

TEN LITTLE TOES BABY BANK

England & Wales · Charity number 1184233

Details

Status Registered

Legal form CIO

Registered 2019-07-03

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

Contact

Address The Old Post Office
The Street
Cowfold
Horsham
RH13 8BP

Phone 07387870935

Email thehub@tenlittletoesbabybank.org

Website <https://www.tenlittletoesbabybank.org>

Activities

Objects: THE OBJECT OF THE CIO IS:THE PREVENTION OR RELIEF OF POVERTY, PARTICULARLY BY PROVIDING ESSENTIAL ITEMS OF BABY CLOTHING AND EQUIPMENT TO PARENTS AND FAMILIES WITH YOUNG CHILDREN, AS THE TRUSTEES SHALL THINK FIT, IN PARTICULAR BUT NOT EXCLUSIVELY, TO THOSE IN WEST SUSSEX (UK).

Activities: Operating like a foodbank, giving out bundles of essential items to people who need them in our community. We support people who are pregnant or looking after children. We provide free (mostly pre-loved) baby and child equipment and supplies, including clothing, nappies, prams, car seats, cots and bedding and safety equipment such as highchairs and stair gates.

Classification

- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Defined Groups

Geography

- **Area of benefit:** LOCAL
- East Sussex
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£205,565	£154,917	-	-
2024-03-31	£117,235	£77,071	-	-
2023-03-31	£47,780	£25,502	-	-
2022-03-31	£13,375	£16,444	-	-
2021-03-31	£12,119	£10,370	-	-

Trustees

Name	Role	Appointed
Wendy Bell	Chair	2025-09-01
ANNA CHARLOTTE STAPLETON		2022-05-18
Adam Wicking		2025-07-01
Hannah White		2025-06-01
Kamila Klidzia		2022-12-01
Karen Hayes		2023-11-14
PAUL PETTY		2019-07-01
Richard Benwell		2023-01-14

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Accounts

Annual Report

1st April 2024 to 31st March 2025

Ten Little Toes Baby Bank



Ten Little Toes Baby Bank
Legal and Administrative Information
For the Year Ended 31 March 2025

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1184233

START OF FINANCIAL PERIOD 1st April 2024

END OF FINANCIAL PERIOD 31st March 2025

Trustees

Richard Benwell	Chairperson
Sam Lusted	
Kamila Klidzia	
Anna Stapleton	
Paul Petty	
Karen Hayes	Treasurer

LEGAL STATUS Incorporated Charity

OBJECTIVE Ten Little Toes Baby Bank is a charitable incorporated organisation (CIO) which works with local agencies to provide support to families in crisis.

REGISTERED OFFICE

Ten Little Toes Baby Bank

The Former British Red Cross Building

West Green Drive

Crawley
West Sussex
RH11 7EL
Tel: 07387870935

Email: office@tenlittletoesbabybank.org

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Website: [Ten Little Toes Baby Bank West Sussex](https://www.tenlittletoesbabybank.org)

www.tenlittletoesbabybank.org

PRIMARY BANKERS

Lloyds Bank

1 West Street
Horsham
RH12 1PA

INDEPENDENT EXAMINER

Matt Pannett ACCA

Financial Statement:

A summary of our Independently Examined Accounts for the year ending 31st March 2025 can be found at the end of this report.

The Board of Trustees is satisfied with the performance of the charity during the year and the position on 31st March 2025 and considers that the charity is in a position to continue its activities during the coming year, and that the charity's assets are adequate to fulfill its obligations.

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Final Accounts for the Year Ended 31 March 2025

TRUSTEES ANNUAL REPORT

Ten Little Toes is a Charitable Incorporated Organisation. At the end of the financial year 2025, it is managed by a team of six trustees and four staff members who are responsible for the day-to-day running of the charity. It has a core team of active, regular volunteers who help manage the organisation. It uses ad hoc volunteers to help deliver and support its services where needed. The organisation is based in Crawley but serves the whole county of West Sussex.

Activities and Objectives 2024-2025

Throughout 2024-2025, Ten Little Toes has continued to support families experiencing hardship across West Sussex. We have continued to expand the network of social workers and health professionals we support and now work on an exclusively referral only basis. This enables Ten Little Toes to focus on those with the greatest need and ensure the support reaches the correct places in a timely and efficient manner.

We have continued to provide bundles of baby and child supplies to families who were experiencing crisis or financial hardship due to a range of circumstances including the increasing cost of living, homelessness, domestic abuse, mental and physical ill health, and a wide range of other causes. The closure of Sussex Aid for Refugees in the Crawley area has meant that we have reacted effectively to increased demand from the refugee and asylum seeker community. We continue to ensure that every handpicked bundle has included essential hygiene products for the adults and older children in the household to help alleviate hygiene poverty, unless opted out by the referrer. We continue to provide emergency bundles to families, including making deliveries where necessary, and we have continued to respond to emergency referrals within 24 hours where feasible.

During this financial year Ten Little Toes has worked hard on maintaining a consistent social media presence, which allows us to maintain the flow of donations and support for the charity. This engagement and reputation are core to the success of the charity and its ability to meet the needs of the community. We have continued to address our fundraising strategy, and work with potential funding partners to ensure our sustainability. We have secured funding via grants from Local Authorities, Trusts and Foundations, as well as a consistent line of unrestricted funds via charitable giving, and corporate support. We were selected as charity of the year for Crawley Festival, and for South Lodge Hotel, who have raised money throughout the year through a series of events and support. Fundraising continues to be a major focus for the coming years to ensure that our funding grows in line with the demand for our service.

