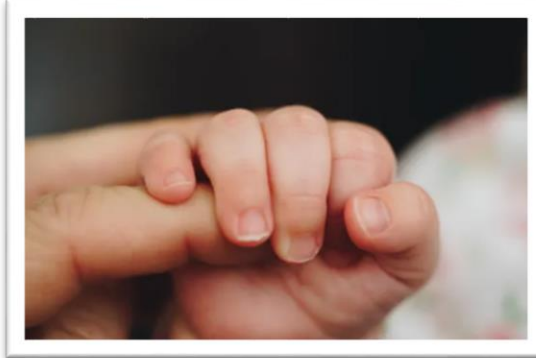




Rainbow Baby Bank Trustees' Annual Report And Financial Statements

Period From 6-4-24 to Period End 5-4-25



Charity number 1187710

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

Legal and administrative information

Board of Trustees: Georgina Lucy Surtees
Georg-Ann Walker
Amel Bashford

Charity number: 1187710

Registered Office: 19-21 Westgate
Heckmondwike
WF16 0HE

Independent Examiner: Zahid Khan, Principal
Tax Assist Accountants
18 Market Street
Heckmondwike
WF16 0JJ

Bankers: Lloyds Bank
(Chesham 309191)
79 High Street
Chesham
HP5 1BT

Structure, governance and management

Rainbow Baby Bank is a registered charity with the Charity Commission for England and Wales since 3 February 2020 (Charity Number 1187710). Rainbow Baby Bank is a Charitable Incorporated Organisation (CIO)

Method of recruitment and appointment of Trustees

The Trustees are appointed by the Trustees following an official recruitment process

Public benefit statement

The Trustees have fulfilled their obligation to consider the guidance on public benefit provided by the Charity Commission for England and Wales. When establishing our goals and designing our initiatives, the Trustees have taken into account the public benefit, with a specific focus on the prevention and relief of poverty.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

Objectives and activities

The objects of the CIO are the prevention and relief of poverty in Kirklees and the surrounding area by providing:

- Items to families in need and/or charities, or other organisations working to prevent or relieve poverty

Our geographical focus of the metropolitan borough of Kirklees comprises of Huddersfield, Dewsbury, Batley and Spen. This is an area of 408km². A report by the Joseph Rowntree Foundation found that 35% of the borough's children are living in poverty and 12% of the communities are classed as being in the most deprived in England.

Rainbow Baby Bank believes that every child deserves the best start in life. We provide disadvantaged families and mothers-to-be with new and pre-loved essential baby equipment, nappies, toiletries, clothing upto 18-24m, baby food and infant formula via external agency referral only. These include: health visitors, midwives, family support & social workers, Perinatal Mental Health, schools and other charitable organisations.

Our service users are families experiencing poverty, domestic abuse, asylum seekers with no recourse to public funds, unemployment, housing issues, imprisonment and human trafficking/sexual exploitation.

We are the only baby bank, in Kirklees, to offer a delivery service - removing barriers for families who cannot collect items due to transport, health, or financial difficulties. We employ a driver for 30-hours a week enabling us to also offer a collection service for our donations. Our external agencies have said how vital our delivery service is to them and our service users.

Alongside referrals for individuals, we also proudly support 5 domestic violence refuges in Dewsbury and Huddersfield.

