

**BRADFORD BABY BANK**  
**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

# BRADFORD BABY BANK

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Vickie Jubb (Chair) Emma Clarke (Treasurer) Helen Goult Danuta Petrie Pauline Gilroy Anne-Marie Murphy
<b>Charity number</b>	1197531
<b>Principal address</b>	1 Carr Hill Drive Calverley Pudsey West Yorkshire LS28 5QA
<b>Telephone</b>	07557 997849
<b>Email</b>	<a href="mailto:bradfordbabybank@gmail.com">bradfordbabybank@gmail.com</a>
<b>Independent examiner</b>	Kevin J Meddings MAAT Kevin Meddings Accountancy Services 55 Crowther Avenue Calverley Pudsey West Yorkshire LS28 5SA
<b>Banker</b>	Nat West Nat West plc 19 The Grove Ilkley West Yorkshire LS29 9TA

# BRADFORD BABY BANK

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# **BRADFORD BABY BANK**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 DECEMBER 2022**

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The Trustees present their report and accounts for the year ended 31 December 2022.

The accounts have been prepared in accordance with accounting policies set out in note 1 to the accounts and comply with the charity's constitution, Charities Act 2011 and Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

#### **Governing Document**

The organisation is a Charitable Incorporated Organisation (CIO). The organisation is governed by a constitution which has been agreed upon and is registered with the Charity Commission and sets out the organisation's governance and governance structure.

#### **Trustees, Organisational Structure and Governance**

Bradford Baby Bank operates to reduce the impact of poverty on vulnerable families and young children by providing early years essentials. The organisation was established in 2017 and became a Charitable Incorporated Organisation in January 2022.

The Charity Trustees are responsible for managing the affairs of the organisation. There are no paid staff: day-to-day operations are undertaken by Trustees and additional volunteers.

The Trustees hold regular in-person or online meetings and maintain contact outside of meetings to ensure effective and efficient decisions are made in a timely manner and as needed.

The trustees who served during the year were:

- Vickie Jubb (Chair)
- Emma Clarke (Treasurer)
- Helen Goult
- Danuta Petrie
- Pauling Gilroy
- Anne-Marie Murphy

#### **Risk Management**

The Trustees have identified and assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate the exposure to the major risks. Where appropriate, risks are mitigated by introducing policies and developing working practices covered by insurance where applicable. Risks include:

- Provision of safe working equipment and environment.
- Provision of infant formula and food.
- Long term funding.
- Lack of suitable volunteers.

The Trustees have created a formula policy to manage the risks of providing infant formula in line with the Bradford Breastfeeding policy and after discussions with local health visitors. The Trustees assess any items donated for redistribution before allocation to beneficiaries. We will not offer pre-owned mattresses, and items not passing quality control and/or with working safety features are disposed of. All items are provided in good faith and referral partners are encouraged to check beneficiaries are using the items correctly. Funding and volunteers are standing agenda items for the Trustees to discuss at meetings throughout the year and all volunteers have an up-to-date DBS status.

# BRADFORD BABY BANK

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### Objectives

Bradford Baby Bank was established in 2017 to prevent or relieve poverty in the Bradford area by providing essential items of baby clothing and equipment to families in need and through collaboration with other organisations or projects working to prevent or relieve poverty.

Our ability to help relieve some of the impacts of poverty is reliant on the generosity and kindness of others. In response to the pandemic, since 2020, our referral rate has increased yearly, and our impact across Bradford is significant.

Bradford has some of the most disadvantaged communities in the country, which have been disproportionately affected by Covid-19. Bradford District has one of the country's highest proportions of child poverty, with 30.4% of children in absolute low-income families compared to the England average of 15.3%. *Report of the Strategic Director, Health and Wellbeing to the meeting of the Health and Social Care Overview and Scrutiny Committee on 16 February 2021.*

The families we support can become financially vulnerable due to several challenging circumstances, such as homelessness and poor housing condition, unemployment or zero hours/gig economy employment or domestic violence. Families may be refugees or asylum seekers with little or limited income, limited support networks and no access to public funds. Other families depend on benefits, which may be insufficient for their outgoings or not paid on time, resulting in debt that can compound the issue. The pandemic and current economic crisis have worsened many of these factors.

The purposes of the charity are, therefore, to:

- Redistribute pre-loved and provide new essential baby items to families that cannot afford to buy them.
- Redistribute pre-loved children's items to older children as and when requested.
- Work with referral agencies such as social workers, health visitors, refugee groups and other organisations that are in contact with vulnerable families to support those that need it most.
- Work across the Bradford Metropolitan District Council area, being mindful of and working with similar organisations within this area.
- Collaborate with organisations with similar aims as and when appropriate, including Bradford Health, Bradford Council and Better Start Bradford.

