

CWTCH BABY BANK

England & Wales · Charity number 1166744

Details

Status Registered

Legal form CIO

Registered 2016-04-26

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

Contact

Address Unit 16 a/b
Moy Road Industrial Estate
Taffs Well
Cardiff
CF15 7QR

Phone 07847466436

Email cwtchbabybank@gmail.com

Website www.cwtchbabybank.wales

Activities

Objects: THE RELIEF OF POVERTY OR FINANCIAL HARDSHIP AMONG PEOPLE WITH YOUNG FAMILIES IN CARDIFF AND THE SURROUNDING AREA BY PROVIDING GOOD QUALITY NEW AND SECOND HAND BABY CLOTHES AND TOILETRIES AND EQUIPMENT NEEDED FOR THE CARE OF BABIES THAT THEY WOULD OTHERWISE NOT AFFORD THROUGH LACK OF MEANS.

Activities: Cwtch Baby Bank provides essential baby equipment, clothing, toys and toiletries for newborn babies up to 24 months old. We recycle good quality donations and redistribute them through the referral agents from Health, Social care and other relevant support agencies. This ensures all the donations received go directly to the people who need it.

Classification

- **How:** Other Charitable Activities
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£75,752	£60,255	-	-
2024-03-31	£80,847	£43,214	-	-
2023-03-31	£53,963	£49,586	-	-
2022-03-31	£32,699	£47,935	-	-
2021-03-31	£78,539	£56,929	-	-

Trustees

Name	Role	Appointed
HILARY JOHNSTON	Chair	2016-04-11
Alison Mary Greig		2019-01-07
Dr Eiddwen Thomas		2019-10-11
SUSANN GUPPY		2016-04-11

CWTCH BABY BANK

England & Wales - Charity number 1166744

Accounts



Trustees' Annual Report for the period

From: Period start date 01 April 2024. To. Period end date 31 March 2025

Charity name: Cwtch Baby Bank

Charity registration number: 1166744

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Cwtch Baby Bank is a registered charity run mainly by volunteers who work with health and social care professionals and other trusted partners and agencies in the South Wales area. The object of the charity is to relieve poverty or financial hardship among people with young families by providing essential equipment and clothing, to parents and families. Donated goods such as good quality preloved, or new, Moses Baskets, baby baths, bouncy chairs, high chairs, cots, prams, clothes and bedding, and goods bought with monetary donations, such as nappies, mattresses and toiletries, are prepared and gifted to those with babies and toddlers from birth to 24 months who are not be able to afford them, through lack of means.
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	The main activities for public benefit include: <ul style="list-style-type: none">• Distributing good quality preloved and new baby equipment and clothes to vulnerable families to alleviate poverty and help ensure the safety of babies and toddlers.• Promoting social inclusion and wellbeing by providing opportunities to volunteer. This also allows individuals to develop new skills and use the opportunity as a potential route to employment.• Protecting the environment by recycling clothes, equipment etc
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees give careful consideration to the Charity Commission's general guidance on Public Benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The charity relies on the contribution of volunteers to meet its objectives and activities. The charity trustees give their time freely and receive no remuneration or other benefits.
Other		Not applicable

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	<p>Donations of essential equipment and clothes from members of the public to Cwtch Baby Bank have increased, again, this year. Hence, the charity has helped 833 families during the year; this brings the total number of families helped since the inception of the charity to 5954. The individuals helped were those in poverty, victims of domestic abuse and human trafficking, individuals seeking asylum, and those who are homeless or in other vulnerable situations.</p> <p>The items are tailored to meet the needs of individuals and the most basic, if bought from new, would cost at least £300. Donated items include: Moses baskets, cots, high chairs, baby baths, prams, bouncer chairs, clothes, towels, blankets, high chairs, and stair gates.</p> <p>Fundraising continues to be a key aspect of the charity and included many events this year. Monetary donations received were used to purchase items required by families but were not in stock as well as toiletries for the mother and baby, wet wipes, nappies, and mattresses for Moses baskets and cots</p> <p>Referrals for donations continue to be received from health and social care professionals as well as other trusted partners and organisations supporting vulnerable families. All confirm that Cwtch Baby Bank is an extremely valuable resource, helping them to keep babies warm and safe. Feedback from families</p>