Based on the performance of our past fundraising efforts, we've been reviewing our overall fundraising strategy and timeline with a view to build on it in the coming period. We're expanding the existing areas that worked well, and by engaging with our volunteers, supporters and beneficiaries we're looking for new innovative ideas to increase our income streams.

Ten Little Toes ran two school uniform events in the summer of 2024. This enabled us to bring new school uniforms to members of our community who may be struggling to access it, empowering children to start school in September 2024 with pride and raised sense of self-esteem. This is vital to a child's wellbeing and has a significant impact on their ability to thrive and integrate with their peers.

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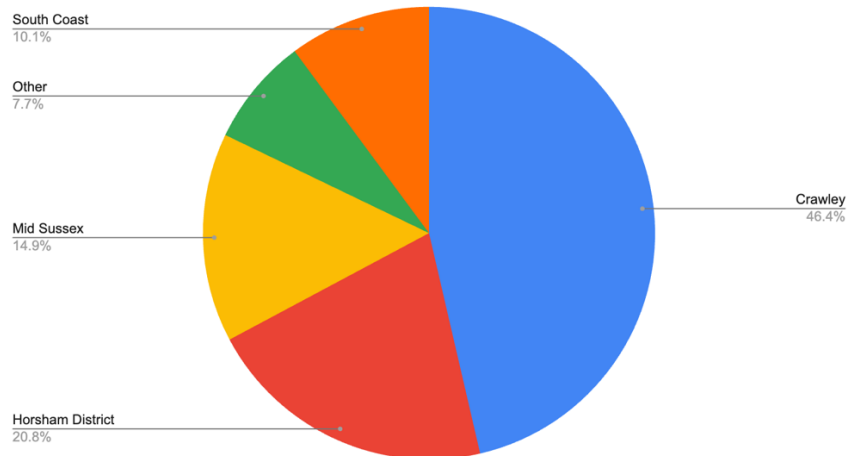
Our volunteer team remains the heart of our work, and we currently have an active team of 25 volunteers. In addition, we receive regular volunteering support from Southern Water – supporting us with property improvement and maintenance, and event management on an as required basis.

We have increased our social impact in general, attending local events and running fundraising campaigns.

In 2024-2025, Ten Little Toes supported 1,764 families via direct referral basis with an estimated in-kind value of approximately £556,000. This is defined as the ‘estimated cost of all items provided to families in need if these items had to be provided new’. While some of this value is real cost, in terms of new items which must be provided for health and hygiene purposes, the majority of this valuation is achieved via the donation of preloved goods. This supports an ethos of recycle and reuse where possible, saving good quality items from landfill. The bundle provided not only supports the child/children that the referral was made for but also the whole family so the impact and reach is much further. It is estimated that we have supported in excess of 5,000 children within these families.

We continue to reach out to major suppliers to source replacement parts to refurbish baby equipment to ensure it is safe and in good condition for its next recipient. Ten Little Toes strives to provide the highest quality items at all times.

Referrals by Location - 2024/25



NB. ‘Other’ refers to other West Sussex Districts.

In the FY 2024-2025 Ten Little Toes provided 1,068 clothing bundles to families across West Sussex and in excess of 500 pram/pushchairs. The majority of these items are secured preloved and are testament not only to the incredible community supporting our work, but also our commitment to reducing waste.

2024-2025 saw consistency in the distribution of referral origins, with 34% coming from professionals within Local Authority – like Social Workers, and Family Key Workers under the Early Help teams. 30% of referrals are generated by NHS workers, including health visitors and midwives. 29% come from partner groups, like local foodbanks, support organisations and fellow charities. Of

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the remaining referrals – approximately 3% are coming from local schools. This remains a target demographic to ensure that we are reaching families at the earliest opportunity to prevent decline into further poverty and reduce impact on statutory services.

Our impact continues to impact the families we support deeply. We collect regular feedback from our beneficiaries and referrers as detailed below.

The success of the organisation has resulted in us outgrowing our Crawley hub quicker than anticipated. To enable us to maintain consistent delivery and increase capacity in line with demand, we will be looking for alternative premises in the year ahead. This will enable us to consolidate our rent and storage liability, while providing safer working conditions for our team and volunteers. More space will allow us to continue to deliver an exceptional quality service to more families across West Sussex.

Feedback Survey.

We conducted a detailed survey at the end of 2024, which received responses from 95 referrers and 30 beneficiaries.

83% of our beneficiaries felt strongly or very strongly that our support had made them feel safer and looked after. Furthermore, 90% said that their children were happier and healthier as a result of our support. Importantly, 83% of these families also felt more able to access their wider community and other support services as a result of the bundles that Ten Little Toes provided.

Of our referrers, we asked if our service had had a positive impact on their wellbeing and that of their team. Ten Little Toes is empathic towards the pressure felt by professionals on the front line and therefore strive to ensure we support our partners effectively and efficiently. 92% agreed that our work has had a positive impact on their own wellbeing. They also told us that our service helps to support the positive connections they build with the families they work with, demonstrating the holistic nature of our impact on those who need it the most.

When asked about the quality of items in our bundles, 84% of referrers rated items as exceptional.

When asked in their own words to summarise the support given by Ten Little Toes, respondents commented as follows.

Beneficiary 1

During my pregnancy I had severe mental health due to stopping meds and had no money to provide for my child and unborn child. Receiving a bundle from you eased that pressure.

Beneficiary 2

I couldn't afford to keep buying different bottles when my baby was born, he was struggling with feeding and with 10 little toes helping me out make the stress of helping out my baby that little less stressful

Beneficiary 3

Helped with feeding my daughter and allowing us to put her into a cot which I couldn't afford.