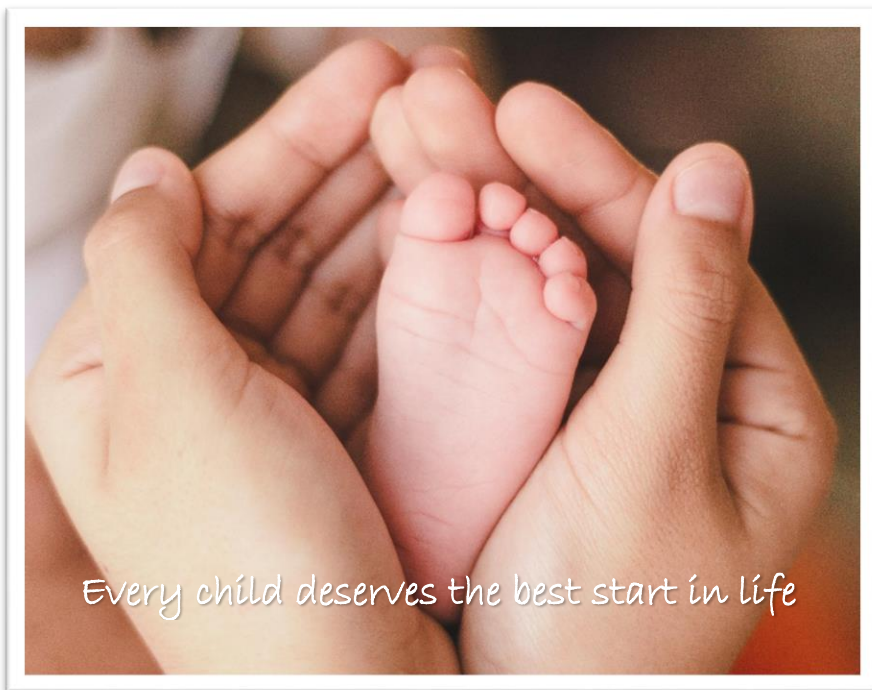
We also support Palm Cove Society and Ashiana. Both organisations offer support to vulnerable refugees, victims of human trafficking, modern day slavery, forced marriage and honour-based violence. In addition, we also support HMP New Hall Mother & Baby Unit.

We have a small Community Hub situated within the baby bank offering signposting, discrete collections, drop-in sessions run by outside agencies and community groups. Our hub is a Safe Place and a Safe Zone.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

Next door to the baby bank is our charity shop. It is in the heart of Heckmondwike town centre and is a vital link to our community.

