



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2022 Period start date To 31/12/2022 Period end date

Charity name: E5 Baby and Children Bank (Hackney Children and Baby Bank)

Charity registration number: 1192509

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the CIO are the prevention or relief of poverty and the relief of those in need because of financial hardship or other disadvantage in particular through the provision of clothing, food and other support and assistance to pregnant women, babies, children and their caregivers.
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	Since its establishment in June 2020, the Hackney Children and Baby Bank has grown from a small community initiative to a successful local charity, which to date supporting over 2100 families including over 4500 children. The Baby Bank provides families in Hackney and surrounding boroughs with essential items, all sourced from community donations. These donations can be in the form of physical pre-loved donations or donation of funds or purchase of new items from our wishlists, including clean clothes, toys, nappies, and other essentials. We offer a friendly, non-discriminatory service to all families in need of our assistance. The Baby bank receives donations of baby and children's pre-loved clothes, toys, and other essential items from supporters in the surrounding area. The team of volunteers then sorts these donations and packs them into age-appropriate clothing and toy packs. This enables the baby bank to be able to provide families referred to the service items they need for their children. The team of volunteer drivers help ensure large bulky items such as cots reach families in need.

		The families accessing the baby bank face numerous hardships; women fleeing domestic violence who have to relocate at short notice leaving all their belonging behind, refugee families, single parent working families on low incomes simply unable to meet the cost of necessities for their children, mothers about to give birth who have no clothes or equipment for their baby and unemployed or homeless parents or those who are in debt or who are coping with substance misuse. The needs of some of the families are extensive and multi-faceted; our approach is to try and personalise the service as much as we can to meet the specific needs of our families. The following organisations are examples of those that refer families to the Baby Bank: The Children's Society, Bump Buddies; Hackney Playbus; Care for Calais; The Round Chapel Families Project; Hackney Children Centres; Hackney Migrant Centre; Hackney DWP; Barnados; Food Banks; Domestic Violence Prevention; Akwahbah Centre; Homerton Hospital Maternity Ward & Hackney Community Nurses, Hestia, Muslim Aid Group; Social Workers from Hackney; Refugee Centres; Family Action Support Group, Shoreditch Trust, Peabody Trust, Parental Substance Misuse, Social Action for Health, Chobham Academy, City & Hackney Perinatal Mental Health Team, Cornerstone Baby bank, Early Help Family Navigator Newham, Hackney Learning Trust, Lawrence House Surgery.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees, in making decisions concerning the Baby bank's activities, have had due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a

Contribution made by volunteers	Para 1.38	The Babybank continues to be a charity run by the local community, for the local community. During 2021 the organisation hired its first 2 paid members of staff and a significant part of their roles are liaising with volunteers. Volunteers remain at the very heart of our organisation and the service could not be delivered without them. The volunteer group alone has brought the community together across age (Duke of Edinburgh students right through to our knitters in a retirement home), ethnicity, socio-economic group, etc.
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	Over the calendar year 2021, the baby bank has supported 1,261 families including 2,269 children. Demand has increased as the year has progressed, with an average monthly 122 families referred over the Sept-November period in excess of the average run rate since inception of 95 families per month. Monthly the baby bank has distributed an average of 174 clothing packs, 113 packs of nappies, 15 cots, 105 toy packs, 167 hygiene kits, 77 pairs of children's shoes and 38 tins of infant formula. Building partnerships with other charitable organisations – an example being working with Social Action for Health on their Financial and Wellbeing Project. Each Monday for 5 weeks, a session has been run at the baby bank premises to provide information and advice on money and financial wellbeing and help with accessing the internet. We have had positive feedback from the baby bank users that attended and the organisation running the project. <i>“One attendee hadn't realised she could get an energy credit until she came on the course, she applied and received it before the next session. She also applied to Citizen's advice for food vouchers she hadn't known how to access vouchers. She was so happy she'd attended the course; she wasn't sure she would attend as she has two children under 2 and finds it difficult to get out of the house.”</i>

