

THE KIDS BANK HQ  
a Charitable Incorporated Organisation  
FINANCIAL STATEMENTS

FOR THE YEAR END  
06 April 2023



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## STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 06 April 2023



| Recommended categories by activity                               | Notes | Unrestricted funds<br>£ | Restricted income funds<br>£ | Endowment funds<br>£ | Total Funds 2023<br>£ | Total Funds 2022<br>£ |
|--|-------|-------------------------|------------------------------|----------------------|-----------------------|-----------------------|
| <b>Incoming resources</b>  |       |                         |                              |                      |                       |                       |
| <b>Income and endowments from:</b>                               |       |                         |                              |                      |                       |                       |
| Donations and legacies   | 2     | 3,955.98                | 0.00                         | 0.00                 | 3,955.98              | 0.00                  |
| Charitable activities  | 3     | 31,904.05               | 0.00                         | 0.00                 | 31,904.05             | 0.00                  |
| <b>Total</b>   |       | <b>35,860.03</b>        | <b>0.00</b>                  | <b>0.00</b>          | <b>35,860.03</b>      | <b>0.00</b>           |
| <b>Resources expended</b>  |       |                         |                              |                      |                       |                       |
| <b>Expenditure on:</b>   |       |                         |                              |                      |                       |                       |
| Raising funds  | 4     | 14,235.52               | 0.00                         | 0.00                 | 14,235.52             | 0.00                  |
| Charitable activities  | 5     | 15,207.91               | 0.00                         | 0.00                 | 15,207.91             | 0.00                  |
| Other  | 7     | 369.99                  | 0.00                         | 0.00                 | 369.99                | 0.00                  |
| <b>Total</b>   |       | <b>29,813.42</b>        | <b>0.00</b>                  | <b>0.00</b>          | <b>29,813.42</b>      | <b>0.00</b>           |
| <b>Net income/(expenditure) before investment gains/(losses)</b> |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |
| <b>Net income/(expenditure)</b>                                  |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |
| <b>Net movement in funds</b>                                     |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |
|  |       |                         |                              |                      |                       |                       |
| Reconciliation of funds:   |       |                         |                              |                      |                       |                       |
| Total funds brought forward                                      |       | 0.00                    | 0.00                         | 0.00                 | 0.00                  |                       |
| <b>Total funds carried forward</b>                               |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |



| Recommended categories by activity             | Notes | Unrestricted funds<br>£ | Restricted income funds<br>£ | Endowment funds<br>£ | Total Funds 2023<br>£ | Total Funds 2022<br>£ |
|--|-------|-------------------------|------------------------------|----------------------|-----------------------|-----------------------|
| Fixed assets                                   |       |                         |                              |                      |                       |                       |
| Tangible assets                                | 8     | 639.97                  | 0.00                         | 0.00                 | 639.97                | 0.00                  |
| Total fixed assets                             |       | 639.97                  | 0.00                         | 0.00                 | 639.97                | 0.00                  |
| Current assets                                 |       |                         |                              |                      |                       |                       |
| Debtors  | 9     | 234.94                  | 0.00                         | 0.00                 | 234.94                | 0.00                  |
| Cash at bank and in hand                       | 10    | 6,953.30                | 0.00                         | 0.00                 | 6,953.30              | 0.00                  |
| Total current assets                           |       | 7,188.24                | 0.00                         | 0.00                 | 7,188.24              | 0.00                  |
|  |       |                         |                              |                      |                       |                       |
| Creditors: amounts falling due within one year | 11    | 1,781.60                | 0.00                         | 0.00                 | 1,781.60              | 0.00                  |
|  |       |                         |                              |                      |                       |                       |
| Net current assets/(liabilities)               |       | 5,406.64                | 0.00                         | 0.00                 | 5,406.64              | 0.00                  |
|  |       |                         |                              |                      |                       |                       |
| <b>Total assets less current liabilities</b>   |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |
| <b>Total net assets or liabilities</b>         |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |
| Funds of the Charity                           |       |                         |                              |                      |                       |                       |
| Unrestricted funds                             | 12    | 6,046.61                |                              |                      | 6,046.61              | 0.00                  |
| Restricted income funds                        | 12    |                         | 0.00                         |                      | 0.00                  | 0.00                  |
| Endowment funds                                | 12    |                         |                              | 0.00                 | 0.00                  | 0.00                  |
| <b>Total funds</b>                             |       | <b>6,046.61</b>         | <b>0.00</b>                  | <b>0.00</b>          | <b>6,046.61</b>       | <b>0.00</b>           |