		<p>also reinforce the valuable work of the charity in helping to ensure babies/children are safe, and the financial demands on the families/women are reduced, which helps to relieve stress and anxiety, thus preventing mental health issues.</p> <p>Cwtch Baby Bank continues to maintain the number of loyal volunteers.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The accounts were in credit at the end of the financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to ensure the viability and sustainability of the charity for at least six months to pay the rent for the Distribution Centre and wages for the three part time members of staff.
Amount of reserves held	Para 1.22	The charity endeavours to keep money as reserves to cover activities for at least six months.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

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	Cwtch baby Bank organise many fund-raising activities throughout the year. Members of the public also donate money to the charity through funding platforms, collections and holding local events. The charity also received various grants throughout the year from, The National
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		Lottery, Moondance, Save the Children (via the Baby Bank Alliance)
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	The cost of living crisis which continues to put more families in need of assistance.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The charity is governed according to a Constitution adopted 11 April 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
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	Trustees are appointed

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	Cwtch Baby Bank
Other name the charity uses	Not applicable
Registered charity number	1166744
Charity's principal address	Unit 16a/b Moy Road Industrial Estate Moy Road Taffs Well CF15 7QR

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	Hilary Johnston	Chair		
2	Susann Guppy	Secretary		
3	Alison Greig			
4	Eiddwen Thomas			

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)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

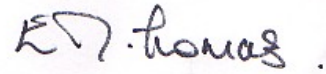
Declarations

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

Signed on behalf of the charity's trustees

Signature(s)





Full name(s)

Hilary Johnston

Eiddwen Thomas

Position (e.g. Secretary,
Chair, etc)

Chair

Trustee

Date

12 January 2026



Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01-Apr-24		31-Mar-25

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	3,397	10,820	-	14,217	8,780
Events	6,081	-	-	6,081	-
Grants	-	53,990	-	53,990	71,341
Misc	36	-	-	36	58
Interest	-	1,009	-	1,009	667
Gift Aid	418	-	-	418	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	9,932	65,819	-	75,752	80,847
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	9,932	65,819	-	75,752	80,847
A3 Payments					
Goods to donate	-	14,133	-	14,133	12,107
Packaging	989	-	-	989	1,051
Events	2,886	-	-	2,886	1,837
Office equipment	1,430	-	-	1,430	391
Telephone and Wifi	-	448	-	448	610
Misc	1,219	-	-	1,219	510
Wages	-	25,114	-	25,114	13,830
Rent	-	14,036	-	14,036	13,288
	-	-	-	-	-
	-	-	-	-	-
Sub total	6,523	53,732	-	60,255	43,214
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	6,523	53,732	-	60,255	43,214
Net of receipts/(payments)	3,409	12,088	-	15,497	37,633
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	6,266	70,861	-	77,127	-
Cash funds this year end	9,675	82,949	-	92,623	37,633

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Acc 76025373	9,675	-	-
	Acc 81229933	-	2,105	-
	Acc 76025543	-	80,843	-
	Total cash funds	9,675	82,949	-
(agree balances with receipts and payments account(s))				
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	-
			-	-
			-	-

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

Signature	Print Name	Date of approval
	Eiddwen Thomas	12/01/2026



Section A

Independent Examiner's Report

Report to the trustees

Cwtch baby bank

On accounts for the year
ended

31/3/2025

Charity no
(if any)

1166744

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of CIMA (Chartered Institute of Management Accountants).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

Signed:

M Harris

Date:

11/01/2026

Name:

Marc Harris

Relevant professional
qualification(s) or body

CIMA

(if any):

Address:

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.

CWTCH BABY BANK

England & Wales - Charity number 1166744

Accounts



Trustees' Annual Report for the period

From: Period start date 01 April 2023. To. Period end date 31 March 2024

Charity name: Cwtch Baby Bank

Charity registration number: 1166744

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Cwtch Baby Bank is a registered charity run mainly by volunteers who work with health and social care professionals and other trusted partners and agencies in the South Wales area. The object of the charity is to relieve poverty or financial hardship among people with young families by providing essential equipment and clothing, to parents and families. Donated goods such as good quality preloved, or new, Moses Baskets, baby baths, bouncy chairs, high chairs, cots, prams, clothes and bedding, and goods bought with monetary donations, such as nappies, mattresses and toiletries, are prepared and gifted to those with babies and toddlers from birth to 24 months who are not be able to afford them, through lack of means.
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	The main activities for public benefit include: <ul style="list-style-type: none">• Distributing good quality preloved and new baby equipment and clothes to vulnerable families to alleviate poverty and help ensure the safety of babies and toddlers.• Promoting social inclusion and wellbeing by providing opportunities to volunteer. This also allows individuals to develop new skills and use the opportunity as a potential route to employment.• Protecting the environment by recycling clothes, equipment etc
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees give careful consideration to the Charity Commission's general guidance on Public Benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The charity relies on the contribution of volunteers to meet its objectives and activities. The charity trustees give their time freely and receive no remuneration or other benefits.
Other		Not applicable