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Referrer 1

As local authority budgets have been slashed throughout the years, funding for essential support for our families in need has near enough disappeared. Knowing the support is there for essentials, without fail, enables us to respond to families when they need it most. TLT's ensures families in need do not go without no matter their circumstances.

Referrer 2

Referred a family with 5 young children for a double buggy. They were SO grateful. This one small practical thing totally changed their day-to-day life. They now have the confidence to approach our service for other support if/when needed.

Referrer 3

A single mum who had fled Domestic Violence, her 1-year-olds pushchair was stolen. We were able to refer her to your service and within 24hrs she was provided with one. This was extremely helpful as she had 2 other children going to school and mum would have really struggled.

Looking Forward

We asked respondents to tell us what their priorities would be for Ten Little Toes. The following items were identified by our respondents.

- More events like school uniform events, clothing exchanges and events that bring our service into the community and make it more accessible to more families.
- Delivery service bringing bundles to a central location in major towns across West Sussex making us more accessible to more families county wide.
- Mobile donation stations across West Sussex so more people can make donations.

These priorities form the basis of several initiatives that will help us achieve our objectives for coming year.

The management team, with full approval from the board have agreed on the following objectives for 2025/2026.

- Expand our reach to more areas in the West of the County.
- Improve the support we provide in rural Horsham and Mid Sussex.
- Make school uniform more accessible to our families.
- Strengthen our core volunteer team.
- Streamline our current referral process to remove pinch points.
- Relocation to a new larger hub to enable us to continue meeting growing demand county wide.

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The board feels that delivering on the above objectives will provide a balance of increased offerings for the families we currently support while also enabling us to address some of the changes needed to the core functions that are central to how the charity operates. Combining these will ensure we are sustainable and well positioned for future growth.

Financial Review

The net income for the year was £205,565.20 including net income of £150,020 of restricted funds. The balance of restricted funds is set aside to meet the requirements of the grant maker, and the grant was spread over more than one financial year, this left £46,940 of restricted funds available for provision of support for the 2025/2026 financial year.

Reserves Policy

Our target reserve has increased significantly from the last financial year as the demand for the service has resulted in the need to employ more staff and to purchase more items for distribution to our vulnerable clients. We aim to redistribute donated items but many items such as mattresses bottles for feeding and hygiene products need to be new. The aim is to have six months to cover rent as we are tied into a lease, however we plan to look for alternative premises because of the increased demands on our service, we therefore have set aside a sum for new rental costs. We also aspire to six months of other running costs. There is also a fund to replace equipment such as shelving in our hub.

The Trustees want to improve outreach as we find that families living in poverty across West Sussex cannot access our support due to location. Referrers are juggling heavy workloads and are not able to travel to Crawley in the far north of the county. This is restricting our reach to the south of the county and rural areas. Demand on our volunteers has increased with them having to deliver bulky items to families. We therefore want to purchase a secondhand vehicle in order to increase our reach. A reserve has been set up to purchase a vehicle and for initial running costs. Grant funding will be sought for future years.

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STATEMENT OF FINANCIAL ACTIVITIES (SOFA) for the financial year ending 31 March 2025

Statement of Financial activities	Total 2024/25			Total 2023/24
	Unrestricted	Restricted	Total	
Incoming resources	£	£	£	£
Grants and Donations	48,791.24	150,020.00	198,811.24	112,862.02
Fundraising	3,689.43		3,689.43	2,615.65
Interest	859.99		859.99	367.71
Other income	2,204.54		2,204.54	1,389.61
	£55,545.20	£150,020.00	£205,565.20	£117,234.99
	£	£	£	£
Wages, NI and pensions	5,948.71	51,977.12	57,925.83	14,083.25
Travel and Transport	279.34	589.95	869.29	482.46
Uniforms	424.27	187.13	611.40	855.70
Utilities	610.91	1,937.59	2,548.50	4,123.79
Insurance	0.65	919.50	920.15	695.68
Premises related costs	461.84	1,673.25	2,135.09	817.82
Hub rent and storage	1,527.18	17,357.34	18,884.52	10,538.43
Premises improvements	788.71	4,062.46	4,851.17	12,268.38
Administration / office related	2,481.78	1,259.23	3,741.01	6,671.64
Computers, IT and Software	5.45	4,317.09	4,322.54	0.00
Phones	0.00	1,612.89	1,612.89	0.00
Training / staff and volunteer development	131.73	806.15	937.88	238.51
Resources for referral / items distributed	297.50	51,663.81	51,961.31	24,415.83
Fundraising / Event fees and costs	2,564.32	1,031.48	3,595.80	1,880.03
	0.00	0.00	0.00	0.00
	£15,522.39	£139,394.99	£154,917.38	£77,071.52
Net incoming/(Outgoing) Resources	40,022.81	10,625.01	50,647.82	40,163.47
Transfer between accounts	-836.16	836.16	0.00	0.00
Total Funds Brought Forward	26,231.06	39,434.99	65,666.05	25,502.58
Total Funds Carried Forward	£65,417.71	£50,896.16	£116,313.87	£65,666.05

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BALANCE SHEET

Balance Sheet	Total 2024/25			Total 2023/24
	Unrestricted £	Restricted £	Total £	
Fixed Assets	0.00	0.00	0.00	0.00
Current Assets				
Payment in Advance		3,956.16	3,956.16	3,956.16
Debtor			0.00	3,120.00
Cash at Bank Current Account and cash	3,278.17		3,278.17	4,289.89
Cash at bank Savings Account	62,139.54	46,940.00	109,079.54	54,300.00
Total Current Assets	£65,417.71	£50,896.16	£116,313.87	£65,666.05
Net Assets	£65,417.71	£50,896.16	£116,313.87	£65,666.05
Charity Funds				
General Funds	65,417.71		65,417.71	26,231.06
Restricted		50,896.16	50,896.16	39,434.99
Total Charity Funds	£65,417.71	£50,896.16	£116,313.87	£65,666.05

Restricted amounts are sums set aside from grant funding as outlined below.