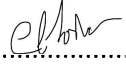
**THE KIDS BANK HQ**

**BALANCE SHEET**

FOR THE YEAR ENDED 06 April 2023



The financial statements were approved by the Board on 15-Feb-2024 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Clare Foster', is written over a dotted line.

Clare Foster

Trustee

Date: 15/02/2024



## 1 Accounting Policies

### 1.1 Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

### 1.2 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These 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)” (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

### 1.3 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

## 2 Income from Donations and Legacies

|                    | Unrestricted funds | Restricted income funds | Endowment funds | Total funds 2023 | Total funds 2022 |
|--------------------|--------------------|-------------------------|-----------------|------------------|------------------|
| Analysis           | £                  | £                       | £               | £                | £                |
| Donation and gifts | 3,955.98           | 0.00                    | 0.00            | 3,955.98         | 0.00             |
| <b>Total</b>       | <b>3,955.98</b>    | <b>0.00</b>             | <b>0.00</b>     | <b>3,955.98</b>  | <b>0.00</b>      |

## 3 Income from Charitable Activities

|          | Unrestricted funds | Restricted income funds | Endowment funds | Total funds 2023 | Total funds 2022 |
|----------|--------------------|-------------------------|-----------------|------------------|------------------|
| Analysis | £                  | £                       | £               | £                | £                |



|                     |           |      |      |           |      |
|---------------------|-----------|------|------|-----------|------|
| <b>Sale of Good</b> | 31,904.05 | 0.00 | 0.00 | 31,904.05 | 0.00 |
| <b>Total</b>        | 31,904.05 | 0.00 | 0.00 | 31,904.05 | 0.00 |

## 4 Expenditure on Raising Funds

| <b>Analysis</b>            | <b>Total funds 2023</b> | <b>Total funds 2022</b> |
|----------------------------|-------------------------|-------------------------|
|                            | <b>£</b>                | <b>£</b>                |
| Staging fundraising events | 1,800.53                | 0.00                    |
| Operating charity shops    | 3,469.72                | 0.00                    |
| Support Costs              | 8,965.27                | 0.00                    |
| <b>Total</b>               | 14,235.52               | 0.00                    |

## 5 Expenditure on Charitable Activities

| <b>Analysis</b>         | <b>Total funds 2023</b> | <b>Total funds 2022</b> |
|-------------------------|-------------------------|-------------------------|
|                         | <b>£</b>                | <b>£</b>                |
| Charity running cost    | 1,573.44                | 0.00                    |
| Legal/professional fees | 3,131.14                | 0.00                    |
| Item purchases          | 938.06                  | 0.00                    |
| Support Costs           | 9,565.27                | 0.00                    |
| <b>Total</b>            | 15,207.91               | 0.00                    |

## 6 Support Costs

| <b>Analysis</b>         | <b>Total funds 2023</b> | <b>Total funds 2022</b> |
|-------------------------|-------------------------|-------------------------|
|                         | <b>£</b>                | <b>£</b>                |
| Wages and salaries      | 17,768.25               | 0.00                    |
| Printing and stationery | 162.29                  | 0.00                    |
| <b>Governance Costs</b> |                         |                         |
| Accountants fees        | 600.00                  | 0.00                    |
| <b>Total</b>            | 18,530.54               | 0.00                    |