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	<p>Donations of essential equipment and clothes from members of the public to Cwtch Baby Bank have increased, again, this year. Hence, the charity has helped 815 families during the year; an increase of 26% on last year. The individuals helped were those in poverty, victims of domestic abuse and human trafficking, individuals seeking asylum, and those who are homeless or in other vulnerable situations.</p> <p>The items are tailored to meet the needs of individuals and the most basic, if bought from new, would cost at least £300. Donated items include: Moses baskets, cots, high chairs, baby baths, prams, bouncer chairs, clothes, towels, blankets, high chairs, and stair gates.</p> <p>Fundraising continues to be a key aspect of the charity and included a charity ball as well as other smaller events this year. Monetary donations received were used to purchase items required by families but were not in stock as well as toiletries for the mother and baby, wet wipes, nappies, and mattresses for Moses baskets and cots</p> <p>Referrals for donations continue to be received from health and social care professionals as well as other trusted partners and organisations supporting vulnerable families. All confirm that Cwtch Baby Bank is an extremely valuable resource, helping them to keep babies warm and safe. Feedback from families also reinforce the valuable work of the charity in helping to ensure babies/children are safe, and the financial demands on the</p>

		<p>families/women are reduced, which helps to relieve stress and anxiety, thus preventing mental health issues.</p> <p>Cwtch Baby Bank continues to recruit volunteers and the number of volunteers has continued to grow. Opportunities are open to all, including those living with a disability.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The accounts were in credit at the end of the financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to ensure the viability and sustainability of the charity for at least six months to pay the rent for the Distribution Centre and wages for the three part time members of staff.
Amount of reserves held	Para 1.22	The charity endeavours to keep money as reserves to cover activities for at least six months.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

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	Cwtch baby Bank holds an annual charity ball and volunteers host a number of smaller events throughout the year to raise money. Members of the public also donate money to the charity through funding platforms, running marathons and holding local events. The charity also received various grants throughout the year from,
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		The National Lottery, Moondance, The Postcode Lottery
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	The cost of living crisis which continues to put more families in need of assistance.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	The charity is governed according to a Constitution adopted 11 April 2016
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Incorporated Organisation
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	Trustees are appointed

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	Cwtch Baby Bank
Other name the charity uses	Not applicable
Registered charity number	1166744
Charity's principal address	Unit 16a/b Moy Road Industrial Estate Moy Road Taffs Well CF15 7QR

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	Hilary Johnston	Chair		
2	Susann Guppy	Secretary		
3	Alison Greig			
4	Eiddwen Thomas			

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)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

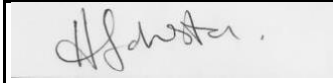
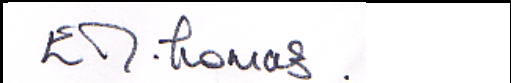
Other optional information

Not applicable

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)	Hilary Johnston	Eiddwen Thomas
Position (e.g. Secretary, Chair, etc)	Chair	Trustee
Date	22 December 2024	



Receipts and payments accounts

For the period from	Period start date 01-Apr-23	To	Period end date 31-Mar-24
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	8,780	-	-	8,780	11,010
Events	-	-	-	-	9,676
Grants	1,724	69,617	-	71,341	32,926
Misc	58	-	-	58	256
Interest	-	667	-	667	96
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	10,563	70,284	-	80,847	53,963
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	10,563	70,284	-	80,847	53,963
A3 Payments					
Donation fees	216	-	-	216	216
Goods to donate	12,065	42	-	12,107	19,774
Packaging	1,051	-	-	1,051	1,106
Events	-	-	-	-	3,636
Office equipment	1,937	-	-	1,937	896
Telephone and Wifi	391	-	-	391	478
HMRC	1,260	-	-	1,260	741
Misc	394	-	-	394	344
Wages	1,896	10,674	-	12,570	10,802
Rent	-	13,288	-	13,288	12,183
Sub total	19,210	24,004	-	43,214	50,176
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	19,210	24,004	-	43,214	50,176
Net of receipts/(payments)	- 8,647	46,280	-	37,633	3,787
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	14,913	24,581	-	39,494	-
Cash funds this year end	6,266	70,861	-	77,127	3,787