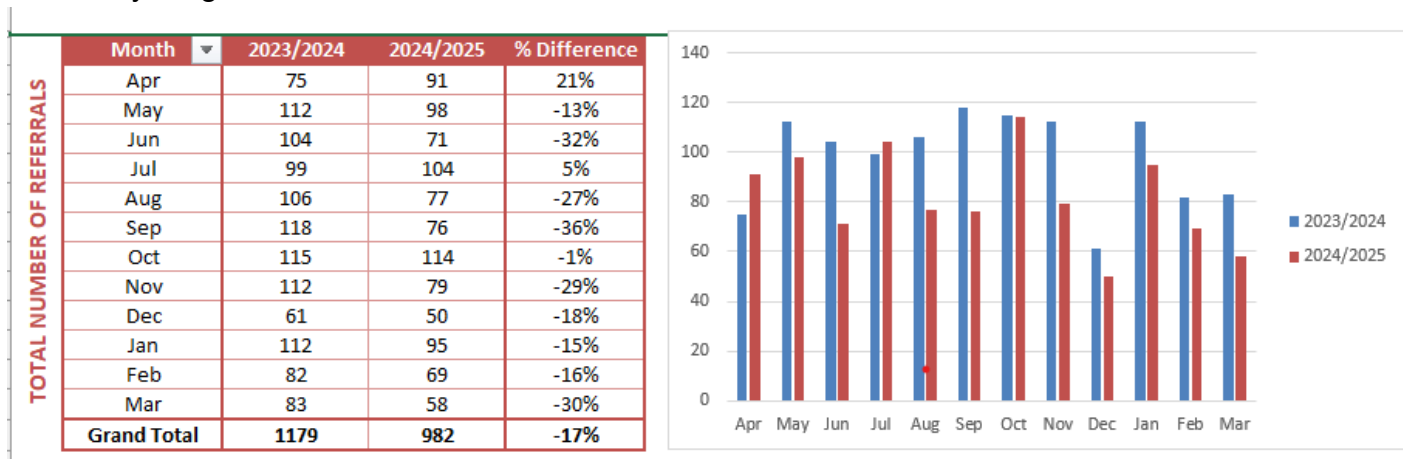


Rainbow Baby Bank

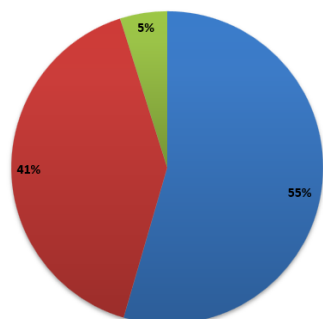
Trustees' report for the period from 6-4-24 to period end 5-4-25

Achievements and performance

During the period 6-4-24 to period end 5-4-25, we helped 982 families, with total beneficiaries of 2,962. This is a decrease of 17% compared to the same period 23-24. The decrease is due to the charity taking the difficult decision to stop our clothing provision to children over the age of 18-24m. This was in the best interests of the charity to enable us to concentrate solely on babies and very young children.



Referral Split by Postcode Area - 2024/2025

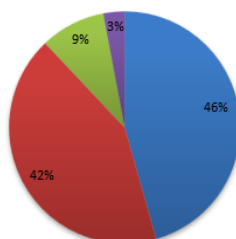


WF12, WF13, WF14,
WF15, WF16, WF17

HD1, HD2, HD3, HD4,
HD5, HD7, HD8, HD9

BD11, BD19

Referral Split by Circumstance - 2024/2025



Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25



We supported 1,184 children, of which 294 were referrals for newborn babies.

We have seen an increase in the different external agencies using and knowing about our service. This has included other charities, local schools and different teams from Kirklees Council. 36% of our referrals are placed by Health Visitors after a visit to our service user's homes.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

We employ a driver, for a 30-hours week, as 95% of our referrals are delivered direct to our service user's home. During this period, we covered over 7,800 miles. We were fortunate to receive funding from the Wharfedale Foundation in June 2024 to cover our driver's salary and cover fuel costs.

In March 25, we were absolutely delighted to receive a donated Mercedes Benz all electric e-sprinter van from the Baby Bank Alliance and Multibank. We are already seeing significant cost savings. Estimated yearly saving of a staggering 90% compared to diesel consumption.



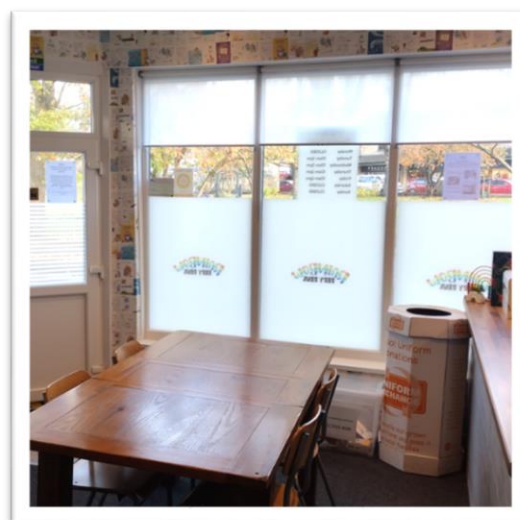
Our charity shop, which is next door to the baby bank, continues to help us to be more sustainable and promote a circular fashion economy. It provides the charity with a modest income. The opening of our dedicated children's section upstairs continues to be extremely popular, especially with families experiencing working poverty who may be unable to access our service. It is a vital connection to the local community.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25



Within the baby bank is a small Community Hub, which was opened in January 23. We continue to offer this space for free to any organisation or community group. We have welcomed private sessions from Resilient Kids Academy. A local organisation helping children build confidence, resilience, and life skills through fun, supportive learning. Empowering children to thrive at school, home, and beyond.



