Charity registration number 1184233 (England and Wales)

TEN LITTLE TOES BABY BANK

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

TEN LITTLE TOES BABY BANK

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	K Hayes	
	W Bell	(Appointed 1 September 2025)
	A Wicking	(Appointed 1 July 2025)
	H White	(Appointed 1 June 2025)
	R Benwell	
	K Klidzia	
	A Stapleton	
	P Petty	
Charity registration	England and Wales	1184233
Principal address	The Old Post Office The Street Cowfold Horsham West Sussex RH13 8BP	
Independent examiner	Darren Harding ACA FCCA DCHA Richard Place Dobson Services Limited Ground Floor 1-7 Station Road Crawley West Sussex RH10 1HT	
Bankers	Lloyds Tsb 1 West Street Horsham West Sussex RH12 1PA	

TEN LITTLE TOES BABY BANK

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TEN LITTLE TOES BABY BANK

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The object of the CIO is the prevention or relief of poverty, particularly by providing essential items of baby clothing and equipment to parents and families with young children, as the trustees shall think fit, in particular but not exclusively, to those in West Sussex (UK).

Operating like a foodbank, we give out bundles of essential items to people who need them in our community. We support people who are pregnant or looking after children. We provide free (mostly pre-loved) baby and child equipment and supplies, including clothing, nappies, prams, car seats, cots and bedding and safety equipment such as highchairs and stair gates.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Who we supported

Between 1 April 2025 and 31 March 2026, Ten Little Toes received 1,660 referrals for families experiencing hardship across West Sussex, continuing to operate on a referral-only basis via social workers, health professionals and partner organisations. This enables us to focus our support on those with the greatest need and ensure it reaches the right families in a timely and efficient manner. In addition, In January 2026, we launched an urgent self referral for those unable to access nappies, wipes and toiletries, supporting an additional 23 families in the first three months of the year.

Across these referrals, 2,039 children were named directly within the household, and a further 487 referrals were made on behalf of expectant mothers — meaning we supported in excess of 2,500 children and babies directly through this year's referrals. This figure reflects only the children actually named and supported on each referral; it does not include older children in the household who were not directly provided for, but who are nonetheless positively impacted by the support their family receives.

Last year's report estimated over 5,000 children reached, based on an average family size of 2.7 children applied across all referrals — a method chosen to reflect the fact that Ten Little Toes tends to work with larger families. Applying that same method to this year's 1,660 referrals would give a comparable estimate of around 4,480 children. We've presented this year's figure using directly recorded data rather than an average, so the two headline numbers (2,526 directly recorded vs. c.4,480 on last year's method) are not like-for-like — the difference reflects a change in how the figure is calculated, not a fall in the number of children actually supported.

Total referral volume was broadly stable year-on-year (1,660 this year vs. 1,764 last year), and growth in need is not linear. What has changed is complexity: 54% of referrals this year recorded two or more contributing circumstances (for example low income combined with cost-of-living pressure, isolation, or child protection involvement), and a quarter recorded three or more — an average of nearly two contributing factors per referral. A stable or slightly lower number of referrals should not be read as reduced need; increasingly, each referral represents a family facing several overlapping pressures at once.

Where our support reached

Referrals continue to come from across West Sussex, with the geographic spread as follows:

District	Share of referrals
Crawley	47%
Mid Sussex	21%
Horsham	16%
Worthing	6%
Adur	3%
Arun	3%
Chichester	1%
Other areas (incl. small numbers outside West Sussex)	3%

Crawley, Mid Sussex and Horsham together account for around 84% of referrals, reflecting both the location of our hub and the strength of our referral partnerships in those areas.

Deprivation context

We ran a full postcode-level analysis of all 914 referrals from families in their own home, rented accommodation, or living with family (excluding hotel/temporary placements, whose location reflects where a placement was available, not where a family is rooted in the community — see below), cross-referencing each against the Office for National Statistics' Index of Multiple Deprivation (IMD). This resolved 908 of 914 referrals (99%) to a specific neighbourhood-level deprivation ranking.