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds				
	Acc 76025373	6,266	-	-
	Acc 81229933		4,778	-
	Acc 76025543		66,083	-
	Total cash funds	6,266	70,861	-

(agree balances with receipts and payments account(s))

OK

OK

OK

Unrestricted funds

Restricted funds

Endowment funds

to nearest £

to nearest £

to nearest £

B2 Other monetary assets

Details

	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details

Fund to which asset belongs

Cost (optional)

Current value (optional)

		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details

Fund to which asset belongs

Cost (optional)

Current value (optional)

		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details

Fund to which liability relates

Amount due (optional)

When due (optional)

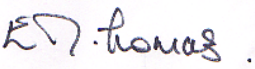
		-	
		-	
		-	
		-	
		-	

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

Signature

Print Name

Date of approval



Eiddwen Thomas

22/12/2024



Section A

Independent Examiner's Report

Report to the trustees	Charity Name Cwtch Baby Bank		
On accounts for the year ended	31/03/2024	Charity no (if any)	1166744
Set out on pages	1-2 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2024**.

Responsibilities and basis of report

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 (other than that disclosed below *) 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.*

Signed: **Date:**

Name:

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

Address:

Section B	Disclosure
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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.

Nothing to disclose.

CWTCH BABY BANK

England & Wales - Charity number 1166744

Accounts



Trustees' Annual Report for the period

From: Period start date 01 April 2022. To. Period end date 31 March 2023

Charity name: Cwtch Baby Bank

Charity registration number: 1166744

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Cwtch Baby Bank is a registered charity run mainly by volunteers who work with health and social care professionals and other trusted partners and agencies in the South Wales area. The object of the charity is to relieve poverty or financial hardship among people with young families by providing essential equipment and clothing to parents and families. Donated goods such as good quality preloved, or new, Moses Baskets, baby baths, bouncy chairs, high chairs, cots, prams, clothes and bedding, and goods bought with monetary donations, such as nappies, mattresses and toiletries, are prepared and gifted to those with babies and toddlers from birth to 24 months who are not able to afford them, through lack of means.
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	The main activities for public benefit include: <ul style="list-style-type: none">• Distributing good quality preloved and new baby equipment and clothes to vulnerable families to alleviate poverty and help ensure safety.• Promoting social inclusion and wellbeing by providing opportunities to volunteer. This also allows individuals to develop new skills and use the opportunity as a potential route to employment.• Protecting the environment by recycling clothes, equipment etc
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees give careful consideration to the Charity Commission's general guidance on Public Benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The charity relies on the contribution of volunteers to meet its objectives and activities. The charity trustees give their time freely and receive no remuneration or other benefits.
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	<p>Cwtch Baby Bank is now operating as it did before the pandemic.</p> <p>Donations of essential equipment and clothes to vulnerable individuals reached 643 families during 2022/23. The individuals helped were victims of domestic abuse and human trafficking, individuals seeking asylum, and those who are homeless or in other vulnerable situations.</p> <p>The items donated to families are tailored to meet their needs and the most basic newborn bundle, if bought from new, would cost at least £275. Donated items include: Moses baskets, cots, high chairs baths, prams, bouncer chairs, clothes, towels, blankets, high chairs, and stair gates. The equipment and clothes helped to ensure the safety of babies/children.</p> <p>Monetary donations from members of the public have not recovered to pre-pandemic levels, probably due to the cost of living crisis. We have also seen an increase in demand for goods due to the same reason.</p> <p>Referrals for donations continue to be received from health and social care professionals as well as other organisations supporting vulnerable families. All confirm that Cwtch Baby Bank is an extremely valuable resource, helping them to keep babies warm and safe. Feedback from families also reinforce the valuable work of the charity in helping to ensure babies/children are safe, and the</p>