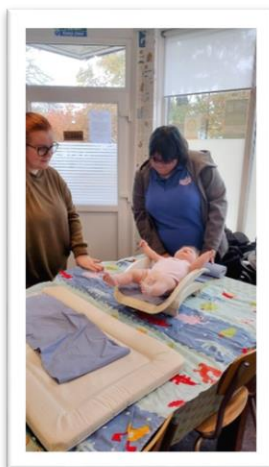
Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

We have welcomed Community Plus, a local Council service that aims to help people to live healthier, happier lives and feel more able to look after themselves, with a commitment to building stronger, more connected communities.

Maternity Befrienders – an NHS initiative advising expectant mothers who are new to the country and may experience health inequalities.

We also welcome Auntie Pam's on every second Friday of the month. They are a service which forms part of Kirklees Council run by peer support volunteers. They offer self-weigh for babies, advice on breastfeeding, weaning, child development and so much more.

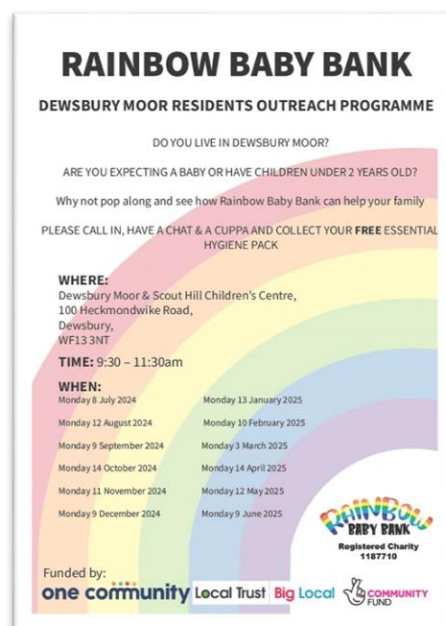


Our space is warm, small and inviting, with participants feeling more at ease in neutral, welcoming surroundings.

In July 2024, we received funding from One Community Foundation via Big Local and The National Lottery Community Fund. This enabled us to take the baby bank into the community of Dewsbury Moor for 12 months. Dewsbury Moor is in the top 20 per cent most deprived areas in England.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25



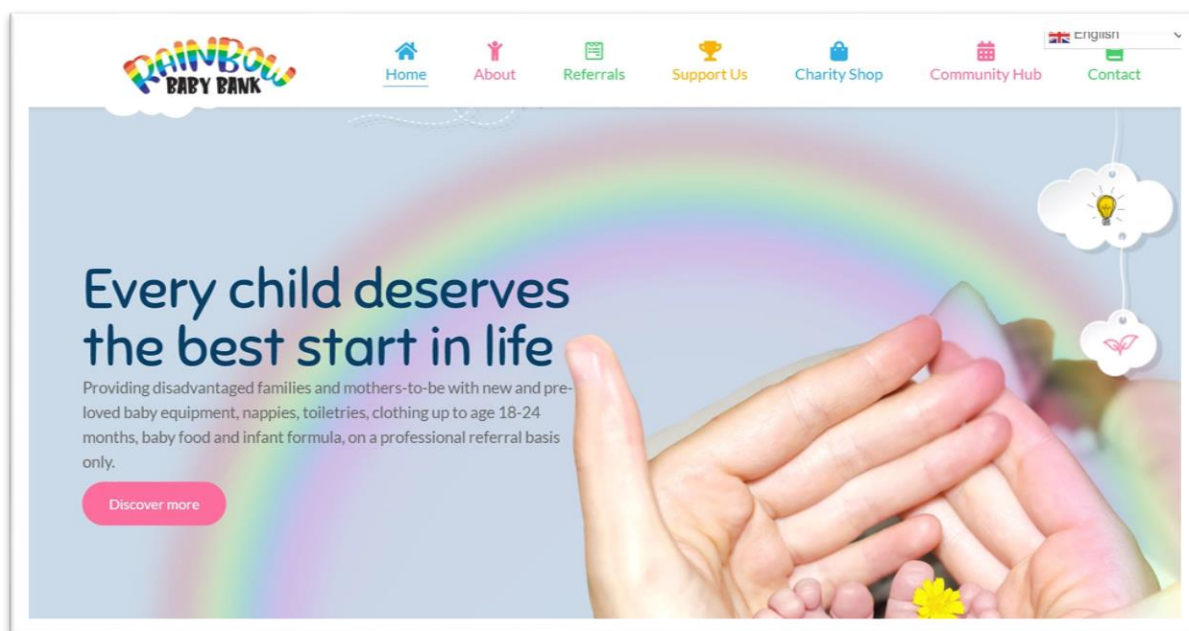
We were able to provide our beneficiaries with timely access to essential baby equipment including nappies, infant formula and baby food, emotional support and dignity. It empowered parents to care for their children with confidence and reduced stress during vulnerable periods. We reached families who might otherwise remain invisible-those facing crisis, isolation or poverty.