		The baby bank worked with the Local Buyers Club Stoke Newington on the Winter Toy Appeal 2022 to ensure no child referred to us went without a Christmas gift this year.
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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		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	As at the year end the E5 Baby Bank's financial position consisted of cash of £76,851.41 The baby bank's income has consisted solely of donations and grants to date. The funds are part ringfenced for covering the salary of the baby bank's two grant funded employees and the project to create the baby bank's own dedicated premises. Unrestricted funds will be utilised for purchasing items where donations fall short of demand, such as nappies, wipes, formula, lightweight strollers. Please refer to the accounts for further detail.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charitable reserve was created in 2020 given this was the first financial year of the charity's operation. This amount was deemed suitable by the trustees based on average monthly cost of essential items (nappies, wipes, soap, toothpaste etc) if the charity was to be unable to meet demand through donations. The reserve amount is reviewed by the trustees for suitability and will be increased if deemed necessary.
Amount of reserves held	Para 1.22	£500
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	

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		

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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
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	Apart from the first charity trustees, every trustee must be appointed by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

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	E5 Baby and Children Bank
Other name the charity uses	Hackney Children and Baby Bank
Registered charity number	1192509
Charity's principal address	Clapton Community 7 th Day Adventist Church 26 Chelmer Road E9 6AY

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	Beautine Wester			
	2	Esther Bolter			
	3	Lisa Giffen			
	4	Sarah Mitchell			
	5	Elissa Gerrand		27/07/2022 onwards	
	6				
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	10				
	11				
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	14				
	15				
	16				
	17				
	18				
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	20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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

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)		

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

	Signature(s)		
	Full name(s)	Sarah Mitchell	Lisa Giffen
	Position (eg Secretary, Chair, etc)	Finance Trustee	Trustee
	Date	22/03/2022	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name E5 Baby and Children Bank	No (if any) 1192509
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Receipts and payments accounts

For the period from	Period start date 01/01/2022	To	Period end date 31/12/2022
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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				
Unrestricted charitable donation or grant	47,443	-	-	47,443
Choose Love grant - ringfenced for wages	-	12,500	-	12,500
Winter Toy Appeal Justgiving - 2022 - ringfenced	-	17,435	-	17,435
Summer seaside trip donations	-	3,248	-	3,248
Donation from Social Action for Health Foundation	-	822	-	822
Bank interest	52	-	-	52
funding of restricted items from free fund	-	416	-	416
	-	-	-	-
Sub total (Gross income for AR)	47,495	34,421	-	81,916
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	47,495	34,421	-	81,916

A3 Payments

Winter Toy Appeal Expense 2021		498	-	498
Winter Toy Appeal Expense 2022		13,078	-	13,078
Spend on Fixtures & Fittings for premises - Shelving etc		1,200	-	1,200

Premises costs - utilities	300	-	-	300
Logistics - transport of stock to and from	77	-	-	77
Cost of Supplies - Nappies, Wipes, Form	7,534	-	-	7,534
Afghan appeal expenses		9,031	-	9,031
Insurance	268	-	-	268
Bank charges & Fees	71			71
Baby Broadway Concert Spend		250		250
Payroll	2,749	20,374		23,123
Independent examiner fee	300			300
Online fees - domain name etc	136			136
Volunteero - Volunteer management sys	792			792
Employee expenses	744			744
trip to seaside for families		3,292		3,292
Social Action for Health expenses		822	-	822
funding of restricted items from free fun	416			416
Sub total	13,387	48,545	-	61,932

A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-

Total payments	13,387	48,545	-	61,932
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Net of receipts/(payments)	34,108	- 14,124	-	19,984
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	23,173	33,691	-	56,864
Cash funds this year end	57,281	19,567	-	76,848

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
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B1 Cash funds

	-	-
	-	-
	-	-
Total cash funds	57,281	19,567
(agree balances with receipts and payments account(s))	OK	OK

Unrestricted funds
to nearest £

Restricted funds
to nearest £

B2 Other monetary assets**Details**

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

B3 Investment assets**Details**

		-
		-
		-
		-
		-

B4 Assets retained for the charity's own use**Details**

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		-
		-

Fund to which asset belongs

Cost (optional)

		-
		-
		-
		-
		-
		-

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
	
	Sarah Mitchell

CC16a



Last year
to the nearest £

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**Endowment
funds**
to nearest £

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-
76,848

Agreement Error

**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
03/22/2023



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
E5 Baby and Children Bank (Hackney Children and Baby Bank)

On accounts for the
period ended

31 December 2022

Charity no
(if any)

1192509

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 period ended **31/12/2022**.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

Date:

15/03/2023

Name:

Robert Couser

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

ACA – ICAEW

Address:

Couser Accountants Limited, 162 Kingsquarter, Maidenhead, SL6 1AW

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.

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