Bradford Baby Bank do not specify referral criteria, except that it is an emergency and the number of times a single family can benefit is restricted to ensure we conform to the constitution's requirements to provide emergency and not ongoing support. Our referral partners include:

- Social Workers
- Midwives
- Health Visitors
- Domestic Violence Charities
- Early Help
- Refugee Services
- Citizen Advice Bureau
- Schools and Nurseries

### Activities

Bradford Baby Bank continued to deliver on our core support for vulnerable families using financial donations and small grants. This year we also received Household Support Fund monies via Bradford Council, enabling us to support families with safety and/or sleep bundles.

# BRADFORD BABY BANK

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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In our first year as a charity, we've been active in the following:

- Providing essential equipment to those in need.
- Picking up on a shortfall in Local Authority Support.
- Maintaining high standards of quality in the delivery of key services.
- Networking and ensuring we are up to date with key events at local, regional and national levels.
- Fundraising and developing relationships with current funders.
- Ensuring access to services and signposting accordingly, for example, local food banks, breastfeeding support and other baby banks operating nearby.
- Establishing a professional culture within the Trustees, meeting regularly and recording discussions and actions.
- Securing new income to support organisational development and growth.

### Achievements and Performance

Awareness and the reputation of Bradford Baby Bank has grown in 2022, meaning more referrals have been received than ever before. The organisation has quickly become a key provider of support to vulnerable families in the district. With limited human resources, we work hard to provide essential items to families with children and babies under five.

In 2022 we:

- Supported 640 families.
- Supplied 324 safety or sleep bundles (including cots or beds).
- Provided 114 milk/feeding bundles.
- Benefitted from more than 1,560 volunteer hours.

### Financial Review

We continued to receive individual donations and grants to carry out the organisation's charitable activities from several sources, including Bradford Council, West Yorkshire Police and Crime Commissioner and the National Lottery.

The organisation made a surplus of £22,455 in this financial year. At the 31 December 2022, there was a balance of £1,448 on unrestricted reserves whilst restricted reserves which are committed to be spent in 2023 amounted to £28,002. The bank balance was £29,800 and reserves in total amounted to £29,450.

Funding to Bradford Baby Bank grew considerably in 2022. As a result of this and the reporting requirements to the Charity Commission, the organisation has striven to improve its financial management and transparency to apportion costs to restricted and unrestricted funding sources.

### Reserves

The Trustees are currently involved in developing a specific reserves policy but in the short-term the Charity aims to maintain reserves at a level of between three and six months annual operating costs. This was achieved in this financial year.

### Investment Policy

Bradford Baby Bank does not have an investment policy nor funds to invest. All income received is used to purchase items required to support vulnerable families.

# BRADFORD BABY BANK

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### Plans for the Future

In 2023 Bradford Baby Bank aims to continue to grow and support more families requiring essential baby and child equipment. As Trustees we need to identify and attend relevant training. We look to continue strengthening our links with local organisations working to relieve poverty across the district. We hope to establish links with local Colleges to provide opportunities for work experience for Health and Social Care Work students. We are in discussion with the University of Leeds to look at how we can identify and capture the voice and needs of some of the most vulnerable and transient families we support.

### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these accounts the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2015 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

On behalf of the board of trustees

.....  
Vickie Jubb (Chair)

Dated:

# BRADFORD BABY BANK

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BRADFORD BABY BANK

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I report on the accounts of the charity for the year ended 31 December 2022, which are set out on pages 6 to 11.

### **Respective responsibilities of Trustees and examiner**

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) 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
- (iii) 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. 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:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

### **Kevin J Meddings MAAT**

Kevin Meddings Accountancy Services  
55 Crowther Avenue  
Calverley  
Leeds  
West Yorkshire  
LS28 5SA

Dated:



# BRADFORD BABY BANK

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds	Restricted funds	Total 2022
	Notes	£	£	£
<b>Income</b>				
Voluntary income	2	3,808	-	3,808
Incoming resources from Charitable activities	3	-	59,590	59,590
<b>Total income</b>		3,808	59,590	63,398
<b>Expenditure</b>				
Charitable activities	4	3,535	37,408	40,943
<b>Total expenditure</b>		3,535	37,408	40,943
<b>Net income/ Net movement in funds</b>				
		273	22,182	22,455
<b>Total funds brought forward</b>		1,175	5,820	6,995
<b>Total funds carried forward</b>		1,448	28,002	29,450