		<p>financial demands on the families/women are reduced, which helps to relieve stress and anxiety, thus preventing mental health issues.</p> <p>Cwtch Baby Bank continues to recruit volunteers and the number of volunteers has continued to grow. Opportunities are open to all, including those living with a disability.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The accounts were in credit at the end of the financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to ensure the viability and sustainability of the charity for at least 6 months to pay the rent for the Distribution Centre and wages to the two part time members of staff.
Amount of reserves held	Para 1.22	The charity endeavours to keep money as reserves to cover activities for at least six months.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

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	Monetary donations from members of the public have not recovered to pre-pandemic levels, probably due to the cost of living crisis. As such we have been successful
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		in grant applications from the National Lottery, specific to the cost of living crisis
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	The cost of living crisis which puts more families in need of assistance.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	The charity is governed according to a Constitution adopted 11 April 2016
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Incorporated Organisation
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	Trustees are appointed

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	Cwtch Baby Bank
Other name the charity uses	Not applicable
Registered charity number	1166744
Charity's principal address	Unit 16a/b Moy Road Industrial Estate Moy Road Taffs Well CF15 7QR

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	Hilary Johnston	Chair		
2	Susann Guppy	Secretary		
3	Alison Greig			
4	Eiddwen Thomas			

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)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

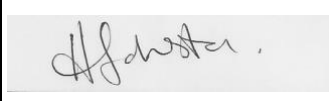
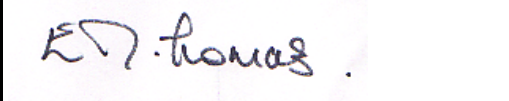
Other optional information

Not applicable

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)	Hilary Johnston	Eiddwen Thomas
Position (eg Secretary, Chair, etc)	Chair	Trustee
Date	22 December 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Cwtch Baby Bank

No (if any)
1166744

CC16a

Receipts and payments accounts

For the period from	Period start date 01-Apr-22	To	Period end date 31-Mar-23
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	11,010	-	-	11,010	12,673
Events	9,676	-	-	9,676	200
Grants	-	32,926	-	32,926	19,542
Misc	256	-	-	256	282
Interest	96	-	-	96	2
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	21,037	32,926	-	53,963	32,699
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	21,037	32,926	-	53,963	32,699
A3 Payments					
Donation fees	216	-	-	216	216
Goods to donate	10,482	9,292	-	19,774	22,668
Packaging	1,106	-	-	1,106	822
Events	3,636	-	-	3,636	-
Office equipment	896	-	-	896	676
Telephone and Wifi	-	478	-	478	452
HMRC	741	-	-	741	561
Misc	344	-	-	344	336
Wages	-	10,212	-	10,212	9,129
Rent	-	12,183	-	12,183	13,074
	17,420	32,166	-	49,586	47,934
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	17,420	32,166	-	49,586	47,934
Net of receipts/(payments)	3,617	760	-	4,377	- 15,235
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	11,296	23,821	-	35,117	-
Cash funds this year end	14,913	24,581	-	39,494	- 15,235

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Acc 76025373	14,913	-	-
	Acc 81229933	-	3,107	-
	Acc 76025543	-	21,474	-
	Total cash funds	14,913	24,581	-
	(agree balances with receipts and payments account(s))			

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
<i>E Thomas Eiddwen Thomas</i>	Eiddwen Thomas	22/12/23



Section A

Independent Examiner's Report

Report to the trustees

Charity Name: CWTCH BABY BANK

On accounts for the year ended

31/3/23 Charity no (if any) 1166744

Set out on pages

1 - 2 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023

Responsibilities and basis of report

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [-] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

Signed: M Harris

Date: 23/10/2023

Name: MARC HARRIS

Relevant professional qualification(s) or body

CIMA

(if any):

Address:

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.

