

BRADFORD BABY BANK
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE PERIOD ENDED 31 MARCH 2025

BRADFORD BABY BANK

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Vickie Jubb (Chairperson) Emma Clarke (Treasurer) Danuta Petrie Anne-Marie Murphy Andrea Halligan Josephine Dickerson
Charity number	1197531
Principal address	1 Carr Hill Drive Calverley Pudsey West Yorkshire LS28 5QA
Telephone	07557 997849
Email	bradfordbabybank@gmail.com
Independent examiner	Kevin J Meddings MAAT Kevin Meddings Accountancy Services 55 Crowther Avenue Calverley Pudsey West Yorkshire LS28 5SA
Banker	Nat West Nat West plc 19 The Grove Ilkley West Yorkshire LS29 9TA

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BRADFORD BABY BANK

TRUSTEES' REPORT FOR THE PERIOD ENDED 31 MARCH 2025

The Trustees present their report and accounts for the period ended 31 March 2025.

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, the 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 currently no permanent paid staff: day-to-day operations are undertaken by Trustees and additional volunteers.

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

In 2024, the financial year was amended within the Charity Commission to coincide with public sector financial years. Therefore, this report covers the period 1 January 2024 to 31 March 2025.

The trustees who served during the year were:

- Vickie Jubb (Chairperson)
- Emma Clarke (Treasurer)
- Helen Gault (resigned 21 July 2024)
- Danuta Petrie
- Pauling Gilroy (resigned 21 January 2024)
- Anne-Marie Murphy
- Helene Terry (appointed 21 July 2024, died 6 March 2025)
- Andrea Halligan (appointed 21 July 2024)
- Josephine Dickerson (appointed 21 July 2024)

The trustees wish to record their gratitude for Helene's dedicated service and acknowledge with sadness her death during the period.

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

Chair's Introduction

It is with pride that I share this year's Annual report for Bradford Baby Bank.

Thanks to our team of dedicated volunteers and generous supporters, we've responded quickly and with care, providing nappies, formula, clothing, cots, prams and hygiene items to over 2,400 referrals this year. This work is only possible because of the people who give their time, energy and resources so generously. I like to think we have the friendliest volunteers in Bradford! As one referrer said:

I would like to share my gratitude for the warm welcome and support we have received during our recent visits. Your volunteers greeted us with kindness and made us feel truly valued.

Among them was Helene, one of our trustees, who sadly passed away this year. Helene had a long career in Early Years education and was a steady and committed presence at the baby bank. She is deeply missed by all of us.

Behind every referral we receive is a story of struggle, but also resilience. We hear about families doing everything they can to care for their children, often in heartbreaking circumstances; skipping meals to afford formula, sleeping on floors with their babies because they can't afford a cot, struggling to access services due to no pram. As one referrer explained:

The families I have referred are low-income or do not have access to public funds, and there are no other options for them to access the things they need for their babies and young children. Without this service, there would be many families in dire situations and more children at risk from a lack of basic necessities.

This practical support can be the difference between a family staying together or reaching breaking point. We regularly hear from the referrers that our intervention has helped prevent safeguarding concerns, reduced the need for emergency social care involvement, and supported parents to maintain routines and stability at home. These outcomes are not incidental but the direct result of timely, compassionate action.

That's why continued support matters so deeply. It enables us to keep responding quickly, ensuring that no baby or young child in Bradford goes without the essentials they need to thrive and that families under pressure have the chance to stay strong, together.

Vickie Jubb

Chair, Bradford Baby Bank

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

Risk Management

The Trustees have previously identified and assessed the risks to Bradford Baby Bank. They are satisfied that systems are in place to mitigate these risks. The charity has a number of policies and safe working procedures which aim to minimise risk. The organisation is covered by insurance where applicable. Risks and mitigation are:

Risk	Mitigation
Provision of safe working equipment and environment.	The Trustees assess all items donated for redistribution before allocation to a family. 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 assembling and using the items correctly.
Provision of infant formula and food.	The Trustees have created a formula policy in line with the Bradford Breastfeeding policy and after discussions with local health visitors.
Long term funding.	Funding and volunteer recruitment are standing agenda items for the Trustees to discuss at meetings throughout the year.
Lack of suitable volunteers.	