# BRADFORD BABY BANK

## BALANCE SHEET AS AT 31 DECEMBER 2022

		Unrestricted funds	Restricted funds	Total funds 2022 £
	Notes	£	£	
<b>Current assets</b>				
Cash at bank		1,448	28,352	29,800
		<hr/>	<hr/>	<hr/>
<b>Creditors: amounts falling due within one year</b>	<b>6</b>		(350)	(350)
		<hr/>	<hr/>	<hr/>
<b>Net current assets</b>		1,448	28,002	29,450
		<hr/>	<hr/>	<hr/>
<b>The funds of the charity</b>				
Unrestricted funds		1,448	-	1,448
Restricted funds	<b>7</b>	-	28,002	28,002
		<hr/>	<hr/>	<hr/>
<b>Total charity funds</b>		1,448	28,002	29,450
		<hr/>	<hr/>	<hr/>

The accounts were approved by the Trustees on

.....  
Vickie Jubb (Chair)

Trustee

**BRADFORD BABY BANK****STATEMENT OF CASHFLOWS  
AS AT 31 DECEMBER 2022**

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	<b>Notes</b>	<b>2022 £</b>
<b>Cash generated from operating activities</b>	<b>8</b>	22,805
Cash equivalents at the beginning of the year		6,995
		<hr/>
<b>Total cash equivalents at the end of the year</b>		29,800
		<hr/>

# BRADFORD BABY BANK

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

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### 1 Accounting policies

#### 1.1 Basis of preparation

The accounts are prepared under the historical cost convention.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

Bradford Baby Bank meets the definition of a public benefit entity under FRS 102.

Having considered future planned activities and the reserves available to the charity, the Trustees are satisfied that the financial statements should be prepared on the going concern basis.

#### 1.2 Incoming resources

Donations and legacies are accounted for when they are received by the charity. Other income is accounted for on an accruals basis as far as is prudent to do so.

Core funding revenue grants are credited to the income and expenditure account at the time when received. Revenue grants for specific projects are credited to the income and expenditure account when received and unspent amounts at the year end are carried forward as restricted funds in the balance sheet. Where income is received in advance of the next financial year this may be deferred in accordance with the terms of the funding agreements.

#### 1.3 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

#### 1.4 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for beneficiaries. These include governance costs which are those costs associated with meeting the constitutional and statutory requirement of the charity.

All costs are allocated between the categories on the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource.

# BRADFORD BABY BANK

## NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 2 Voluntary Income

**2022**  
**£**

#### Donations and gifts

Ilkley Foodbank	1,000
Rotary Club of Calverley	500
Sundry	2,308
	<hr/>
	3,808
	<hr/>

### 3 Incoming resources from charitable activities

**2022**  
**£**

City of Bradford MDC (Household Support Fund)	25,000
City of Bradford MDC (Premises)	20,000
National Lottery (2022 Funding)	9,850
The Clothworkers' Foundation	2,800
The Arnold Clark Community Fund	1,000
Leeds Building Society	940
	<hr/>
	59,590
	<hr/>

### 4 Charitable activities

**2022**  
**£**

Essential Baby Items	33,353
Administration Support costs	2,600
Equipment	1,472
Rent	1,300
Mileage claims	684
Insurance	369
Independent Examination	350
Subscriptions	245
Telephone	182
Sundry	388
	<hr/>
	40,943
	<hr/>

### 5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. One Trustee was paid £2,600 for providing Administration Support. There are no other related party transactions in the year that required disclosure.

# BRADFORD BABY BANK

## NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 6 Creditors: amounts falling due within one year

	<b>2022</b> £
Accruals	350
	<u>          </u>

### 7 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes: -

	<b>Movement in funds</b>			
	<b>Balance at 1 Jan 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Balance at 31 Dec 2022</b>
	£	£	£	£
National Lottery (2021 Funding)	5,820	-	(5,820)	-
City of Bradford MDC (Household Support Fund)	-	25,000	(28,150)	(3,150)
City of Bradford MDC (Premises)	-	20,000	-	20,000
National Lottery (2022 Funding)	-	9,850	(26)	9,824
The Clothworkers' Foundation	-	2,800	(1,472)	1,328
The Arnold Clark Community Fund	-	1,000	(1,000)	-
Leeds Building Society	-	940	(940)	-
	<u>5,820</u>	<u>59,590</u>	<u>(37,408)</u>	<u>28,002</u>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 8 Reconciliation of net movement in funds to net cashflow from operating activities:

	<b>2022</b> £
Net movement in funds	22,455
Increase in creditors	350
	<u>          </u>
Cash generated from operating activities	22,805
	<u>          </u>