



**THE KIDS BANK HQ  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 6 APRIL 2025**

## The Kids Bank Hq Contents

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	Page
Trustees' Report	1—3
Independent Examiner's Report	4
Statement of Financial Activities (including Income and Expenditure Account)	5
Balance Sheet	6
Notes to the Financial Statements	7—10
The following pages do not form part of the statutory accounts:	
Detailed Statement of Financial Activities (including Income and Expenditure Account)	11

**The Kids Bank Hq**  
**Company No. CE029088**  
**Trustees' Report For The Year Ended 6 April 2025**

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The trustees present their report and the financial statements for the year ended 6 April 2025.

## **Objectives and Activities**

### **Aims and Objectives**

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.

### **Public Benefit**

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 providing gifts to local children from struggling families.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

### **Additional Note**

The Kids Bank HQ is not intending to use Social Investment as a route to achieve its goals.

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

## **Achievements and Performance**

### **Main Achievements**

During the outlined period we have successfully supported hundreds of families living in poverty in the local areas.

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.

Our numerus Free school uniform events have been run across London and Essex throughout the year and have provided essential uniforms to over a thousand in need families. Ensuring children can attend school fully equipped despite parents' financial situation.

Our Easter Appeal provided hundreds of children in London and Essex with chocolate treats that otherwise faced missing out.

Our Christmas Appeal provided over 2800 children across London and Essex with Christmas gifts that would not have received one otherwise. This reduced the pressure placed on parents that are already facing financial hardship and brought the community together with a huge sense of community togetherness and involvement.

Surrounding communities were brought together and worked at bringing support to those locally who are less fortunate. This brought a real, much needed morale boost to the local community. Due to the increased community support, and the number of families using our services. The amount of waste we have prevented has been much higher this year.

### **Additional Note**

We succeeded in supporting the exact number of customers for each appeal, and we did it with a minimum of 100%.

The majority of appeals resulted in exceeding the initial goals set.

Fundraising has been difficult this year, we have run several small activities such as raffles.

## **Financial Review**

### **Financial Position**

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.

**The Kids Bank Hq  
Trustees' Report (continued)  
For The Year Ended 6 April 2025**

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**Reserves Policy**

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.

**Going Concern**

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 Note**

Most of our unrestricted funds are generated from community donations.

**Structure, Governance and Management**

**Governing Document**

The Charity's governing document is a Constitution Document and is constituted via CIO.

**Trustee Selection Methods**

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 Note**

A copy of the previous year's accounts, past AGM meetings, and the Constitution are all supplied to new trustees.

This Charity is not part of a wider network.

**Reference and Administrative Details**

**Trustees**

Kelly Rosevear - Trustee  
Clare Foster - Chair  
Claire Saunders - Trustee

**Charity Number**

1198462

**Company Number**

CE029088

**Independent Examiner**

KFH Accounting Ltd ICAEW  
KFH Accounting Ltd  
ICAEW  
18 Hanningfield Close  
Rayleigh  
Essex  
SS6 9EL



**The Kids Bank Hq  
Trustees' Report (continued)  
For The Year Ended 6 April 2025**

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**Small Company Rules**

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:



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Clare Foster (Feb 5, 2026 18:18:36 GMT)

Clare Foster

Trustee

06/02/2026



**The Kids Bank Hq**  
**Independent Examiner's Report to the Trustees of The Kids Bank Hq**  
**For The Year Ended 6 April 2025**

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I report to the charity trustees on my examination of the accounts of the Company for the year ended 6 April 2025.

**Responsibilities and Basis of Report**

As the charity trustees of the Company (and also its directors 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").

