



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/04/2024 To 31/03/25

Charity name: TippyToes BabyBank

Charity registration number: 1187923

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The prevention or relief of poverty in Preston, South Ribble, Fylde coast, Skelmersdale and East Lancashire by providing essential items, resources and support families with young children and/or other organisations who also work to prevent or relieve poverty amongst families.
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	TippyToes BabyBank recycles items donated from the community such as cots and cribs, moses baskets, high chairs, baby baths, prams and other essential items. We clean all the items and then gift them to families who are in financial crisis, working on a referral basis. We also supply families with nappies, formula and other necessities as required.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard of guidance on public benefit. All our work at TippyToes BabyBank is to benefit the community and those in need of support.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

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## 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>During 2024/25, TippyToes BabyBank has been fortunate to receive a range of financial support that has enabled us to continue and develop our work supporting families across Preston, South Ribble and the wider North-West. This included four Man of the Match awards of £500 each, a successful Crowdfunder campaign supported by Aviva, whose employees were able to select TippyToes BabyBank to receive their £40 charity gift, a small grant from Save the Children, and a £1,000 Local Causes donation from SPAR. We were also grateful to receive donations from a small number of wills, which was a new and encouraging source of income for the charity.</p> <p>Alongside the continued support of Preston City Council and South Ribble Borough Council, this funding has allowed TippyToes BabyBank to sustain and grow its services, reach more families, and support newer communities. As a result, more parents and carers have been able to access essential baby items at times of significant need, helping to reduce financial pressure, support family wellbeing, and contribute positively to the wider community.</p> <p>Together with all the support, we were able to help over 900 families.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Total income for the period was £48,834.47. Total spend for the period was £59,688.00. Total funds remaining at 31/03/2025 was £46,470.51.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	No policy is in place for holding reserves. Due to the referral process in place, the charities spend funds as and when necessary to buy essential items as well as pay staff wages & utilities. We do not expect to continuously hold reserves to this value.
Amount of reserves held	Para 1.22	£46,470.51
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties about the charity continuing as a going concern.

## 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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Due to a revision in the accounts for 23/24, a bank account and PayPal account are included in the 24/25 accounts that were previously not disclosed in the annual return. These accounts had reserves of £47,865.52 at 01/04/2024 and £41,677.87 at 31/03/2025.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO Foundation Model
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	Vote by trustees

### 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	Tippytoes BabyBank
Other name the charity uses	
Registered charity number	1187923
Charity's principal address	South Ribble Family Wellbeing Centre Wilkinson Street Lostock Hall PR5 5BP

## 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	David Ray		January 2020 – September 2025	
2	Susan Wade		January 2019 – Present	
3	Julie Ray		January 2020 – September 2025	
4	Maria Neale		December 2020 – September 2025	
5	Angeline Derbyshire		September 2025 - Present	
6	Eilish Pymer		September 2025 - Present	
7	Jeanette Calderbank		September 2025 - Present	
8	Tilly Cottam		September 2025 - Present	
9	Sue Wade		September 2025 - Present	
10	Linda Watson		September 2025 - Present	
11	Rebecca McArdle		September 2025 - Present	
12	Jamie Wade		September 2025 - Present	

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

Director name		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A

Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A
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### 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)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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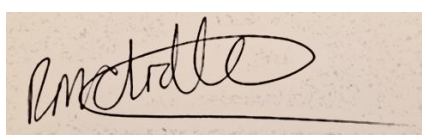
### Other optional information

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### Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Rebecca McArdle	
Position (eg Secretary, Chair, etc)	Finance Trustee	
Date	14/01/2026	

<b>Income</b>	<b>Full Year</b>
Donations	£6,089.41
Restricted Grants	£23,500.80
Unrestricted Grants	£18,983.63
Refunds	£260.63
<b>Total</b>	<b>£48,834.47</b>
<b>Expenditure</b>	
Salary	£33,372.22
Utilities/Bills	£6,367.43
Purchases	£19,948.35
Other	£0.00
<b>Total</b>	<b>£59,688.00</b>

<b>Income</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>
Donations	£333.44	£1,161.84	£366.84	£173.44	£108.44	£1,727.44	£93.44	£87.89	£1,244.41	£139.13	£63.44	£589.66
Restricted Grants	£8,000.00	£0.00	£3,150.00	£0.00	£0.00	£0.00	£5,000.00	£7,350.80	£0.00	£0.00	£0.00	£0.00
Unrestricted Grants	£0.00	£0.00	£1,300.00	£1,000.00	£500.00	£0.00	£0.00	£5,308.63	£0.00	£10,755.00	£120.00	£0.00
Refunds	£0.00	£0.00	£23.69	£29.99	£0.00	£0.00	£0.00	£206.95	£0.00	£0.00	£0.00	£0.00
<b>Total</b>	<b>£8,333.44</b>	<b>£1,161.84</b>	<b>£4,840.53</b>	<b>£1,203.43</b>	<b>£608.44</b>	<b>£1,727.44</b>	<b>£5,093.44</b>	<b>£12,954.27</b>	<b>£1,244.41</b>	<b>£10,894.13</b>	<b>£183.44</b>	<b>£589.66</b>
<b>Expenditure</b>												
Salary	£2,501.61	£7,343.09	£1,894.08	£2,573.96	£1,894.08	£1,894.08	£2,757.14	£1,941.45	£1,894.08	£3,304.35	£2,687.25	£2,687.05
Utilities/Bills	£1,130.26	£1,755.51	£363.07	£472.47	£402.29	£316.51	£380.65	£654.16	£129.91	£128.49	£248.33	£385.78
Purchases	£2,250.39	£1,450.62	£1,067.70	£1,508.38	£571.49	£5,349.89	£750.44	£1,846.94	£329.29	£1,235.28	£2,163.59	£1,424.34
Other	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>Total</b>	<b>£5,882.26</b>	<b>£10,549.22</b>	<b>£3,324.85</b>	<b>£4,554.81</b>	<b>£2,867.86</b>	<b>£7,560.48</b>	<b>£3,888.23</b>	<b>£4,442.55</b>	<b>£2,353.28</b>	<b>£4,668.12</b>	<b>£5,099.17</b>	<b>£4,497.17</b>

### **Independent examiner's report to the trustees of TippyToes BabyBank**

I report to the trustees on my examination of the accounts of TippyToes BabyBank for the year ended March 25.

#### **Responsibilities and basis of report**

As the charity 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 accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

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

1. accounting records were not kept in respect as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed: David Parry

Date: 18/01/2026