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. The referral rate has increased annually, reflecting our significant impact across Bradford. Bradford District has one of the country's highest rates of child poverty. 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 who cannot afford 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

TRUSTEES' REPORT (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

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 Teams
- Refugee Services
- Early Years Groups
- Schools and Nurseries

Activities

Bradford Baby Bank continued to deliver on our core support for vulnerable families using financial donations and grants. In 2024-25, BBB received Household Support Fund monies via Bradford Council, enabling us to support families with safety and/or sleep bundles.

Throughout the period, the charity has:

- Provided essential equipment to families in need.
- Maintained high standards in the delivery of our service.
- Provided toys for local services and early years groups established through health initiatives.
- Participated in the Baby Bank Alliance advisory group.
- Developed our fundraising streams and relationships with current funders.
- Ensured access to services and signposting accordingly, for example, local food banks, breastfeeding support and other baby banks operating nearby.
- Fostered a professional culture within the Trustees, meeting regularly and recording decisions and actions.
- Recruited, supported and grew our Trustee Board and volunteer base.

Activities and performance

In 2024-25 the BBB cemented its position, working with teams of volunteers week in and week out to:

- Support 2,410 families.
- Supplies more than 17,000 items including 715 cots or Moses baskets.
- Provided 456 milk/feeding bundles.
- Benefitted from more than 4,500 volunteer hours.

Financial review

Income in 2024-25 was strengthened by the Household Support Funding. The charity continues to work with an independent accountant to maintain sound financial management, particularly of restricted and unrestricted funding sources. We continue to receive individual donations and grants to carry out the organisation's charitable activities from several sources, including the Household Support Fund via Bradford Council, Ilkley Food Bank and the National Lottery.

The organisation made a deficit of £70,569 in this financial period. At the 31 March 2025, there was a balance of £11,241 on unrestricted reserves. Restricted reserves amounted to £9,900 of which £5,940 has already been committed to future rent costs and is reflected under prepayments in the accounts. The bank balance at the period end was £15,596 and reserves in total amounted to £21,141.

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

Reserves

The Trustees are 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.

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.

Plans for the Future

In 2025-26 Bradford Baby Bank Trustees will approve a business plan for 2025-2030 to guide the charity's future activity and growth.

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).

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

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Vickie Jubb (Chairperson)

Dated: 2 November 2025

BRADFORD BABY BANK

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

I report on the accounts of the charity for the period ended 31 March 2025, which are set out on pages 6 to 13.

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 4 November 2025

BRADFORD BABY BANK

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31 MARCH 2025

		Unrestricted funds	Restricted funds	Total 2025	Total 2023
	Notes	£	£	£	£
Income					
Voluntary income	2	15,094	-	15,094	8,522
Incoming resources from Charitable activities	3	-	154,015	154,015	176,710
Total income		15,094	154,015	169,109	185,232
Expenditure					
Charitable activities	4	21,653	218,025	239,678	122,972
Total expenditure		21,653	218,025	239,678	122,972
Net (expenditure)/net income//net movement in funds before transfers		(6,559)	(64,010)	(70,569)	62,260
Transfers between funds		14,801	(14,801)	-	-
Net (expenditure)/income/net movement in funds after transfers		8,242	(78,811)	(70,569)	62,260
Total funds brought forward		2,999	88,711	91,710	29,450
Total funds carried forward		11,241	9,900	21,141	91,710

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BALANCE SHEET
AS AT 31 MARCH 2025

		Unrestricted funds	Restricted funds	Total 2025	Total 2023
	Notes	£	£	£	£
Current assets					
Cash at bank and in hand		11,241	4,355	15,596	71,295
Debtors and prepayments	6	-	5,940	5,940	20,790
		11,241	10,295	21,536	92,085
Creditors: amounts falling due within one year	7	-	(395)	(395)	(375)
Net current assets		11,241	9,900	21,141	91,710
The funds of the charity					
Unrestricted funds		11,241	-	11,241	2,999
Restricted funds	8	-	9,900	9,900	88,711
Total charity funds		11,241	9,900	21,141	91,710

The accounts were approved by the Trustees on 2 November 2025

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Vickie Jubb (Chairperson)

BRADFORD BABY BANK

STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2025

	Notes	2025 £	2023 £
Cash (used)/generated in operating activities	9	(55,699)	41,495
Cash equivalents at the beginning of the period		71,295	29,800
Total cash equivalents at the end of the period		15,596	71,295

BRADFORD BABY BANK

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31 MARCH 2025

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 (FRS102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), 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 period 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 requirements 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.