## 7 Other Expenditure

|   | Unrestricted<br>funds | Restricted<br>income funds | Endowment<br>funds | Total funds<br>2023 | Total funds<br>2022 |
|---|-----------------------|----------------------------|--------------------|---------------------|---------------------|
| Analysis  | £                     | £                          | £                  | £                   | £                   |
| Other Expenditure   | 50.00                 | 0.00                       | 0.00               | 50.00               | 0.00                |
| Depreciation Charge<br>for the Year -<br>Computer Equipment | 319.99                | 0.00                       | 0.00               | 319.99              | 0.00                |
| <b>Total</b>  | <b>369.99</b>         | <b>0.00</b>                | <b>0.00</b>        | <b>369.99</b>       | <b>0.00</b>         |

## 8 Tangible Fixed Assets

### 8.1 Cost or valuation

|                  | Computer Equipment |
|------------------|--------------------|
|                  | £                  |
| At 31 March 2022 | 0.00               |
| Additions        | 959.96             |
| Disposals        | 0.00               |
| Revaluations     | 0.00               |
| Transfers *      | 0.00               |
| At 06 April 2023 | 959.96             |

### 8.2 Amortisation and impairments

|                  | Computer Equipment |
|------------------|--------------------|
|                  | £                  |
| At 31 March 2022 | 0.00               |
| Additions        | 319.99             |
| Disposals        | 0.00               |
| Revaluations     | 0.00               |
| Transfers *      | 0.00               |
| At 06 April 2023 | 319.99             |



**8.3 Net book value****Computer Equipment**

£

|                  |        |
|------------------|--------|
| At 31 March 2022 | 0.00   |
| At 06 April 2023 | 639.97 |

**9 Debtors: Amounts falling due within one year**

|                              | Total funds 2023 | Total funds 2022 |
|------------------------------|------------------|------------------|
|                              | £                | £                |
| Prepayments & accrued income | 234.94           | 0.00             |
| <b>Total</b>                 | <b>234.94</b>    | <b>0.00</b>      |

**10 Cash at bank and in hand**

|                          | Total funds 2023 | Total funds 2022 |
|--------------------------|------------------|------------------|
|                          | £                | £                |
| Cash at bank and on hand | 6,953.30         | 0.00             |
| <b>Total</b>             | <b>6,953.30</b>  | <b>0.00</b>      |

**11 Creditors: Amounts falling due within one year**

|                              | Total funds 2023 | Total funds 2022 |
|------------------------------|------------------|------------------|
|                              | £                | £                |
| Accruals and deferred income | 600.00           | 0.00             |
| Other creditors              | 1,181.60         | 0.00             |
| <b>Total</b>                 | <b>1,781.60</b>  | <b>0.00</b>      |

**12 Charity funds****12.1 Details of material funds held and movements during the CURRENT reporting period**

| Fund names | Fund balances | Income | Expenditure | Transfers | Gains and losses | Fund balances |
|------------|---------------|--------|-------------|-----------|------------------|---------------|
|------------|---------------|--------|-------------|-----------|------------------|---------------|

# THE KIDS BANK HQ

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 06 April 2023



|                           | brought<br>forward |           |             |      |      | carried<br>forward |
|---------------------------|--------------------|-----------|-------------|------|------|--------------------|
|                           | £                  | £         | £           | £    | £    | £                  |
| <b>Unrestricted funds</b> |                    |           |             |      |      |                    |
|                           | 0.00               | 35,860.03 | (29,813.42) | 0.00 | 0.00 | 6,046.61           |
| <b>Total</b>              | 0.00               | 35,860.03 | (29,813.42) | 0.00 | 0.00 | 6,046.61           |