Overall, 16% of these referrals come from neighbourhoods in the most deprived 30% of England, and 6.5% specifically from neighbourhoods in the most deprived 20% — 15 specific small areas ('hidden pockets') spread across the county. The single largest concentration is in Crawley's Broadfield ward, where two neighbourhoods alone account for 26 referrals from areas in the most deprived 20% nationally, with further concentrations along the coast in Adur, Worthing and Arun.

Looked at by district, it is the three coastal districts — Adur, Worthing and Arun — where the families we serve are most concentrated in nationally deprived neighbourhoods (60%, 38% and 44% respectively living in the most deprived 30% of England), despite Crawley carrying by far the largest volume of referrals overall (15% in the most deprived 30%). Horsham and Mid Sussex show almost no concentrated deprivation on this measure (0% and 3% respectively) — though this likely reflects a known limitation of area-based deprivation indices in rural districts, where poverty is often dispersed and hidden across a wide area rather than concentrated in identifiable neighbourhoods, rather than an absence of need. This matches what our own referral partners in Horsham tell us: hardship there is often hidden behind the district's general reputation for affluence.

Methodology: full postcode-level analysis of all 549 unique postcodes among resident (non-hotel/temporary) referrals via ONS postcode-to-LSOA lookups (postcodes.io), each matched to its published Index of Multiple Deprivation rank; 543 of 549 postcodes resolved successfully (6 failed to match, accounting for 6 referrals).

Why families needed us

Referrals can record more than one contributing circumstance. The most common were:

Circumstance	Share of referrals
Low-income household	68%
Asylum-seeker or refugee family	30%
Cost-of-living crisis	26%
Isolated or vulnerable family	20%
Child protection plan	16%
Family crisis	12%
Ill health	9%
Domestic abuse	9%

Around 45% of families referred to us were in rented accommodation, 24% in temporary housing, 21% in hotel accommodation, 7% living with family, and 3% in their own home — underlining how closely housing insecurity sits alongside the other pressures our families face. Strikingly, around 10% of all referrals this year (161 of 1,660) trace back to a single hotel used for temporary and asylum-seeker accommodation near Crawley — a reminder of how concentrated and precarious housing placements can be for some of the families we support.

30% of referrals this year relate to asylum-seeker or refugee families, with recorded countries of origin including Afghanistan, Iran, Sudan, Sierra Leone, Ethiopia, Iraq and others. Referral pathways for this cohort changed during the year: support for refugee families had previously been provided primarily through Refugees Welcome Crawley, but that organisation stopped supporting children, and all refugee-related referrals were subsequently diverted through Social Prescribing Services alongside smaller community groups like Happy Baby Community. This has further consolidated demand, building on the closure of Sussex Aid for Refugees the previous year, and underlines how dependent this group of families now is on Ten Little Toes and our referral partners.

The wider context: cost of living

The circumstances behind our referrals (above) sit within a broader, well-evidenced cost-of-living picture across West Sussex. 26% of this year's referrals directly cited a cost-of-living crisis as a contributing factor, and 68% cited low household income — consistent with what our referral partners are telling us more broadly. Citizens Advice reports that 49% of the Horsham households they support are living in poverty, and Early Help teams describe financial hardship as now the single most common reason for referral into their service. DWP data from 2022 estimated that 10% of children in Horsham District — around 2,000 children — live in poverty, and our own records show demand for Ten Little Toes' support continues to grow.

This mirrors a national picture. The Baby Bank Alliance's 2025 sector survey found that UK baby banks supported an estimated 404,700 children and 212,700 families that year, fulfilling around 264,000 referrals nationally — yet 57% of baby banks report having to turn away referrals they could not fulfil, most commonly due to a shortage of the specific items requested. Ten Little Toes are proud to state that we have been able to meet the needs of all referrals – although often requiring additional stock purchase to support demands. Nationally, 4.5 million children were growing up in poverty in 2025, with an estimated 2.3 million living in households facing both low income and material hardship.

Sources: Citizens Advice, Early Help and DWP figures. Baby Bank Alliance figures are from their 2025 Annual Impact and Membership Survey report.