CWTCH BABY BANK

England & Wales - Charity number 1166744

Accounts



Trustees' Annual Report for the period

From: Period start date 01 April 2021 To Period end date 31 March 2022

Charity name: Cwtch Baby Bank

Charity registration number: 1166744

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Cwtch Baby Bank is a registered charity run mainly by volunteers who work with health and social care professionals and other trusted partners and agencies in the South Wales area. The object of the charity is to relieve poverty or financial hardship among people with young families by providing essential equipment and clothing to parents and families. Donated goods such as good quality preloved, or new, Moses Baskets, baby baths, bouncy chairs, high chairs, cots, prams, clothes and bedding, and goods bought with monetary donations, such as nappies, mattresses and toiletries, are prepared and gifted to those with babies and toddlers from birth to 24 months who are not able to afford them, through lack of means.
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	The main activities for public benefit include: <ul style="list-style-type: none">• Distributing good quality preloved and new baby equipment and clothes to vulnerable families to alleviate poverty and help ensure safety.• Promoting social inclusion and wellbeing by providing opportunities to volunteer. This also allows individuals to develop new skills and use the opportunity as a potential route to employment.• Protect the environment by recycling clothes, equipment etc
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees give careful consideration to the Charity Commission's general guidance on Public Benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The charity relies on the contribution of volunteers to meet its objectives and activities. The charity trustees and volunteers give their time freely and receive no remuneration or other benefits.
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	<p>Cwtch Baby Bank was impacted by the tail end of the pandemic during the year, although it continued to operate to serve those identified as in greatest need.</p> <p>Donations of essential equipment and clothes to vulnerable individuals reached 760 families during 2021/22. The individuals helped were victims of domestic abuse and human trafficking, individuals seeking asylum, and those who are homeless or in other vulnerable situations.</p> <p>The items are tailored to meet the needs of individuals and the most basic, if bought from new, would cost at least £250. Donated items include: Moses baskets, cots, high chairs baths, prams, bouncer chairs, clothes, towels, blankets, high chairs, and stair gates. The equipment and clothes helped to ensure the safety of babies/children.</p> <p>Fundraising was disrupted due to the pandemic therefore the charity relied on grants and funding from various organisations. Monetary donations from members of the public were lower this year again due to the financial climate and uncertainty and so many families found themselves in financial hardship. As such, we have seen an increase in demand for goods as a result of Covid-19 because of their situations.</p> <p>Referrals for donations continue to be received from health and social care</p>

		<p>professionals as well as other organisations supporting vulnerable families. All confirm that Cwtch Baby Bank is an extremely valuable resource. Feedback from families also reinforce the valuable work of the charity in helping to ensure babies/children are safe, and the financial demands on the families/women are reduced, which helps to relieve stress and anxiety, thus preventing mental health issues.</p> <p>Cwtch Baby Bank continues to recruit volunteers and the number of volunteers has continued to grow. Opportunities are open to all, including those living with a disability.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The accounts were in credit at the end of the financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to ensure the viability and sustainability of the charity for at least 6 months to pay the rent for the Distribution Centre and wages to the two part time members of staff.
Amount of reserves held	Para 1.22	The charity endeavours to keep money as reserves to cover activities for at least six months.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

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	Fund raising activities remained limited due to Government regulations as a result of the pandemic. However, other means of fundraising were operated e.g. regular monthly donations from Friends of Cwtch Baby Bank. Trustees were also successful in grant applications.
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	Continued funding due to the cost of living crisis.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The charity is governed according to a Constitution adopted 11 April 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
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	Trustees are appointed

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	Cwtch Baby Bank
Other name the charity uses	Not applicable
Registered charity number	1166744
Charity's principal address	Unit 16a/b Moy Road Industrial Estate Moy Road Taffs Well CF15 7QR

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	Hilary Johnston	Chair		
2	Susann Guppy	Secretary		
3	Alison Greig			
4	Eiddwen Thomas			

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)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

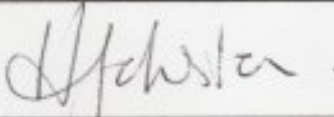

Other optional information

Not applicable

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)	Hilary Johnston	Eiddwen Thomas
Position (eg Secretary, Chair, etc)	Chair	Trustee

Date 22/12/22



Receipts and payments accounts **CC16a**

For the period from	Period start 01-Apr-21	To	Period end 31-Mar-22
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowmen t funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	12,673	-	-	12,673	4,791
Charity Ball	200	-	-	200	-
Grants	-	19,542	-	19,542	71,004
Misc	282	-	-	282	794
Interest	2	-	-	2	-
HMRC	-	-	-	-	1,949
<i>AR)</i>	13,157	19,542	-	32,699	78,539
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	13,157	19,542	-	32,699	78,539
A3 Payments					
Donation fees	216	-	-	216	216
Goods to donate	7,126	15,542	-	22,668	33,371
Packaging	822	-	-	822	935
Office equipment	676	-	-	676	863
Telephone and Wifi	-	452	-	452	524
HMRC	561	-	-	561	669
Misc	336	-	-	336	346
Wages	-	9,129	-	9,129	8,665
Rent	-	13,074	-	13,074	11,340
Sub total	9,737	38,197	-	47,935	56,929
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	9,737	38,197	-	47,935	56,929
Net of receipts/(payments)	3,420	- 18,655	-	- 15,236	21,610
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	7,876	42,476	-	50,352	-
Cash funds this year end	11,296	23,821	-	35,116	21,610