### 12.2 Transfers between funds

#### This Year

|   | Amount<br>£ |
|---|-------------|
| Between unrestricted and restricted funds | 0.00        |
| Between endowment and restricted funds    | 0.00        |
| Between endowment and unrestricted funds  | 0.00        |

# Trustees' annual report (including directors' report) for the period



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Period start date

3 1 0 3 2 2

Period end date

0 6 0 4 2 3

Charity name

The Kids Bank HQ

Charity reg  
no:

1 1 9 8 4 6 2

## Objectives and Activities

|  | SORP<br>reference  |   |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | To relieve the needs of persons in poverty in the London and Essex areas by ways as the trustees from time-to-time think fit, including but not exclusive to providing clothing, and essential baby items to those in need and/or other Charities and Organisation is also working to relieve poverty.  |
| 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 | Providing free essential items for children aged 0-11 years. This is in the form of donations from the Community or via funds raised via financial donations or income from store. These included (but not limited to) nappies, clothing toys, uniform, hygiene items, formula. A Christmas gift appeal proving gifts to local children from struggling families. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit   | Para 1.18          | Yes, Trustees have followed guidance while carrying out relevant activities and have consider it when making decisions related to the charity's purposes.   |

## Additional information (optional)

You may choose to include further statements where relevant about:

|  | SORP<br>reference |  |
|--|-------------------|--|
| Policy on grant making   | Para 1.38         |  |
| Policy on social investment including program related investment | Para 1.38         | The Kids Bank HQ is not intending to use Social Investment as a route to achieve its goals.  |
| Contribution made by volunteers                                  | Para 1.38         | Our volunteers assist in the operation of our nonprofit organisation, and we find them directly or via through a nearby volunteer centre. Their functions vary from general administration to driving, inventorying products, and sorting and packing donations. |
| 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      | <p>During the outlined period we have successfully supported hundreds of families living in poverty in the local areas.</p> <p>This has been done by providing essential items for children aged 0-11 years. This has relieved some crucial financial burden for struggling families during the current cost of living crisis, as well as improving mental health of those affected.</p> <p>Our free school uniform workshop greatly supported families with the huge rising cost of school aged children. We were able to equip children with the essentials for a successful start to a new school year.</p> <p>Our Christmas Appeal provides hundreds of children with Christmas gifts that would not have received one otherwise. This raised parent morale and allowed pressure to be taken from them over the festive season.</p> <p>As a whole surrounding communities were brought together to help us support those less fortunate, promoting community wellbeing, as well as saving huge amounts of waste by recycling.</p> |

### Additional information (optional)

You may choose to include further statements where relevant about:

|  | SORP reference |  |
|--|----------------|--|
| Achievements against objectives set                          | Para 1.41      | <p>We succeeded in supporting the exact number of customers for each appeal, and we did it with a minimum of 100%.</p> <p>The majority of appeals resulted in exceeding the initial goals set.</p> |
| Performance of fundraising activities against objectives set | Para 1.41      | Fundraising has been difficult this year, we have run several small activities such as raffles.  |
| Investment performance against objectives                    | Para 1.41      |  |
| Other  |                |  |

## Financial Review

|  | SORP reference |  |
|--|----------------|--|
| Review of the charity's financial position at the end of the period              | Para 1.21      | With the current financial crisis, sourcing funding has become more difficult to obtain. The vast majority of our financial donations are from individuals and Businesses that follow our charities mission and support our cause. We have seen an increase in sales in our store, this seems to be due to the cost of living and people seeking cheaper alternatives with the rising costs of raising children. We are extremely proud to have run and maintained our Charity self-sufficiently this year. However, going forward we will need to consider future grant applications. |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22      | The reserves are needed to meet the working capital requirements of the charity and the Management Committee are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding via paying wages and any over heads. Since we are a charitable organisation, many families in need contact us outside of the appeal periods. As a result, we need the reserves to cover any assistance that our clients may need.   |
| Amount of reserves held  | Para 1.22      | £6,647   |
| 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      | Whilst we have remained relatively self sufficient this year, as the people relying on our services grow, we will need to look at further grant makers to ensure we can cover the day to day running of our Charity.   |