1.5 Comparatives

The comparatives are for the period from 1 January 2024 to 31 March 2025.

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NOTES TO THE ACCOUNTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

2 Voluntary income

	2025 £	2023 £
Donations and gifts		
Ilkley Foodbank	3,000	3,000
The Barratt Foundation	3,000	-
Baby Bank Alliance Development Fund	1,200	-
The Arnold Clark Community Fund	1,000	-
Crossflatts Primary School	580	-
Menston Craft Group	500	-
Ukrainian Youth Association	-	250
Sundry	5,814	5,272
	<hr/>	<hr/>
	15,094	8,522
	<hr/>	<hr/>

3 Incoming resources from charitable activities

	2025 £	2023 £
Grants and donations		
City of Bradford MDC (Household Support Fund 2024)	140,000	-
National Lottery Community Fund	4,915	-
Holly House Charitable Foundation	3,000	-
The Bradford Fund	2,500	-
The Toy Trust	2,000	-
Yorkshire Building Society Charitable Foundation	1,000	-
The Co-op Local Community Fund	500	-
Feed	100	250
City of Bradford MDC (Household Support Fund)	-	32,500
City of Bradford MDC (Household Support Fund 2023)	-	137,000
West Yorkshire Combined Authority Safer Community Fund	-	6,960
	<hr/>	<hr/>
	154,015	176,710
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BRADFORD BABY BANK

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

4 Charitable activities

	2025 £	2023 £
Essential Baby items	179,094	110,058
Administration Support costs	30,575	4,225
Rent, rates and service charge	22,931	5,142
Repairs and equipment	968	976
Mileage claims	1,288	740
Insurance	535	357
Independent Examination/accountancy	440	405
Subscriptions	229	329
Telephone	250	185
Volunteer expenses	755	267
Sundry	1,208	288
Printing and stationery	142	-
Computer software	605	-
Away day	250	-
Bank charges	408	-
	<u>239,678</u>	<u>122,972</u>

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the period. Three trustees received £30,575 in total (2023: One trustee received £4,225) for providing Administration Support. There are no other related party transactions in the period that require disclosure

6 Debtors and prepayments

	2025 £	2023 £
Prepayments	5,940	20,790
	<u>5,940</u>	<u>20,790</u>

7 Creditors: amounts falling due within one year

	2025 £	2023 £
Accruals	395	375
	<u>395</u>	<u>375</u>

BRADFORD BABY BANK

NOTES TO THE ACCOUNTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2025

8 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:-

	Movement in funds				
	Balance at 1 Jan 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
City of Bradford MDC Household Support Fund (2023)	67,469	-	(67,315)	(154)	-
City of Bradford MDC (Premises Fund)	20,790	-	-	(14,850)	5,940
The Clothworkers' Foundation	452	-	(452)	-	-
City of Bradford MDC (Household Support Fund 2024)	-	140,000	(140,197)	197	-
National Lottery Community Fund	-	4,915	(2,455)	-	2,460
Holly House Charitable Foundation	-	3,000	(2,998)	(2)	-
The Bradford Fund	-	2,500	(2,506)	6	-
The Toy Trust	-	2,000	(2,002)	2	-
Yorkshire Building Society Charitable Foundation	-	1,000	-	-	1,000
The Co-op Local Community Fund	-	500	-	-	500
Feed	-	100	(100)	-	-
	88,711	154,015	(218,025)	(14,801)	9,900

9 Reconciliation of net movement in funds to net cashflows from operating activities

	2025 £	2023 £
Net movement in funds	(70,569)	62,260
Decrease/(increase) in debtors	14,850	(20,790)
Increase in creditors	20	25
Net cash (used)/generated in operating activities	(55,699)	41,495