How families reached us

Referrals came from 477 individual referrers working across more than 250 organisations in West Sussex — from large statutory bodies such as the county council and NHS trusts, through to small local charities, foodbanks and community groups. This breadth of relationships is central to how we identify and reach families in need.

Referral sources this year are categorised as below.

Source	Share of referrals
Partner and community organisations (foodbanks, refugee support groups, local charities)	40%
NHS and health professionals (health visitors, midwives, perinatal health teams)	32%
Local Authority (social workers, Early Help, children's services)	26%
Schools and education settings	2%

Methodology note: categorised by matching keywords in the referrer's organisation and role fields (e.g. 'NHS', 'midwife', 'WSCC', 'early help', 'school'). This is an approximation, not an exact match to last year's categories, so the percentages aren't perfectly comparable year-on-year.

Urgent need

485 referrals (29%) were flagged as urgent this year. We continue to aim to fulfil urgent referrals within 24 hours; in practice, this means the bundle is ready for collection within that window, though the point at which it actually reaches the family can be affected by how quickly the referrer is able to collect and deliver it.

What we provide

The most frequently provided items across our 1,660 referrals were:

Item	Referrals including this item
Clothing	930
Nappies/wipes	595
Blankets/bedding/sleeping bags	377
Toys	351
Shoes	331
Baby food/formula	311
Prams, pushchairs and buggies (combined)	471
Bottles	235
Cots/cotbeds	215
Moses baskets	153

The estimated value of items provided to families across West Sussex in 2025/26 was £596,000 with the majority of items donated by the local community.

70% of bundles included hygiene products for adults and older children in the household by default, unless opted out by the referrer, continuing our commitment to addressing hygiene poverty alongside each family's core need. This reflects a well-documented national problem: In Kind Direct and The Hygiene Bank's 2025 research found that 1.1 million children in Britain are living in hygiene poverty — around four in every classroom — and that 8.7 million people have missed work, and 1 in 10 children have missed school, because they couldn't access everyday essentials like soap, shampoo or toothpaste.

School uniform events

In 2025 we ran two focused school uniform events, expanding on last year's initiative and directly supporting our objective of making school uniform more accessible to our families. Together the two events supported 159 children across around 47 schools with 1,148 items of uniform.

Event	Children supported	Schools represented	Items provided
Crawley-area event	94 children	21 schools	668 items
Horsham-area event	65 children	~26 schools	480 items

The Horsham-area event in particular reached families connected to schools across Horsham, Mid Sussex and the Arun valley — including Shelley, Millais, Forest, Tanbridge, Arundel and Southwater — supporting our objective of improving reach into rural Horsham and Mid Sussex.

Feedback and voices from the community

In early 2026 we invited referring professionals to share detailed case studies reflecting on the difference our support made to individual families. Twelve responses were received, covering health visitors, midwives, social workers, schools, and community organisations across the county. While a smaller sample than a full satisfaction survey, the responses paint a consistent picture:

What professionals told us	Responses
Support was reported to have prevented escalation to statutory services or eased pressure on the referrer's team	7 of 12 (with a further 2 'possibly')
Support helped the family engage better with the referrer or other services	8 of 12
Families received support within 48 hours of referral	6 of 12

Base: 12 case-study responses collected Jan–Feb 2026, not the full annual satisfaction survey referenced below.

A newly arrived refugee family, Mid Sussex
A family recently arrived in the UK, frightened and isolated after a difficult journey, with children experiencing trauma and no support network. Ten Little Toes provided clothing, a pushchair, nappies, toys and toiletries within 48 hours.

"Ten Little Toes are a service we cannot do without, no request is too much and they are always so understanding of the families we support. Ten Little Toes never judge."
— Family Support Key Worker, Early Help Mid Sussex.

A young mother fleeing domestic abuse
A pregnant young woman, recently made homeless after fleeing an abusive relationship, with a history of mental health difficulties and no support network. Ten Little Toes provided a Moses basket, pram, clothing, steriliser, bedding, nappies and wipes, helping her prepare safely for her baby's arrival.