### Additional information (optional)

You may choose to include further statements where relevant about:

|   | SORP reference |  |
|---|----------------|--|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47      | Most of our unrestricted funds are generated from community donations. |
| 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:  | SORP reference |   |
|---|----------------|---|
| Type of governing document<br>(trust deed, memorandum and articles of association etc)  | Para 1.25      | Constitution Document   |
| How is the charity constituted?<br>(e.g limited company, 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      | Trustee are fixed and there are no plans to expand the group. The Trustee do however appoint representatives to help in the day to day running of the CIO in accordance with its constitution. These are selected and agreed by the Board of Trustees at a board meeting. When choosing candidates, the trustees take into account the abilities, backgrounds, and experience required for the efficient management of the CIO. |

### Additional information (optional)

You may choose to include further statements where relevant about:

|   | SORP reference |   |
|---|----------------|---|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51      | A copy of the previous year's accounts, past AGM meetings, and the Constitution are all supplied to new trustees. |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51      | This Charity is not part of a wider network.  |
| Relationship with any related parties   | Para 1.51      |   |
| Other   |                |   |

## Reference and Administrative details

|                             |  |
|-----------------------------|--|
| Charity name                | The Kids Bank HQ                                   |
| Other name the charity uses |  |
| Registered charity number   | 1198462  |
| Charity's principal address | 6 Bethany Close<br>Hornchurch<br>Essex<br>RM12 4QD |

### 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  | Clare Foster    | Chair           |                                   |   |
| 2  | Claire Saunders | Trustee         |                                   |   |
| 3  | Kelly Rosevear  | Trustee         |                                   |   |
| 4  |                 |                 |                                   |   |
| 5  |                 |                 |                                   |   |
| 6  |                 |                 |                                   |   |
| 7  |                 |                 |                                   |   |
| 8  |                 |                 |                                   |   |
| 9  |                 |                 |                                   |   |
| 10 |                 |                 |                                   |   |
| 11 |                 |                 |                                   |   |
| 12 |                 |                 |                                   |   |
| 13 |                 |                 |                                   |   |
| 14 |                 |                 |                                   |   |
| 15 |                 |                 |                                   |   |
| 16 |                 |                 |                                   |   |
| 17 |                 |                 |                                   |   |
| 18 |                 |                 |                                   |   |
| 19 |                 |                 |                                   |   |
| 20 |                 |                 |                                   |   |

## Reference and Administrative details

(cont)

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 <input type="checkbox"/> 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

### Other optional information

## Declarations

**The company has taken advantage of the small companies' exemption in preparing the report above.**

**The trustees declare that they have approved the trustees' report (including directors' report) above.**

Signed on behalf of the charity's trustees/directors

Signature(s)



Full name(s)

Clare Foster

Position (eg Secretary,  
Chair, etc)

Chair

Date

15.02.24



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the  
trustees/directors/  
members of

The Kids Bank HQ

On accounts for the year  
ended

6 April 2023

Charity no.:

1198462

Company no.:

CE029088

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and  
basis of report

I report to the charity trustees on my examination of the accounts of the Company for the year ended 06/04/2023.

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 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 \*) which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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

**Name:** Kylie Fieldhouse

|       |       |
|-------|-------|
| ICAEW | ICAEW |
|-------|-------|

|                 |   |
|-----------------|---|
| <b>Address:</b> | 18 Hanningfield Close, Rayleigh, Essex, SS6 9EL |
|                 |   |
|                 |   |

## Section B Disclosure

**Give here brief details of any items that the examiner wishes to disclose.**

This image shows a blank white page. There are several small, dark specks scattered across the surface, which appear to be scanning artifacts or dust particles. The overall texture is slightly grainy, typical of a scanned document page.