			Restricted grants Amount set aside. £	Unrestricted £	Total £
Rent and storage	Full lease obligation for six months	12,000	12,000	0	12,000
New premises	We have outgrown our premises and require additional space. Provision for three months rent and set up costs.	10,500	2,496	8,004	10,500
Salaries	Six months at current level	39,080	10,344	28,736	39,080

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	plus redundancy should the charity close				
Premises costs including utilities	Six months	2,500	2,400	100	2,500
Core Costs including items for distribution	Six months	25,000	16,700	8,300	25,000
Events, outreach	Six months	2,000	800	1,200	2,000
Volunteers including training costs	Three months	800	200	600	800
Asset Replacement	Provision to fund a vehicle purchase and to replace IT and furniture as required	2,000	2,000	0	2,000
Vehicle purchase reserve	Purchase of a vehicle and contribution towards the first year running costs	15,200	0	15,200	15,200
Total		109,080	46,940	62,140	109,080

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Notes to the accounts for the year ended 31 March 2025

1. Accounting policies

Basis of accounting

These accounts have been prepared on the basis of historic costs in accordance with Accounting and Reporting by Charities – Statement of Recommended practice.

Accounting and Reporting by 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) and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

Going Concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources. Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Individual Tangible fixed assets costing more than £2,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives. However, no items have exceeded the £2,000 limit agreed.

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

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Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

2. Grants and Donations

See the table below.

	2024/25 Unrestricted Funds £	2024/25 Restricted Funds £	2024/25 Total Funds £	2023/24 Total Funds £
Grants				
Public Sector	-	99,980	99,980	42,570
Other	23,700	50,040	73,740	63,464
Total Grants	23,700	150,020	173,720	106,034
Donations				
South Lodge Hotel *	2,904	-	2,904	-
Allied World Assurance	2,500	-	2,500	-
John Lewis	2,500	-	2,500	-
Crawley Festival	1,001	-	1,001	-
INTENT	1,001	-	1,001	-
Other Grants and donations including gift aid *	14,773	-	15,185	6,828
Total Donations	24,679	-	25,091	6,828
Total Grants and Donations	£48,379	£150,020	£198,811	£112,862

* In addition staff at the South Lodge Hotel have run several races during the year raising over £4,000

3. Staff cost and numbers.

After moving to the new hub in Crawley we have seen a significant increase in demand for our services. As a result, we have had to increase staff numbers.

	2024/25 £	2023/24 £
Gross Salaries	57,374	14,083
Pensions - Defined contribution pension scheme charity cost	552	0
Total Salaries	£57,926	£14,083

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Staff costs – the average number of full-time equivalent employees in the year was 2.1, one member of staff is paid for thirty hours, one twenty, one sixteen, and one for ten hours per week.

Employment allowance allows eligible employers to reduce their National Insurance liability by up to £5,000. The charity did not exceed this limit.

4. Restricted funds

The table below shows balances of restricted funds throughout the financial year.

Restricted funds received and carried over to 2025/26.

		£	£
Chalk Cliff	Core Costs		5,000
Shanley	Core Costs		2,500
Garfield Weston	Core Costs		10,000
Tesco Stronger Starts	Items for distribution	1,800	0
	Volunteer costs	100	0
	Core costs	100	0
Total Tesco Stronger Starts			2,000
National Lottery Community Fund	Premises costs	8,004	0
	Staff Costs	8,736	0
	Event resources	1,200	0
	Volunteer engagement	500	0
	Core costs	1,500	0
Total National Lottery Community Fund			19,940
St James Foundation	Items for distribution		2,500
Sussex Community Foundation	Salaries		5,000
			£46,940

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5. Debtors and prepayments

	2024/25 £	2023/24 £
Debtors		3,120
Prepayments (rent paid on 25 th March)	3,956	3,956

6. Cash and bank and in hand.

	2024/25 £	2023/24 £
Cash at bank	111,635	57,965
Cash in hand	723	625

7. Creditors and accruals

	2024/25 £	2023/24 £
	0	0

8. Related parties

Three of the employees of the charity are related to Trustees. All decisions regarding employees are agreed by all Trustees.

Trustee expenses

No trustee received any expenses during this or the previous year (parking doesn't count).

Some trustees have made small donations to the charity in sponsorship for members undertaking a 10k race in Worthing earlier in the year, however these donations are not material.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel.

The total employee benefits received by key management personnel were £26,824.

9. **Audit**

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The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The accounts have been prepared in accordance with the special provisions relating to small companies under s477 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provision applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Independent examiner's report to the trustees of Ten Little Toes Baby Bank.

I report to the trustees on my examination of the accounts of the Baby Bank (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 Charities Act 2011 (the 2011 Act). It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act;
2. To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
3. To state whether particular matters have come to my attention.

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 the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirements that the accounts give a 'true and fair' view which is not a matter considered by the 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.



