



Moray Baby Bank

Scottish Charity No SC049253

Trustees Annual Report and Financial Statements

For the Year Ended 31 March 2023

Trustees Annual Report

The trustees have pleasure in presenting their annual report together with the financial statements and the independent examiner's report for the year ended 31st March 2023.

Reference and Administrative Information

Charity Name

Moray Baby Bank

Charity No

SC049253

Address

Coillebhar, Main Street, Urquhart, Moray, IV30 8LG

Current Trustees



Chairperson

Treasurer

Secretary

Structure Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It is governed by its constitution which was adopted on 1 February 2019 and has been formally amended to version 2. The charity was granted charitable status by OSCR on 26 April 2019.

Appointment of Trustees

The management committee, are the charity's trustees. Membership of the management committee is open to anyone with a genuine interest in the charity's activities.

Trustees are elected at the Annual General Meeting which is normally held in April or May.

Under the constitution, there must be a minimum of three and not more than nine elected trustees. A minimum of 3 trustees must be unrelated, currently there are 3 such trustees out of a total of 4.

Management

The trustees are responsible for the strategic direction and governance of the Club, whilst day-to-day running is delegated to the Chairperson, Treasurer and Secretary who attend any trustee meetings to discuss progress and development.

Objectives and Activities

Charitable purposes

Moray Baby Bank supports families of all backgrounds across Moray. We relieve those who are in need or in disadvantaged situations, by providing clothes, toys, food and equipment for babies from birth, to the age of two years.

Charitable Activities

Moray Baby Bank puts 'call-outs' via social media, for public donations of used and new baby clothes, toys, prams, push chairs, high chairs, cots, Moses baskets and other items in the age group from birth to 2 years old. We wash and clean every single item and check everything over to ensure it is both safe and hygienic. As well as referring clients who approach us directly, we work with various referral agencies in the Moray area. For the last two years, we have been a lifeline for midwives, health visitors, social workers, children's groups and crisis aid departments. When a Moray family in financial distress is identified, who cannot afford the essentials for their baby or toddler, they are referred onto the Moray Baby Bank to them as a way of obtaining the essentials they would need. We offer a 24-hour service to emergency services, if a family is in immediate risk, we are usually contacted by a social worker or health care worker.

A typical referral consists of a referral form, provided by one of our team members, listing all the baby items available. The form is strictly confidential and identifies to us what specific items that family needs. Once complete, we package up the items ticked on the form and deliver them to the family. Our headquarters is the private house of the Chairperson and Secretary. We store all our clothes and smaller items in a local shop/store which we rent. prams which are awaiting washing and servicing are in our private garage. Clothes and larger items like cots, highchairs and prams are stored in a shed funded by the National Lottery, in our private garden.

Achievements and Performance

During this year, 216 referrals for help have been received which is a reduction of 50 from the previous year.

A new volunteer has been recruited, Anne Hislop, who has been helping putting referral packs together and organising the stock. We thank Anne very much for her help.

During this year, the charity has continued to successfully apply for various funding grants (all detailed below) these have helped us cover the raised expense of the non-reusable items such as car seats, mattresses, nappies, formula milk, wipes, food and other items- all of which we are constantly striving for since the recent increased cost of living crisis.

The electric van has been a continuing asset in allowing deliveries and collections to be carried out without using our own private transport. The cost of private electricity to charge the van are recouped from the charity, as are the energy charges for the process and materials for cleaning and maintenance of items donated to and provided by the Moray Baby Bank. We continue to rent the premises in Urquhart where we store all the clean and checked items that are 'ready-to-go', we tick these off our referral sheet and have the parcels, from this base ready for delivery.

In June, two Trustees were invited to attend the Queen's Royal Garden Party at Holyrood House Edinburgh. It was a great honour to be chosen. Susan and Ian Sutherland were chosen to go and they had a most enjoyable time. All accommodation and travel expenses were paid for from the charities un-restricted funds.

Local Fundraising

One local fundraising event took place, a Tombola which was quite successful raising nearly £800.

Financial Review

Our main source of funding this period has been from external funding applications and various private donations.