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
31 Cash funds	Acc 76025373	11,296	59	-
	Acc 81229933	-	3,755	-
	Acc 76025543	-	20,007	-
	Total cash funds	11,296	23,821	-

(agree balances with receipts and payments account(s))

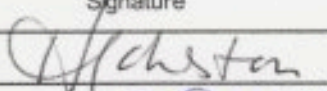
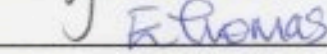
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
32 Other monetary assets		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
33 Investment assets			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
34 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
35 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	H. JOHNSTON	7/11/22
	Eiddwen Thomas	7/11/22



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Cwtch Baby Bank

On accounts for the year
ended

31 March 2022

Charity no
(if any)

1166744

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2022.

Responsibilities and
basis of report

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

Signed: *L Harris*

Date: 07/12/2022

Name: Lynsey Harris

Relevant professional
qualification(s) or body

ICAEW, ACA

(if any):

Address:

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.

N/A

CWTCH BABY BANK

England & Wales - Charity number 1166744

Accounts



Trustees' Annual Report for the period

From: Period start date 01 April 2020. To. Period end date 31 March 2021

Charity name: Cwtch Baby Bank

Charity registration number: 1166744

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Cwtch Baby Bank is a registered charity run by volunteers who work with health and social care professionals and other support agencies in the South Wales area. The object of the charity is to relieve poverty or financial hardship among people with young families by providing essential equipment, clothing, toys and toiletries to parents and families. Donated goods such as Moses Baskets, baby baths, bouncy chairs, high chairs, cots, prams, clean clothes and bedding, and goods bought with monetary donations, such as nappies, mattresses and toiletries, are prepared and gifted to those with babies and toddlers from birth to 24 months who are not be able to afford through lack of means.
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	The main activities for public benefit include: <ul style="list-style-type: none">• Distribute used and new baby equipment and clothes to vulnerable families to alleviate poverty and help ensure safety.• Promote social inclusion and wellbeing by providing opportunities to volunteer. This also allows individuals to develop new skills and use the opportunity as a potential route to employment.• Protect the environment by recycling clothes, equipment etc
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees give careful consideration to the Charity Commission's general guidance on Public Benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
--	----------------	--

Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The charity relies on the contribution of volunteers to meet its objectives and activities. The charity trustees give their time freely and receive no remuneration or other benefits.
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	<p>Cwtch Baby Bank was impacted by the pandemic this year, although it continued to operate to serve those identified as in greatest need. Donations of equipment and goods from members of the public was stopped at times to adhere to government guidelines during the pandemic.</p> <p>Donations of essential equipment and clothes to vulnerable individuals reached 582 families during 2020/21. The individuals helped were victims of domestic abuse and human trafficking, individuals seeking asylum, and those who are homeless or in other vulnerable situations.</p> <p>The items are tailored to meet the needs of individuals and the most basic, if bought from new, would cost at least £250. Donated items include: Moses baskets, cots, high chairs baths, prams, bouncer chairs, clothes, towels, blankets, high chairs, and stair gates. The equipment and clothes helped to ensure the safety of babies/children.</p> <p>Fundraising was disrupted due to the pandemic therefore the charity relied on grants and funding from various organisations. Monetary donations from members of the public were lower this year due to the financial climate and uncertainty and so many families found themselves in financial hardship. As such, we have seen an increase in demand for goods as a result of Covid-19 because of their situations, which include, the self-employed, those on a zero-hour contracts and businesses closing with an increase in unemployment.</p>

		<p>Referrals for donations continue to be received from health and social care professionals as well as other organisations supporting vulnerable families. All confirm that Cwtch Baby Bank is an extremely valuable resource. Feedback from families also reinforce the valuable work of the charity in helping to ensure babies/children are safe, and the financial demands on the families/women are reduced, which helps to relieve stress and anxiety, thus preventing mental health issues.</p> <p>Cwtch Baby Bank continues to recruit volunteers and the number of volunteers has continued to grow. Opportunities are open to all, including those living with a disability.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Not applicable
Performance of fundraising activities against objectives set	Para 1.41	Not applicable
Investment performance against objectives	Para 1.41	Not applicable
Other		Not applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The accounts were in credit at the end of the financial year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to ensure the viability and sustainability of the charity. Examples include the rent for the Distribution Centre and to purchase items that cannot be donated such as nappies, wet wipes etc.
Amount of reserves held	Para 1.22	The charity endeavours to keep money as reserves to cover activities for at least six months.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

