and foundations, corporate donors, individual donors, events.
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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 (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
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	New trustees are required to complete an application form and are interviewed to assess their suitability.

### 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	Trustees receive an induction pack on joining.
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	As well as building a successful service in Bristol, our co-founders have recently been involved in an exciting national project; four partners ( <u>Baby Bank Network Bristol</u> , <u>Little Village</u> in London, <u>Save the Children</u> and <u>Ark</u> ) are working together to create a new national <u>Baby Bank Alliance</u> whose aim is to increase the profile and impact of the vital work undertaken by over 350 baby



		banks run in local communities across the UK. Our hope is that an alliance will help baby banks to share knowledge and resources, attract funding, in kind donations, corporate partners that they couldn't secure alone and grow the overall baby bank movement.
Other		

## Reference and Administrative details

Charity name	Baby Bank Network
Other name the charity uses	
Registered charity number	1165381
Charity's principal address	Ground Floor, Unit 5, Stoke View Business Park, Stoke View Road, Bristol BS16 3AE

### 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	<a href="#">Karen Houseman</a>	Chair	From April 2025	
	2	Anna Zawada	Treasurer		
	3	Stephanie King			
	4	Cristiana Ruocco			
	5	Morena Staiano			
	6	Eva Fernandes			
	7	Olivia Lawson			
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	20				

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

Director name		

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### 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)		
	Rebecca Gilbert (CEO)		

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

*Karen J Houseman*

Full name(s)

Karen J Houseman

Position (eg  
Secretary, Chair,  
etc)

Chair

Date

07/10/2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Baby Bank Network		No 1165381		CC16a
<b>Receipts and payments accounts</b>				
For the period from	Period start date 1-Apr-24	To	Period end date 31-Mar-25	

## Section A Receipts and payments

	Unrestricted to the nearest £	Restricted funds to the nearest £	Endowment to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts - Donations, grants, other funding</b>					
Grants	14,675	53,891	-	68,566	102,961
Crowdfunding	-	-	-	-	-
Donations	21,049	-	-	21,049	14,464
Fundraising Activities	13,792	-	-	13,792	13,271
Other Earned Income	-	-	-	-	-
Other Income	647	-	-	647	5,010
<b>Sub total(Gross income for AR)</b>	<b>50,163</b>	<b>53,891</b>	<b>-</b>	<b>104,054</b>	<b>135,706</b>
<b>A2 Asset and investment sales, (see table).</b>					
not applicable	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>50,163</b>	<b>53,891</b>	<b>-</b>	<b>104,054</b>	<b>135,706</b>
<b>A3 Payments</b>					
Staff	42,428	29,637	-	72,065	66,788
Governance Costs	937	2,744	-	3,682	2,434
Office / Premises Costs	2,229	14,113	-	16,342	13,306
Running Costs	660	1,066	-	1,726	1,695
Volunteer Costs	243	112	-	355	436
Project Activity	-	20,942	-	20,942	17,975
Fundraising Costs	115	180	-	295	118
Capital Items	-	-	-	-	-
Other Expenditure	-	-	-	-	3,354
<b>Sub total</b>	<b>46,613</b>	<b>68,794</b>	<b>-</b>	<b>115,407</b>	<b>106,106</b>
<b>A4 Asset and investment purchases, (see table)</b>					
not applicable	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>46,613</b>	<b>68,794</b>	<b>-</b>	<b>115,407</b>	<b>106,106</b>
<b>Net of receipts/(payments)</b>	<b>3,550.00</b>	<b>- 14,903</b>	<b>-</b>	<b>- 11,353</b>	<b>29,600</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>52,666</b>	<b>77,535</b>	<b>-</b>	<b>130,201</b>	<b>100,601</b>
<b>Cash funds this year end</b>	<b>56,216</b>	<b>62,632</b>	<b>-</b>	<b>118,848</b>	<b>130,201</b>

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

Categories	Details	Unrestricted to nearest £	Restricted funds to nearest £	Endowment to nearest £
<b>B1 Cash funds</b>	Bank Balance at end of period	66,564	62,632	-
	less payments made but not processed			-
	<b>Total cash funds</b>	<b>66,564</b>	<b>62,632</b>	<b>-</b>
	(agree balances with receipts and payments account (s))	Agreement Error	OK	OK
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>
		to nearest £	to nearest £	to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Accounts payable and deferred income on grant	348.64	10,000	
Signed by one or two trustees on behalf of all the trustees				
	Signature	Print Name		Date of approval
	Karen J Houseman	Karen J Houseman		07/10/2025

**Jon Stephens***Professional Accounting Support for the Voluntary Sector***26 Nutgrove Ave Victoria Park Bristol BS3 4QE**Tel mb 07906 856263 e-mail [jstephs@yahoo.co.uk](mailto:jstephs@yahoo.co.uk)24<sup>th</sup> June 2025**Independent examiner's report to the trustees of Babybank charity**

I report to the trustees on my examination of the accounts of the Babybank (the Charity) for the year ended 31st March 2025.

**Responsibilities and basis of report**

As the charity trustees of the Charity 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 Charity'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130
2. the accounts do not accord with those records; or
3. the accounts do 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.
4. 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.
5. I have kept a record of my examinations and any meetings and documents obtained from the charity or from trustees.
6. Lastly, I think the charity has kept good records and has a very good control over their finances and has built up a reasonable amount of funds to continue on a sound basis.

Signed



Name Jon Stephens

Address 26 Nutgrove Ave Victoria Park Bristol BS3 4QE

Date 24<sup>th</sup> June 2025