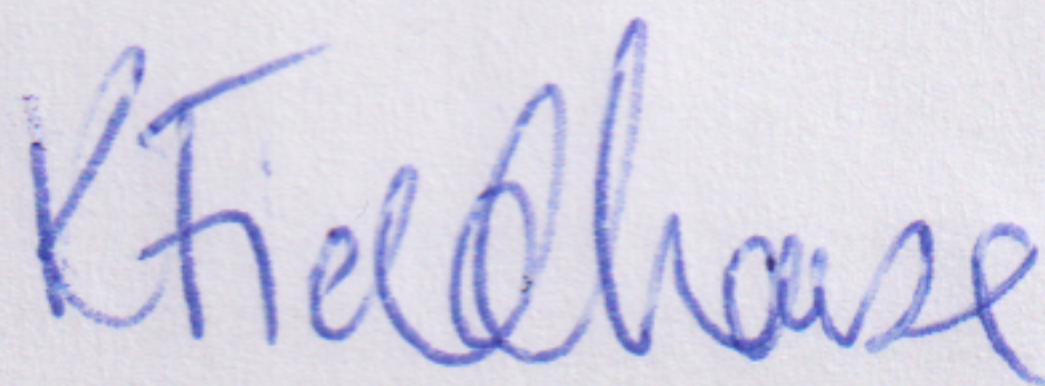
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



KFH Accounting Ltd ICAEW

06/02/2026

18 Hanningfield Close

Rayleigh

Essex

SS6 9EL



**The Kids Bank Hq**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For The Year Ended 6 April 2025**

		2025	2024
		Unrestricted funds	Unrestricted funds
	Notes	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>			
Donations and legacies	3	29,757	4,754
Charitable activities:			
Charitable activities		98,400	59,604
		<u>128,157</u>	<u>64,358</u>
<b>EXPENDITURE ON:</b>			
Raising funds	5	(62,044)	(29,182)
Charitable activities:	5		
Charitable activities		(64,048)	(37,876)
Other		(927)	(240)
		<u>(127,019)</u>	<u>(67,298)</u>
<b>NET INCOME/(EXPENDITURE)</b>		1,138	(2,940)
		<u>1,138</u>	<u>(2,940)</u>
<b>NET MOVEMENT IN FUNDS</b>		1,138	(2,940)
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward		3,107	6,047
<b>TOTAL FUNDS CARRIED FORWARD</b>	11	<u>4,245</u>	<u>3,107</u>

The notes on pages 7 to 10 form part of these financial statements.

**The Kids Bank Hq  
Balance Sheet  
As At 6 April 2025**

		2025	2024
		Unrestricted funds	Total funds
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible Assets	8	4,962	2,955
		<u>4,962</u>	<u>2,955</u>
<b>CURRENT ASSETS</b>			
Debtors	9	278	237
Cash at bank and in hand		1,336	1,115
		<u>1,614</u>	<u>1,352</u>
<b>Creditors: Amounts Falling Due Within One Year</b>	10	(2,331)	(1,200)
		<u>(717)</u>	<u>152</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>			
		<u>(717)</u>	<u>152</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>4,245</u>	<u>3,107</u>
<b>NET ASSETS</b>		<u>4,245</u>	<u>3,107</u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted Funds		<u>4,245</u>	<u>3,107</u>
<b>TOTAL FUNDS</b>	11	<u>4,245</u>	<u>3,107</u>

For the year ending 6 April 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board



[Clare Foster \(Feb 5, 2026 18:18:36 GMT\)](#)

Clare Foster

Trustee

06/02/2026

The notes on pages 7 to 10 form part of these financial statements.

**The Kids Bank Hq**  
**Notes to the Financial Statements**  
**For The Year Ended 6 April 2025**

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**1. General Information**

The Kids Bank Hq is a company limited by guarantee, incorporated in England & Wales, registered number CE029088 and registered charity number 1198462. The registered office is .

**2. Accounting Policies**

**2.1. Basis of Preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

**2.2. Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant & Machinery	straightline over 3 years
Fixtures & Fittings	straightline over 3 years
Computer Equipment	straightline over 3 years

**2.3. Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

**3. Income from Donations and Legacies**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted</b>	<b>Unrestricted</b>
	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>
Donations and gifts	4,769	4,754
Grants	24,988	-
	<u>29,757</u>	<u>4,754</u>

**4. Net Income/(Expenditure)**

The net income/(expenditure) is stated after charging/(crediting):

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets - owned	<u>3,459</u>	<u>1,637</u>