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Mr. Matthew Pannett ACCA

Date: 21 April 2025

Approved by the Trustees on 30 June 2025 and signed on behalf of the Trustees:

Mr Richard Benwell (Chair)



Mrs Karen Hayes (Treasurer)



Date: 30 June 2025

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Reserves Policy

Scope

This reserves policy explains to existing and potential funders, donors, beneficiaries and other stakeholders why we are holding a particular number of reserves. It gives confidence to stakeholders that our finances are being properly managed and will also provide an indicator of future funding needs and our resilience.

Oversight

The amount held in reserves will be monitored during the course of the year as part of our budgetary process and financial monitoring. These reserves will be reviewed annually as part of the budget process.

Definitions

Reserves. Are the part of our unrestricted funds that are freely available to spend on any of our purposes. The items excluded from reserves are:

- tangible fixed assets used to carry out the charity's activities, such as land and buildings.
- programme-related investments those held solely to further the charity's purposes.
- designated funds set aside to meet essential future spending, such as funding a project that could not be met from future income.
- commitments that have not been provided for as a liability in the accounts.

Restricted Funds. Fall outside the definition of reserves, but the nature and amount of such funds may impact on our reserves policy. Where significant amounts are held as restricted funds the nature of the restriction is considered, as such funds may reduce the need for reserves in particular areas of our work.

Why do we need reserves:

The reserves policy aims to ensure the responsible management of resources, enhancing our organisational stability and ensure we can continue to fulfil our mission of serving our community and beneficiaries effectively. The primary objectives of this policy are to:

- Provide financial stability and resilience to withstand economic uncertainties and unforeseen events.
- The organisation's responsibilities as an employer to hold sufficient funds to provide proper notice and redundancy costs in the event of closure.
- Maintain adequate funds to support ongoing activities including rent and utilities, salaries and the provision of bundles and the purchase of equipment needed to support local families.
- The organisation's responsibilities as a leaseholder with full-repairing responsibilities. It is the trustees' intention to build a capital improvement fund over the next few years to meet future repair and refurbishment commitments. The current level is low due to investment in the current year which has been mainly funded by grants.

We aim to hold between £75,000 and £95,000 in our reserves. This is determined based on a comprehensive assessment of risks, operational needs, and strategic priorities. These levels are periodically reviewed and adjusted as necessary to align with the charity's goals.

This level has been increased in the last financial year due to the charity expanding significantly due to moving to new rented premises and a substantial increase in demand for our services. We are holding more

Ten Little Toes Baby Bank
Final Accounts for the Year Ended 31 March 2025

than the £95,000 due to the need to move accommodation which we have outgrown and the aspiration to purchase a vehicle in order to increase outreach.

Where funding is received for specific core activities and held separately within restricted funds, the value of reserves held may reflect this. This will be outlined in detail within the annual report.

Risks associated with reserve management are identified, assessed, and managed by the board of trustees. This includes monitoring financial risks, regulatory compliance, and external factors that may impact the charity's financial stability and sustainability.



Governance and Monitoring:

Oversight of reserve management is the responsibility of or designated committee, which regularly reviews reserve levels and compliance with policy guidelines. Periodic reports will be provided to stakeholders to ensure transparency and accountability.

Review and Amendment:

This reserve policy is subject to periodic review and may be amended as necessary to reflect changes in the charity's operations, external environment, or regulatory requirements.

Conclusion: The reserve policy of Ten Little Toes Baby Bank is instrumental in ensuring the responsible stewardship of financial resources, enabling us to fulfil our mission and serve our beneficiaries effectively. By adhering to this policy, we demonstrate our commitment to accountability, transparency, and sustainability in pursuit of our charitable objectives.

Review Date	Reviewed by	Signed
28/03/2025	Kamila Klidzia	
28/03/2025	Karen Hayes	

TEN LITTLE TOES BABY BANK

England & Wales - Charity number 1184233

Accounts

Annual Report

1st April 2022 to 31st March 2023

Ten Little Toes Baby Bank



Ten Little Toes Baby Bank
Legal and Administrative Information
For the Year Ended 31 March 2023

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1184233	
START OF FINANCIAL PERIOD	1 st April 2022	
END OF FINANCIAL PERIOD	31 st March 2023	
Trustees	Richard Benwell Sam Lusted Kamila Klidzia Anna Stapleton Paul Petty Joanna Petty Sara Beadle	Chairperson
LEGAL STATUS	Incorporated Charity	
OBJECTIVE	Ten Little Toes Baby Bank is a charitable incorporated organisation (CIO) which works with local agencies to provide support to families in crisis.	
REGISTERED OFFICE	Ten Little Toes Baby Bank The Old Post Office The Street Cowfold Horsham RH13 8BP Tel: 07387870935 Email: office@tenlittletoesbabybank.org Website: Ten Little Toes Baby Bank Baby Bank in West Sussex	
PRIMARY BANKERS	Lloyds Bank 1 West Street Horsham RH12 1PA	
INDEPENDENT EXAMINER	Zuheir Suleman	

Financial Statement:

A summary of our Independently Examined Accounts for the year ending 31st March 2023 can be found at the end of this report.

The Board of Trustees is satisfied with the performance of the charity during the year and the position on 31st March 2023 and considers that the charity is in a position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Ten Little Toes Baby Bank

Financial Statements

Final Accounts for the Year Ended 31 March 2023

TRUSTEES ANNUAL REPORT

Ten Little Toes is a Charitable Incorporated Organisation. At the end of the financial year 2023, it is managed by a team of six trustees, one of whom is also responsible for the day-to-day running of the charity. It has a core team of active, regular volunteers who help manage the organisation. It uses ad hoc volunteers to help deliver and support its services where needed. The organisation is based at the home of our founder and continues to seek appropriate alternative premises.

