



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01/01/2024** Period start date To **31/12/2024** 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 has supported over 5312 families including over 10122 children. The Hackney Children and Baby Bank provides families in need living in Hackney and surrounding boroughs with much-needed items. We provide clothes and shoes, nappies, buggies, Moses baskets and bedding, toys and books, toiletries and other essentials, 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. We offer a friendly, inclusive service to our families and work closely with local agencies to

		signpost other services. We organise events, support and information sessions for parents and parties and outings for the children we support. The families accessing the Baby Bank face a wide range of hardships. • women fleeing domestic violence who have to move at short notice, leaving all their belongings behind • refugee families who have uprooted their lives • survivors of trafficking and modern day slavery • single parent working families on low incomes • mothers about to give birth with no clothes or equipment for their baby • mothers with multiple pregnancies • unemployed or homeless parents and those struggling with their mental health 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.
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	
		n/a

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	The Baby Bank continues to be a charity run by the local community, for the local community. The organisation has two 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	
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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	Since its establishment in June 2020, the baby bank has supported 5,312 families including 10,122 children. From inception to Dec24 the baby bank has distributed 9,755 clothing packs, 7,909 toy packs, 5,226 packs of nappies, 1,301 moses baskets & cots, 7,769 hygiene kits, 1,435 buggies and much more. The baby bank has also: • provided school shoes, backpacks and stationery • organised parties for our children • Provided hundreds of toys for Hackney Winter Toy Appeal • provided budgeting and employability skills sessions for service users • raised funds to employ our first paid staff • won a Mayor of Hackney's Civic Award (2021) • run health and wellness classes for women • provided laptops for parents returning to study • extended our network of referrers to reach a wider group of families
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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 £128,533 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. 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 increased during 2024 to reflect the greater financial demands on the charity as it has grown, particularly with regards to employee salaries and rent and to ensure that there is a reasonable buffer to allow the charity to adapt to any changes in financing . The reserve amount is reviewed by the trustees for suitability and will be increased if deemed necessary.
Amount of reserves held	Para 1.22	£25,000
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)		
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	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		

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	174 Homerton High Street London E9 6AG

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	Lisa Giffen			
	3	Sarah Mitchell			
	4	Julia Thackray		From 24/06/2024	
	5	Margaret Mary Therese Watmough		From 10/10/2024	
	6	Frances Oyineze		From 03/12/2024	
	7	Strbac		From 10/10/2024	
	8	Ibilola		From 10/10/2024	
	9	Boardman		From 10/10/2024	
	10	Jennifer Morgan		From 10/10/2024	
	11	Esther Bolter		Until 18/03/2024	
	12	Samantha Campbell		Until 18/03/2024	
	13				
	14				
	15				
	16				
	17				
	18				
	19				
	20				

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

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)

	
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Full name(s)

Sarah Mitchell

Julia Thackray

Position (eg
Secretary, Chair, etc)

Finance Trustee

Chair of Trustees

Date

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

Baby and Children Bank

No (if any)

1192509

Receipts and payments accounts

CC16a

For the period
from

Period start date
1/1/2024

To

Period end date
31/12/2024

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					
Unrestricted charitable donation or grant	32,331	-	-	32,331	46,941
Postcode Lottery Grant ringfenced for wages and salaries	-	24,000	-	24,000	25,000
National Lottery Community Grant ringfenced for wages and salaries	-	20,000	-	20,000	1,000
National Lottery CoL Grant ringfenced for premises project	-	42,347	-	42,347	166
Choose Love grant ringfenced for wages and salaries	-	12,438	-	12,438	-
Bank interest	200	-	-	200	-
Sub total (Gross income for AR)	32,531	98,785	-	131,316	73,107
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	32,531	98,785	-	131,316	73,107

A3 Payments

Winter Appeal 2024 Expense	1,657	187		1,844	4,185
Back to School 2024 Expense	737	-		737	981
Spend on Fixtures & Fittings fr premise	-	18,199		18,199	500
Premises costs	7,930	5,609		13,539	6,204
Fundraising costs	182	-		182	725
Cost of Supplies - Nappies, Wipes, Formula etc	5,411	11,531		16,942	12,135
Event costs	533	-	-	533	491
Insurance	399	-	-	399	274
Bank charges & Fees	60	-	-	60	60
Payroll	10,954	26,077		37,031	32,392
Independent examiner fee	300			300	280
Online fees - domain name etc	239	-		239	503
Volunteero - Volunteer management system fee	953	-		953	953
Employee expenses	869	-		869	746
misc expenses	482	-	-	482	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	30,706	61,603	-	92,309	60,429

A4 Asset and investment purchases, (see table)

	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-

Total payments	30,706	61,603	-	92,309	60,429
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Net of receipts/(payments)	1,825	37,182	-	39,007	12,678
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	82,708	6,818	-	89,526	76,848
Cash funds this year end	84,533	44,000	-	128,533	89,526

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		84,533	44,000	-
			-	-
		-	-	-
	Total cash funds	84,533	44,000	-
	(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)
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

B4 Assets retained for the charity's own use

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

B5 Liabilities

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

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

Signature	Print Name	Date of approval
	Sarah Mitchell	05/02/2025
	Julia Thackray	22/02/2025



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
E5 Baby and Children Bank

On accounts for the year
ended

31 December 2024

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 year ended **31 / 12 / 2024**.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Robert Couser

Date:

14/03/2025

Name:

Robert Couser

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

ICAEW

Address:

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

Only complete if the examiner needs to highlight 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.