**The Kids Bank Hq**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 6 April 2025**

**5. Analysis of Expenditure**

	<b>2025</b>		
	<b>Activities undertaken directly</b>	<b>Support costs (see note 6)</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	58,585	3,459	62,044
Charitable activities	62,354	1,694	64,048
	<u>120,939</u>	<u>5,153</u>	<u>126,092</u>
	<b>2024</b>		
	<b>Activities undertaken directly</b>	<b>Support costs (see note 6)</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Raising funds	27,545	1,637	29,182
Charitable activities	36,958	918	37,876
	<u>64,503</u>	<u>2,555</u>	<u>67,058</u>

**6. Support Costs**

	<b>2025</b>		
	<b>Raising funds</b>	<b>Charitable activities</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
General administration	-	1,694	1,694
Depreciation	3,459	-	3,459
	<u>3,459</u>	<u>1,694</u>	<u>5,153</u>
	<b>2024</b>		
	<b>Raising funds</b>	<b>Charitable activities</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
General administration	-	918	918
Depreciation	1,637	-	1,637
	<u>1,637</u>	<u>918</u>	<u>2,555</u>

**7. Average Number of Employees**

Average number of employees during the year was: 9 (2024: 7)

**The Kids Bank Hq**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 6 April 2025**

**8. Tangible Assets**

	<b>Plant &amp; Machinery</b>	<b>Fixtures &amp; Fittings</b>	<b>Computer Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
As at 7 April 2024	1,181	1,078	2,653	4,912
Additions	349	455	4,662	5,466
As at 6 April 2025	1,530	1,533	7,315	10,378
<b>Depreciation</b>				
As at 7 April 2024	394	359	1,204	1,957
Provided during the period	510	511	2,438	3,459
As at 6 April 2025	904	870	3,642	5,416
<b>Net Book Value</b>				
As at 6 April 2025	626	663	3,673	4,962
As at 7 April 2024	787	719	1,449	2,955

**9. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Other debtors	278	237

**10. Creditors: Amounts Falling Due Within One Year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other creditors	1,731	600
Accruals and deferred income	600	600
	2,331	1,200

**11. Movement in Funds**

	<b>As at 7 April 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>As at 6 April 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	3,107	128,157	(127,019)	4,245
<b>Total funds</b>	3,107	128,157	(127,019)	4,245

**The Kids Bank Hq**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 6 April 2025**

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	As at 7 April 2023	Income	Expenditure	As at 6 April 2024
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	6,047	64,358	(67,298)	3,107
<b>Total funds</b>	<u>6,047</u>	<u>64,358</u>	<u>(67,298)</u>	<u>3,107</u>

**12. Related Party Disclosures**

The charitable company has taken advantage of exemption, under 33.1A of the Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", not to disclose transactions with wholly owned subsidiaries within the group.



**The Kids Bank Hq**  
**Detailed Statement of Financial Activities (including Income and Expenditure Account)**  
**For The Year Ended 6 April 2025**

	2025	2024
	Total funds	Total funds
	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>		
<b>Donations and legacies</b>		
Donations and gifts	4,769	4,754
Grants	24,988	-
	<u>29,757</u>	<u>4,754</u>
<b>Charitable Activities:</b>		
<b>Charitable activities</b>		
Sale of goods or services	98,400	59,604
	<u>98,400</u>	<u>59,604</u>
	<u>128,157</u>	<u>64,358</u>
<b>EXPENDITURE ON:</b>		
<b>Raising funds</b>		
Staging fundraising events	(174)	(308)
Operating charity shops	(20,925)	(2,368)
Support and administration costs	(37,486)	(24,869)
Depreciation of plant and machinery	(510)	(394)
Depreciation of fixtures and fittings	(511)	(359)
Depreciation of computer equipment	(2,438)	(884)
	<u>(62,044)</u>	<u>(29,182)</u>
<b>Charitable Activities:</b>		
<b>Charitable activities</b>		
Purchases	(7,573)	(3,423)
Support and administration costs	(39,608)	(24,869)
Other direct costs	(15,173)	(8,666)
Accountancy fees	(1,694)	(918)
	<u>(64,048)</u>	<u>(37,876)</u>
<b>Other</b>		
Other expenditure type A	(927)	(240)
	<u>(927)</u>	<u>(240)</u>
	<u>(127,019)</u>	<u>(67,298)</u>
<b>NET INCOME/(EXPENDITURE)</b>	<u><u>1,138</u></u>	<u><u>(2,940)</u></u>