Ten Little Toes appointed three new trustees during the year and has been working on developing the core team to ensure sustainability in the coming year.

Activities and Objectives 2022-23

Throughout 2022-2023, Ten Little Toes has continued to support families experiencing hardship across Sussex. We have continued to expand the network of social workers and health professionals we support and now work on an exclusively referral only basis. This enables Ten Little Toes to focus on those with the greatest need and ensure the support reaches the correct places in a timely and efficient manner.

We have continued to provide bundles of baby and child supplies to families who were experiencing crisis or financial hardship due to a range of circumstances, including the Ukraine War related hardship, homelessness, domestic abuse, mental and physical ill health, and a wide range of other causes. We have also ensured that every bundle has included essential hygiene products for the adults in the household to help alleviate hygiene poverty where possible. We provided emergency bundles to families, including making deliveries where necessary, and we have continued to respond to emergency referrals where necessary.

During this year Ten Little Toes has worked hard on maintaining consistent social media presence, which allows us to maintain the flow of donations and support for the charity. This engagement and reputation is core to the success of the charity and its ability to meet the needs of the community. We have continued to address our fundraising strategy, and work with potential funding partners to ensure our sustainability. We have secured funding via grants as well as a consistent line of unrestricted funds via charitable giving. This continues to be a major focus for the coming years to ensure that our fundraising grows in line with the demand for our service. At the end of this financial year we are building a fundraising strategy and timeline which will see us more focused on this in the coming period.

In 2022-2023, Ten Little Toes supported 644 families via direct referral basis with an estimated in kind value of £184K. This is defined as the estimated cost of all items provided to families in need if these items had had to be provided new. While some of this value is real cost, in terms of new items which must be provided for health and hygiene purposes, the majority of this valuation is achieved via the donation of pre loved goods.

This supports an ethos of recycle and reuse where possible, saving good quality items from landfill. We have begun working with major suppliers to source replacement parts to refurbish baby equipment to ensure it is safe and in good condition for its next recipient.

37% of our referrals came from within the RH10/RH11 postcode areas, (Crawley) but referrals in general are spread across 45 postcode regions within the West Sussex area.

Ten Little Toes Baby Bank

Financial Statements

Final Accounts for the Year Ended 31 March 2023

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)

	Unrestricted Funds £	Restricted Funds £	Total 2022/23 £	Total 2021/22 £
INCOMING RESOURCES				
Incoming Resources from Generated Funds				
Income from Charitable Activities Main Grant		18,997	18,997	7,556
Activities for Generating Funds	28,783		28,783	5,819
TOTAL INCOMING RESOURCES	28,783	18,997	47,780	13,375
Costs of Generating Fund				
Publicity and Marketing Costs	200		200	317
Disbursements	0		0	0
Charitable Activities and Salaries	22,869		22,869	12,586
Support Costs	4,843		4,843	3,541
TOTAL RESOURCES EXPENDED	27,912		27,912	16,444
NET INCOMING/(OUTGOING) RESOURCES	871	18,997	19,869	-3,169
Total Funds Brought Forward	5,634		5,634	8,703
TOTAL FUNDS CARRIED FORWARD	6,505	18,997	25,502	5,634

Ten Little Toes Baby Bank
Financial Statements
Final Accounts for the Year Ended 31 March 2023

BALANCE SHEET

	Unrestricted Funds £	Restricted Funds £	Total 2022/23 £	Total 2021/22 £
Fixed Assets	-	-	-	-
Tangible Assets				
Current Assets				
Cash at Bank Current Account	1,994		1,994	634
Cash at Bank Savings Account	4,512	18,997	23,509	5,000
	6,506	18,997	25,503	5,634
Creditors: amounts falling due within one year	-	-	-	-
NET ASSETS	6,506	18,997	25,503	5,634
Funds of the Charity				
General	6,506		6,506	634
Restricted	0	18,997	18,997	5,000
TOTAL INCOMING RESOURCES	6,506	18,997	25,503	5,634

Restricted amounts are sums set aside for rental of a new property and prepayment of salary costs.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The accounts have been prepared in accordance with the special provisions relating to small companies under s477 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provision applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Approved by the Trustees on 14/08/2023

and

Signed on behalf of Trustees:

Mr Richard Benwell (Chair)



Ms Kamila Klidzia (Treasurer)



Ten Little Toes Baby Bank
Financial Statements
Final Accounts for the Year Ended 31 March 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TEN LITTLE TOES BABY BANK

I report on the accounts of Ten Little Toes Baby Bank for the year ended 31 March 2023.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of the Association of Certified Chartered Accountants.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr Zuheir M Suleman
ZMS Accounting & Payroll Services Ltd
MAAT Reg- 10213315

TEN LITTLE TOES BABY BANK

England & Wales - Charity number 1184233

Accounts



Ten Little Toes Trustees' Report 2021-2022.

Prepared 10 January 2023.

This report pertains to the charity Ten Little Toes Baby Bank, Registered Charity Number 1184233, of The Old Post Office, Cowfold, West Sussex RH13 8BP.

Trustees: Joanna Petty (Chair), Paul Petty, Sara Beadle.

Ten Little Toes is a Charitable Incorporated Organisation. At the end of the financial year 2022, it is managed by a team of three trustees, one of whom are also responsible for the day-to-day running of the charity. It has a core team of active, regular volunteers who help manage the organisation. It uses ad hoc volunteers to help deliver and support its services where needed. The organisation is based at the home of our founder and continues to seek appropriate alternative premises. Ten Little Toes did not adopt any new trustees, but has been working on developing the core team to ensure sustainability in the coming year.