For the wider community, our outreach efforts have fostered stronger collaboration between the community, support services and the local stay and play group. We hope it's helped build a more compassionate and connected Dewsbury Moor, where no child is left behind due to circumstance. When families are supported, communities grow stronger.

Rainbow Baby Bank

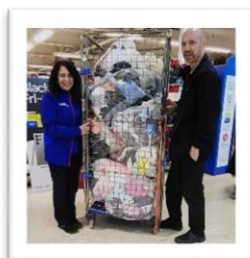
Trustees' report for the period from 6-4-24 to period end 5-4-25

In January 2025, we launched our website: www.rainbowbabybank.org.uk. This was thanks to funding from Sir George Martin Trust.



The website has made a significant impact on our organisation. We aren't totally reliant on the Facebook algorithms to promote our charity. We are reaching a larger audience and can demonstrate our impact. We have already boosted our fundraising efforts and have links to our Amazon wishlist, Paypal Giving and contact details for monetary donations. The quality of our donations has also improved as items we can and can't accept are clearly and thoroughly defined on the website. We can also direct people to the website for any frequently asked questions etc.

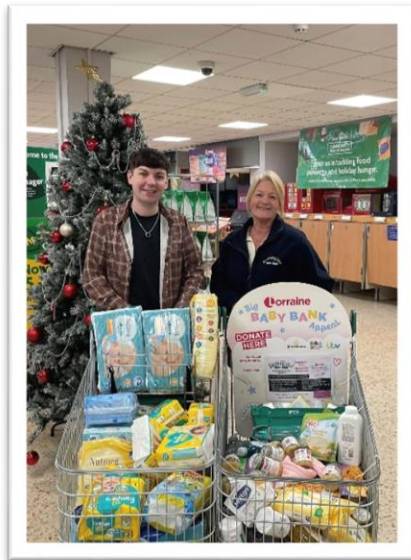
We continue to be extremely well supported by local supermarkets such as Morrisons, Tesco, Sainsburys, Co-Op and we are proud to be a part of Dunhelm's Delivering Joy Christmas campaign.



Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

In November 2024, ITV's Lorraine programme launched a special appeal to support baby banks across the UK. Lorraine's Big Baby Bank Appeal, in partnership with The Baby Bank Alliance and Morrisons supermarket. It helped to provide essential items for families experiencing hardship in winter. We were extremely proud to be involved in this appeal. We were very well supported by the Community Champions and Customers from three local Morrisons branches.



We continue our involvement with local schools and nurseries. We visit the schools, explain about the baby bank and how they can help us. We welcome class visits where the children are always excited to bring in their donated items. The children are very enthusiastic and ask some very good questions.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

We are very well supported by local organisations who believe in the work that we do. Snowdon Masjid offer their support every Christmas and are unbelievable with their donations. Often filling the baby bank with items.



Two local mattress manufacturers, Duvalay (part of Raskelf group) and Bed Kingdom, continue to generously provide our cot and cot-bed mattresses free of charge. This is a huge saving to our charity, and we are extremely grateful for their incredible support.