Grant Provider	Purpose of Funding	Date Received	Amount Received
Buckie High School YPI (Wood Group)	Baby items	28 April 22	£3,000
Adam Family Foundation	Baby Items, only mattresses, cots & travel cots	29 April 22	£2,000
Money for Moray	Baby Items	27 May 22	£4,000
Tesco Community Grants (Forres)	Baby items	5 Aug 22	£1,125
TK MAXX	Baby Items	24 Sept 22	£500
ASDA Foundation - Better Starts	Core costs	25 Sept 22	£1,000
Tesco Community Grants (Elgin)	Baby items	16 Nov 22	£1,125
Arnold Clark Community Fund	Baby items	16 Dec 22	£1,000
National Lottery Community Grant	Core Costs	17 Mar 22	£9,815

A copy of the approved end of year accounts are at the end of this report.

Plans for Future Periods

Within the last 2 months Susan's health has deteriorated and she has reluctantly decided to stop all charity activities when it is feasible to do so. Additionally, Ian is finding it more difficult to fit in all his commitments to the charity. The other trustees and volunteer have indicated that in the absence of Susan and Ian, they would not want to continue in their posts either.

At the time of writing, 2 new trustees have been identified and have agreed to be new trustees of the Moray Baby Bank with immediate effect. Their names are [REDACTED] both from Forres. At our AGM [REDACTED] will be voted on as new trustees. OSCAR will then be informed of the new primary trustee name, the names of the other new trustees and those trustees that have stood down. Further meetings will take place to formalise the handover and all other practical requirements to ensure a smooth and efficient transition to the new trustees

This report was approved by the trustees at the Annual General Meeting on 18th June and signed on their behalf by:



Chairperson

WILLOW COTTAGE

SPEY STREET

GARMOUTH

MORAY

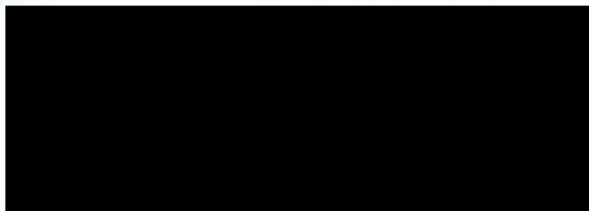
IV32 7NJ

I report on the accounts of the Moray Baby Bank Charity for the year ended 30th March 2023 which are set out on pages 1 to 5

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

My examination has been carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In the course of my examination, no matter came to my attention and I am satisfied that the accounts are a true and accurate record of the Charity's accounts



Date: 9th May 2023

Statement of Receipts and Payments for the year 1st April 2022 to 31 March 2023

Receipts	Explanatory Notes	Unrestricted Funds	Restricted Funds	Total 2022 / 2023	Total 2021 / 2022
Private Donations	4	1,788.84	-	1,788.84	1,755.82
Funding Grants	5	-	23,565.00	23,565.00	11,700.00
Fundraising	6	787.50	-	787.50	406.80
Rag Bag collections	7	57.00	-	57.00	199.50
Refunds from Suppliers	8	7.72	65.40	73.12	623.72
Amazon Smile Donations	9	26.31	-	26.31	25.04
Lhanbryde Ball Group	10	15.90	-	15.90	-
Total Receipts		2,683.27	23,630.40	26,313.67	14,710.88

Payments	Explanatory Notes	Unrestricted Funds	Restricted Funds	Total 2022 / 2023	Total 2021 / 2022
Fundraising Costs	11	472.69	0.00	472.69	110.63
Cost of charitable activities	12	1,592.80	16,084.72	17,677.52	18,452.00
Total Payments		2,065.49	16,084.72	18,150.21	18,562.63

Surplus for the year	617.78	7,545.68	8,163.46	(3,851.75)
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Statement of Balances as at 31 March 2023

	Unrestricted Funds	Restricted Funds	Total 2022 / 2023	Total 2021 / 2022
Opening cash at bank and in hand from 2021 / 22	5,204.89	5,008.65	10,213.54	15,222.19
Surplus for this year	617.78	7,545.68	8,163.46	(3,851.75)

Closing cash at bank and in hand - 31 March 2023	5,822.67	12,554.33	18,377.00	11,370.44
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Bank and Cash Balances

Bank of Scotland Current Account	18,255.00
Cash in petty cash box	122.00
	18,377.00

Notes to the Accounts - For the year ended 30 March 2023

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee

2 Nature and Purpose of Funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the Charity. Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. During the year, the Charity received several Restricted grants, shown at note 5 below.