Activities and Objectives 2021-22

Throughout 2021-22, Ten Little Toes has continued to support families experiencing hardship across Sussex. We have continued to expand the network of social workers and health professionals we support and now work on an exclusively referral only basis. This enables Ten Little Toes to focus on those with the greatest need and ensure the support reaches the correct places in a timely and efficient manner.

We have continued to provide bundles of baby and child supplies to families who were experiencing crisis or financial hardship due to a range of circumstances, including Covid-19 related hardship, homelessness, domestic abuse, mental and physical ill health, and a wide range of other causes. We have also ensured that every bundle has included essential hygiene products for the adults in the household to help alleviate hygiene poverty where possible.

We provided emergency bundles to families, including making deliveries where necessary, and we have continued to respond to emergency referrals where necessary.

During this year Ten Little Toes has worked hard on establishing consistent social media presence, which allows us to maintain the flow of donations and support for the charity. This engagement and reputation is core to the success of the charity and its ability to meet the needs of the community.

We have continued to address our fundraising strategy, and work with potential funding partners to ensure our sustainability. We have secured funding via grants as well as a consistent line of unrestricted funds via charitable giving. This continues to be a major focus for the coming years to ensure that our fundraising grows in line with the demand for our service. At the end of this financial year we are building

a fundraising strategy and timeline which will see us more focused on this in the coming period.

- *its achievements and performance, including reporting on its public benefit*

In 2021-22, Ten Little Toes supported 448 families via direct referral basis with an estimated in kind value of £165K. This is defined as the estimated cost of all items provided to families in need if these items had had to be provided new. While some of this value is real cost, in terms of new items which must be provided for health and hygiene purposes, the majority of this valuation is achieved via the donation of pre-loved goods. This supports an ethos of recycle and reuse where possible, saving good quality items from landfill. We have begun working with major suppliers to source replacement parts to refurbish baby equipment to ensure it is safe and in good condition for its next recipient.

50% of our referrals came from within the RH10/RH11 postcode areas, (Crawley) but referrals in general are spread across 32 postcode regions within the West Sussex area.

In 2021, Ten Little Toes ran a very successful christmas campaign, providing a full package of gifts for families who were referred to us by our network of professionals. ERach package consisted of a full selection of approximately 8 -10

small wrapped individual gifts for each child and adult within the family household.

- *a financial review including any debts and details of your reserves policy (if applicable)*

Ten Little Toes holds no debts and has no financial reserves at this point.

- *details of any funds held as a custodian trustee*

Ten Little Toes does not hold any funds as a custodian trustee.

	Apr 2021	May 2021	Jun 2021
Income			
3100- Charitable Donation			
3101 - Grant HENDY			
3103 - Grant THREE OAKS	5,000.00		
3104 Grant OCTOPUS			
3110 - D.W. NYE LTD NYE		1,000.00	
Total 3100- Charitable Donation	£ 5,000.00	£ 1,000.00	£ 0.00
3200 - Unrestricted Donation PAYPAL etc	612.69	226.56	19.50
Total Income	£ 5,612.69	£ 1,226.56	£ 19.50
Total	£ 5,612.69	£ 1,226.56	£ 19.50
Expenditures			
5000 - Purchases of Items for Distribution	840.64	857.12	1,802.76
5103 - Computers & IT Support		99.00	
5104 - Insurances		373.98	
5106 - Printing, Postage and Stationery			
5107 - Web Hosting & Promotional			
5109 - Volunteers & Staff Travel	11.95	231.58	
5110 - Rent & Storages	186.95		
5112 - Other Office General Expenses	298.08	247.75	59.97
5114 - Cleaning Hygiene Expenses			
Total Expenditures	£ 1,337.62	£ 1,809.43	£ 1,862.73
Net Operating Income	£ 4,275.07	-£ 582.87	-£ 1,843.23
Net Income/(Expenditure)	£ 4,275.07	-£ 582.87	-£ 1,843.23

Little Toes Baby Bank
Financial Activities by Month
April 2021 - March 2022

<u>Jul 2021</u>	<u>Aug 2021</u>	<u>Sep 2021</u>	<u>Oct 2021</u>	<u>Nov 2021</u>	<u>Dec 2021</u>	<u>Jan 2022</u>
					500.00	
£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 0.00	£ 500.00	£ 0.00
18.00	489.14	176.50	656.00	2,728.07	234.16	481.39
£ 18.00	£ 489.14	£ 176.50	£ 656.00	£ 2,728.07	£ 734.16	£ 481.39
£ 18.00	£ 489.14	£ 176.50	£ 656.00	£ 2,728.07	£ 734.16	£ 481.39
650.60	613.28	1,445.14	666.17	1,482.96	721.92	1,453.84
	276.00				10.00	31.19
101.53	25.98	87.46	87.80	52.59	26.90	171.88
				30.98		26.96
60.08	86.61	94.52	99.95	26.80	142.86	4.95
	107.70		228.63	63.38	162.97	
£ 812.21	£ 1,109.57	£ 1,627.12	£ 1,082.55	£ 1,656.71	£ 1,064.65	£ 1,688.82
-£ 794.21	-£ 620.43	-£ 1,450.62	-£ 426.55	£ 1,071.36	-£ 330.49	-£ 1,207.43
-£ 794.21	-£ 620.43	-£ 1,450.62	-£ 426.55	£ 1,071.36	-£ 330.49	-£ 1,207.43