We are in the second year of three-year funding from The National Lottery Community Fund. This covers the rent for the baby bank and the salary of our Baby Bank Manager. We are very thankful for their support.

We have 13 amazing volunteers who are the heart of Rainbow Baby Bank. They play a vital role in delivering support to families across our community. Their dedication, compassion and generosity of their time make it possible for us to respond effectively to growing demand. Together, our incredible volunteers contributed over 2,000 hours of their time in this period.

We have also welcomed Duke of Edinburgh students, Callum, Elliott & Kanif, reflecting the powerful impact of young people helping other people.

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

In summary, the Rainbow Baby Bank team worked tirelessly throughout the year to support families in need across our community, providing essential baby items and equipment to those facing hardship. This vital work would not have been possible without the dedication of our volunteers, the commitment of our core staff, and the generosity of our supporters who donated pre-loved baby items, purchased items from our Amazon Wishlist, and raised funds on our behalf.

We are also deeply grateful to our funders for believing in our mission and for their continued encouragement and support. Their investment has enabled us to maintain our core services and respond to increasing levels of need.

The past 12 months have been both challenging and rewarding. Due to unforeseen personal circumstances, we were regrettably unable to commit to attending fundraising events during this period. Despite this, the charity continued to deliver its services effectively, supported by strong community goodwill and partnerships.

Rainbow Baby Bank remains a service that is not only necessary but deeply valued within the community. The continued demand for our support reinforces the importance of our work and our commitment to ensuring that every child has the best possible start in life.



Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

Reserves policy

Rainbow Baby Bank should always have a minimum, in reserve, enough to cover rent, utilities and one month's wages/sessional rates

Financial review

Grants and donations	6-4-24 to 5-4-25	6-4-24 to 5-4-25
	Unrestricted funds	Restricted funds
	£	£
The National Lottery Community Fund	0	30856
Third Sector Leader Kirklees	0	60
Wharfedale Foundation	0	21500
One Community - Big Local Dewsbury Moor Fund	0	4961.75
Kirklees Council	0	784.4
Sir George Martin Trust	0	3000
Neighbourly	0	500
Skipton Building Society	0	1380
One Community - Household Support Fund	0	19867
One Community - General Fund	0	1753.88
Charles & Elsie Sykes	0	3000
Batley Sporting Foundation	0	306.66
Loose Change Charity	0	200
Neighbourly - Sainsburys	0	500
Co-Op Community Fund	0	1199.01
Groundwork - Tesco Stronger Starts	0	1125
Sovereign Healthcare	0	2000
West Yorkshire Combined Authority	0	8450
Woodward Trust	0	1200
Save the Children (BBA Development Fund)	0	1200
Arnold Clark Community Fund	0	2000

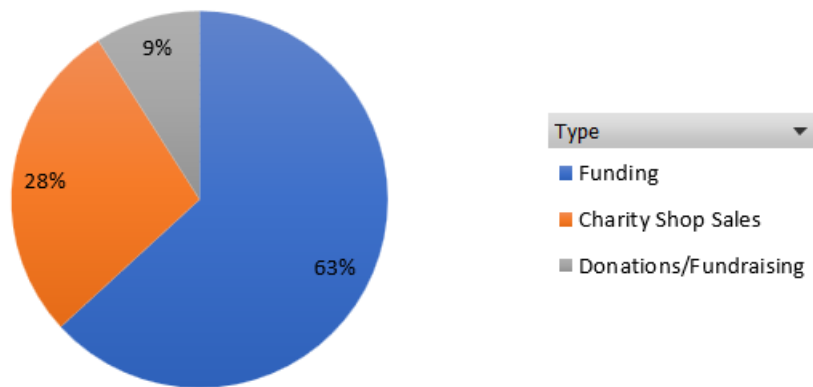
Our largest cash, unrestricted donation was £1,250 from M Lister

Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

Financial review

Source of Income Split



Rainbow Baby Bank

Trustees' report for the period from 6-4-24 to period end 5-4-25

Declaration

Signed on behalf of the charity trustees:



Print name: Georgina Lucy Surtees

Position: Head Trustee

Date: 28-01-26



CHARITY COMMISSION
FOR ENGLAND AND WALES

Rainbow Baby Bank

1187710

Receipts and payments accounts

CC16a

For the period
from

06/04/2024


To

05/04/2025

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					
Trade Sales	46,526	-	-	46,526	49,191
Funding	105,844	-	-	105,844	53,265
Donations/Fundraising	15,138	-	-	15,138	19,014
Weigh Ins	-	-	-	-	8,754
Sub total (Gross income for AR)	167,508	-	-	167,508	130,224
A2 Asset and investment sales, (see table).					
Vehicle Loan	-	-	-	-	17,000
	-	-	-	-	-
Sub total	-	-	-	-	17,000
Total receipts	167,508	-	-	167,508	147,224
A3 Payments					
Purchases (or COGS)	22,342	-	-	22,342	8,842
Direct Costs	32,430	-	-	32,430	35,089
Accountancy	600	-	-	600	705
Bank Interest	-	-	-	-	227
Card Machine Fees	498	-	-	498	475
Cleaning	-	-	-	-	3
Council Tax	1,180	-	-	1,180	1,509
Equipment	1,139	-	-	1,139	-
Insurance	3,417	-	-	3,417	2,900
Light & Heat	2,304	-	-	2,304	2,524
Printing, postage and stationary	201	-	-	201	64
Professional fees	887	-	-	887	471
Repairs and maintenance	-	-	-	-	-
Rent	13,820	-	-	13,820	12,667
Stall hire	82	-	-	82	92
Telecommunications	694	-	-	694	797
Water Rates	618	-	-	618	437
Vehicle fuel & running costs	11,612	-	-	11,612	2,930
Office and general expenses	141	-	-	141	151
Training	-	-	-	-	-
Travel expenses	204	-	-	204	-
Employer pension contributions	432	-	-	432	1,187
Vehicle purchase	4,000	-	-	4,000	20,995
Wages	58,979	-	-	58,979	58,811
PAYE Payments	7,006	-	-	7,006	4,178
Sub total	162,586	-	-	162,586	155,054
A4 Asset and investment purchases, (see table)					
Vehicle loan repayments	4,260	-	-	4,260	3,550
	-	-	-	-	-
Sub total	4,260	-	-	4,260	3,550
Total payments	166,846	-	-	166,846	158,604
Net of receipts/(payments)	662	-	-	662	- 11,380
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	2,863	-	-	2,863	14,817
Cash funds this year end	3,525	-	-	3,525	3,437

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	Bank	2,863	-	-
	Cash at hand	662	-	-
		-	-	-
	Total cash funds	3,525	-	-
(agree balances with receipts and payments account(s))		OK	OK	OK
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)
	Vehicles	Tangible Assets	-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Vehicle Loan	Current Liabilities	-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		GEORG-ANNE WALKER	23/01/25	

Charity Commission
PO Box 211
Bootle
L20 7YX

23rd January 2026

Re; Rainbow Baby Bank (Charity No: 1187710) – Accounts for the year ended 5th April 2025

To whom it may concern,

We act as accountants for the above-named charity.

We write to confirm that we have prepared the charity's accounts for the financial year ended 5th April 2025, using the charity's accounting records and the information and explanations provided to us by the charity's trustees and/or officers.

Our work was limited to the preparation of the accounts from those records and information. Responsibility for maintaining proper accounting records, and for the accuracy and completeness of the underlying information, rests with the charity's trustees. Responsibility for the accounts, including their approval and filing (where applicable), also rests with the trustees.

If you require any further information, please do not hesitate to contact our office.

Yours faithfully,



Zahid Khan

TaxAssist Accountants

📞 01924 411882

✉️ zahidkhan@taxassist.co.uk

🌐 www.taxassist.co.uk/zahidkhan

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