3 Related Party Transactions

The Charity's insurance policy includes public liability insurance for all persons involved with Charity activities. Remuneration was paid to the Chairperson, Secretary and Treasurer for their private transport costs, private electricity to charge the electric van and private electricity used in the washing and drying of baby clothes.

4 Private Donations

Private donations received were either individual private donations from trustees and members of the public or charitable donations from local businesses.

Unrestricted Funds	Restricted Funds	Total 2022 / 2023
1,788.84	0.00	1,788.84

5 Funding Grants

The Charity received a total of £23,565 in Restricted grants from various funding agencies

Grant Provider	Restriction	Restricted Funds
Buckie High School YPI (Wood Group)	Baby items	3,000.00
Adam Family Foundation	Baby Items, only mattresses, cots & travel	2,000.00
Money for Moray	Baby Items	4,000.00
Tesco Community Grants	Baby items	1,125.00
TK MAXX	Baby Items	500.00
ASDA Foundation - Better Starts	Core costs	1,000.00
Tesco Community Grants	Baby items	1,125.00
Arnold Clark Community Fund	Baby items	1,000.00
National Lottery Community Grant	Core Costs	9,815.00
		23,565.00

6 Fundraising

Cash from Tombola

Unrestricted Funds	Restricted Funds	Total 2022 / 2023
787.50	0.00	787.50

7 Receipts from Rag Bag Collections

All surplus and unsuitable clothing is recycled by the Scottish Rag Bag scheme.

Unrestricted Funds	Restricted Funds	Total 2022 / 2023
57.00	0.00	57.00

8 Receipts from Amazon Smile Donations

The Amazon Smile programme donates a small percentage of the costs of items purchased by the Charity through Amazon.

Unrestricted Funds	Restricted Funds	Total 2022 / 2023
26.31	0.00	26.31

10 Receipts from Lhanbryde Ball Group

These are payments from the Lhanbryde BALL Group for purchases incorrectly made with MBB Debit Card

Unrestricted Funds	Restricted Funds	73.12
15.90	0.00	15.90

11 Fundraising Costs

Food, tickets & prizes

Unrestricted Funds	Restricted Funds	Total 2022 / 2023
472.69	0.00	472.69

12 Cost of Charitable Activities

All activities carried out in support of the charity aims and objectives.	Unrestricted Funds	Restricted Funds	Total 2022 / 2023	Total 2021 / 2022
Accommodation, Travel & Meals Associated with being invited to attend Queens Garden Party in Edinburgh for services given to the Moray Baby Bank	546.60	-	546.60	-
Advertising/Promotional Logo embroidery	185.30	-	185.30	541.54
Baby Items Milk, nappies, toiletries, food, bottles, clothes, cots, mattresses, bedding, car seats, baby carriers, high chairs, top & tail bowls	685.20	9,423.75	10,108.95	8,975.94
Electric Bill Premises electric bill provided by SSE Business Energy	-	539.84	539.84	465.84
Fundraising Food, tickets & prizes	472.69	-	472.69	-
Insurances Zurich Public Liability Insurance	-	513.39	513.39	544.17
Laundry Consumables Laundry pods etc	-	111.78	111.78	71.56
Office Expenses Quickbooks monthly subscription, stationary, printer paper, HP Instant Ink, laminator, shredder, payment for accounts independent checks.	-	1,227.14	1,227.14	791.46
Private Electricity Expenses - Clothes Washing Private electricity used to wash and dry baby clothes	-	126.72	126.72	10.33
Private Transport Expenses Renumeration of transport costs while using private vehicle	-	654.35	654.35	485.20
Safety Checks & Maintenance Tools & spares for maintaining baby items. Annual PAT testing of premises electrical equipment	28.00	175.17	203.17	239.65
Shop Rent Rent for premises	-	2,200.00	2,200.00	2,400.00
Shop Supplies & Equipment Storage boxes, lids, dehumidifier pods, electric heater, carrier bags,	99.60	213.75	313.35	513.15
Uncategorised Expense These are payments for items for the Lhanbryde BALL Group for incorrectly made with MBB Debit Card. All monies recovered.	32.10	-	32.10	-
Vehicle running costs & expenses Van insurance, electricity to charge van, public charge point costs to re-charge van, van consumables & washing.	16.00	898.83	914.83	793.27
	2,065.49	16,084.72	18,150.21	18,452.00