Day, Jan 25, 2023 04:47:07 pm GMT0 - Accrual Basis

Feb 2022	Mar 2022	Total
		0.00
	1,056.00	1,056.00
		5,000.00
		500.00
		1,000.00
£ 0.00	£ 1,056.00	£ 7,556.00
30.00	147.30	5,819.31
£ 30.00	£ 1,203.30	£ 13,375.31
£ 30.00	£ 1,203.30	£ 13,375.31
1,186.60	865.41	12,586.44
22.45	14.95	136.40
		373.98
	57.65	57.65
		317.19
5.95	57.50	861.12
	8.19	253.08
17.08	156.96	1,295.61
		562.68
£ 1,232.08	£ 1,160.66	£ 16,444.15
-£ 1,202.08	£ 42.64	-£ 3,068.84
-£ 1,202.08	£ 42.64	-£ 3,068.84

TEN LITTLE TOES BABY BANK

England & Wales - Charity number 1184233

Accounts



Ten Little Toes Trustees' Report 2020-2021.

Prepared 10 January 2022.

This report pertains to the charity Ten Little Toes Baby Bank, Registered Charity Number 1184233, of The Old Post Office, Cowfold, West Sussex RH13 8BP.

Trustees: Joanna Petty (Chair), Paul Petty, Sara Beadle.

Ten Little Toes is a Charitable Incorporated Organisation. It is managed by a team of three trustees, one of whom are also responsible for the day-to-day running of the charity. It has a core team of active, regular volunteers who help manage the organisation. It uses ad hoc volunteers to help deliver and support its services where needed. The organisation is currently based at the home of the Chair but is expecting to move in the coming financial year. Ten Little Toes has not yet adopted any new trustees, but has assembled a core team who will later be invited to join the Board.

Activities and Objectives 2020-21

Ten Little Toes achieved charitable status in July 2019. Our activities in the year 2020-21 were mainly to provide relief from increased vulnerability due to Covid-19, and to satisfy our primary objective of relieving poverty and hardship for local families. We worked across West Sussex and into East Sussex, but mainly in the Horsham, Crawley and surrounding areas. We provided bundles of baby and child supplies to families who were experiencing crisis or financial hardship due to a range of circumstances, including Covid-19 related hardship. We worked closely with an increasingly broad range of health and social workers and amended our service to be through direct referral only in order to make better use of our resources.

We provided emergency bundles to families, including making deliveries where necessary, and we responded to emergency referrals for those who were displaced through eviction or isolating and unable to access support.

Another main objective for the year was to continue to increase our funding and diversify our funding streams in order to increase the number of families we could provide new items to, and to continue raising money towards moving the baby bank into a new home. We have raised more money in 2020-21 than previous years, and are building relationships with funders that may lead to repeat funding in future years. Although we acknowledge we could have done more work in this area if our efforts were not so focused on Covid relief, we have been able to identify a specialist volunteer fundraiser who will work with us to take this ambition forward in the next financial year. We have also developed key funding relationships that we expect to bring significant future support. 2020-21 was the first full year of our charitable activity, of regular expenditure on set new items (for safety reasons, some items are provided new only, and raising funds to cover these costs became a key ambition in 2019-20) and the first full year of fundraising activity.

We received funding to complete two projects relating to Covid relief which centred around providing extra basics to each family, and we were able to purchase stocks of these essential items upfront and provide them with every referral.

Our final aim for the year was to manage our stock and donations better, and increase our visibility in order to attract new donations from businesses. We moved into a more suitable storage space in 2021,

allowing us to save money and store more large items, and we began communicating with our followers more clearly about a current wishlist and the type of quality and labelling we expected with preloved donations to allow us to manage space better. We were approached by a number of small independent businesses who wished to support us through donations of stock and cash. Again, Covid-19 had an impact on these things, but they were completed with some delays.

- *its achievements and performance, including reporting on its public benefit*

In 2020-21 we worked with over 1,000 families, supporting approximately 2000 children. Of these, approx 80% were referrals from health and social workers.

- *a financial review including any debts and details of your reserves policy (if applicable)*

- *details of any funds held as a custodian trustee*

We are not holding any funds as custodian trustees.



Receipts and payments accounts

For the period from	Period start date 1/4/20	To	Period end date 31/3/21
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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 £
A1 Receipts				
	-	-	-	-
Income from fundraising activity	-	-	-	-
Donations - other	10,191	-	-	10,191
Donations - regular		-	-	-
Grants		-	-	-
Other	1,928	-	-	1,928
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	12,119	-	-	12,119
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	12,119	-	-	12,119
A3 Payments				
	-	-	-	-
Admin Costs	157	-	-	157
Hub Equipment Costs	511	-	-	511
Fundraising Costs	37	-	-	37
New items purchased for bundles	7,408	-	-	7,408
Safety Equipment	440	-	-	440
Other	1,818	-	-	1,818
	-	-	-	-
	-	-	-	-
Sub total	10,370	-	-	10,370
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	10,370	-	-	10,370
Net of receipts/(payments)	1,748	-	-	1,748

A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	-	-	-	-
Cash funds this year end	1,748	-	-	1,748

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


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds		-	-
		-	-
		-	-
	Total cash funds	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK
	Unrestricted funds to nearest £	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets	Details	-	-
		-	-
		-	-
		-	-
		-	-
		-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)
			-
			-
			-
			-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)
			-
			-
			-
			-
			-
			-
			-

		-
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B5 Liabilities

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

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

Signature	Print Name
	S K Beadle

CC16a



Last year

to the nearest £

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Endowment funds
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OK

Endowment funds
to nearest £

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Current value (optional)

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Current value (optional)

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**When due
(optional)**

**Date of
approval**

27/09/20