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	<p>At the start of the financial year, the UK was in lockdown due to Covid-19. The charity had to stop receiving clothes and essential equipment from members of the public and stop fund raising activities to adhere to Government regulations. Volunteers could not visit the Distribution Centre to help sort, pack and distribute orders. The charity also received less monetary donations from members of the public.</p> <p>The charity applied for grants from a range of organisations willing to fund charities affected by the Coronavirus, (e.g. Moondance, Martin Lewis Funds, Community Foundation Fund, Charities Aid Foundation) and this allowed the charity to continue supporting women and families in need throughout the pandemic. Track 2000 and The Waterloo Foundation also supported the charity by providing funds to pay the rent for the Distribution centre. A grant was also awarded by The Lottery Fund to pay for a Distribution Centre Manager to increase accessibility to the Centre.</p>
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	Covid
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The charity is governed according to a Constitution adopted 11 April 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
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	Trustees are appointed

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	Cwtch Baby Bank
Other name the charity uses	Not applicable
Registered charity number	1166744
Charity's principal address	Unit 16a/b Moy Road Industrial Estate Moy Road Taffs Well CF15 7QR

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	Hilary Johnston	Chair		
2	Susann Guppy	Secretary		
3	Alison Greig			
4	Eiddwen Thomas			

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	Not applicable

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	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)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

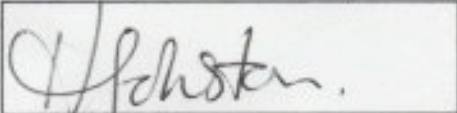

Other optional information

Not applicable

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)	Hilary Johnston	Eiddwen Thomas
Position (eg Secretary, Chair, etc)	Chair	Trustee

Date 22/01/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Cwtch Baby Bank	No (if any) 1166744
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/04/2019	To	Period end date 31/03/2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	4,791	-	-	4,791	13,716
Misc	794	-	-	794	644
Grants	-	71,004	-	71,004	40,549
HMRC	1,949	-	-	1,949	-
Interest	-	-	-	-	22
Events	-	-	-	-	1,075
Charity Ball	-	-	-	-	5,356
Sub total (Gross income for AR)	7,534	71,004	-	78,539	61,362
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,534	71,004	-	78,539	61,362
A3 Payments					
Goods to donate	-	33,371	-	33,371	16,058
Telephone/WiFi	-	524	-	524	414
Donation fees	216	-	-	216	216
Packaging	935	-	-	935	997
Office/Unit goods	863	-	-	863	439
HMRC	669	-	-	669	117
Wages	-	8,665	-	8,665	1,989
Rent	-	11,340	-	11,340	11,775
Misc	346	-	-	346	410
Charity Ball	-	-	-	-	3,033
Sub total	3,029	53,900	-	56,929	35,448
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,029	53,900	-	56,929	35,448
Net of receipts/(payments)	4,505	17,104	-	21,610	25,915
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,371	25,371	-	28,742	-
Cash funds this year end	7,876	42,476	-	50,352	25,915

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Acc 76025373	7,871	1,292	-
	Acc 81229933		41,184	-
	Acc 76025543	5	-	-
	Total cash funds	7,876	42,476	-

(agree balances with receipts and payments account(s))

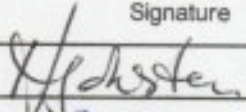
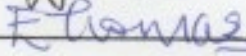
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	

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

Signature	Print Name	Date of approval
	H. JOHNSTON	22/01/22
	EIDDWEN THOMAS	22/01/2022



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Cwtch Baby Bank

**On accounts for the year
ended**

31/03/2021

**Charity no
(if any)**

Set out on pages

(remember to include the page numbers of additional sheets)

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

**Responsibilities and
basis of report**

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**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.*

Signed: Lynsey Harris

Date: 22/01/2022

Name: Lynsey Harris

**Relevant professional
qualification(s) or body**

ICAEW, ACA

(if any):

Address:

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.

Nothing to disclose.