"Thank you so much you will never know how much this means to me."
— Beneficiary, via NHS Maternity STAR Team

"Ten Little Toes is always supportive and will work beyond opening hours to support us and our families."
— Midwife, NHS Maternity STAR Team

A family referred by their child's school
A family in financial crisis, unable to clothe their children appropriately for the changing weather. Ten Little Toes provided clothing and shoes the same day.

"Ten Little Toes is everything that a community should be. They care for the most vulnerable, without judgement or prejudice... they are a constant reminder that there are still good people and agencies out there that put children and parents at the heart of what they do."
— Designated Safeguarding Lead, Heron Way Primary School

A large family preparing for a new baby
A family of six, soon to be seven, with the father out of work and the mother heavily pregnant, unable to afford essential newborn equipment. Ten Little Toes provided a steriliser, Moses basket, breast pump, bed guard, bouncer and a safe pram within 48 hours.

"Without the baby bank, we would have to watch families suffer while we tried to put things in place for them. The baby bank allows us to provide families with almost instant assistance while other things were being dealt with in the background."
— Access Crawley Officer, Crawley Borough Council

Feedback survey
Our most recent community-wide feedback survey ran between October and December 2024 and received responses from 95 referring professionals and 30 beneficiaries. No new round of this survey was carried out during 2025/26, so the figures below are unchanged from last year's report and are included here for continuity rather than as a reflection of this specific reporting year.

Survey finding (Oct–Dec 2024)	Result
Beneficiaries who felt safer and looked after as a result of our support	83%
Beneficiaries who said their children were happier and healthier	90%
Beneficiaries who felt more able to access their wider community and other support services	83%
Referrers who said our work positively impacted their own wellbeing	92%
Referrers who rated the quality of items received as exceptional	84%

Fundraising, volunteers and operations

A vehicle for outreach:

In Autumn 2025, Ten Little Toes purchased a van, funded from the reserve the board had set aside for this purpose. The van allows us to distribute bundles further afield, breaking down the barriers of distance and transport that had previously limited our reach — particularly for referrers and families in rural Horsham, Mid Sussex and along the South Coast who could not easily travel to our Crawley hub. This directly supports our objective of expanding reach to more areas of the county - especially areas of high deprivation.

During this reporting period, the van has enabled us to respond to urgent needs further afield and has reduced pressure on our volunteer team. In the coming year, 2026/27, we plan to recruit a dedicated driver and commence a regular delivery service to the areas where need has been identified as greatest — particularly along the coastal route through Adur, Worthing and Arun, and in the harder-to-reach, dispersed pockets of poverty across rural Horsham.

Fundraising:

Fundraising activity increased significantly this year, driven by a range of community and sporting events. South Lodge Hotel continued with us as their chosen charity, taking part in a range of fundraising events on our behalf throughout the year. We were also supported by two runners taking on the London Marathon in April 2026 raising in excess of £5000 across the year. Other fundraising events during the year included a sponsored Motorbike ride, the Great South Run, a spin-a-thon, and a beer festival hosted by a local public house. Total monies raised by fundraising activities was £4,930, up from £3.689 in the previous year.

Volunteers:

We currently have a strong team of 20 volunteers, in addition to our trustees. This year, we refined team roles to improve productivity and recruited a volunteer manager to strengthen the team, streamline processes, and provide better training and development opportunities.

Premises:

We have not yet been able to move premises, due to a lack of suitable property able to meet our niche requirements — the location and suitability of any building remain a core consideration for the board, as well as the challenge of commercial property pricing. The current hub remains stretched to capacity, resulting in the need for a high-cost storage solution for lesser-used stock. The team continue to search for an appropriate move.

Looking forward

The management team, with full approval from the board, have agreed the following objectives for 2026/2027:

- Recruit a delivery driver and establish a delivery service, enabling us to increase support for families in more deprived areas.
- Identify new premises for relocation, reducing space challenges and our reliance on high-cost additional storage.
- Increase public fundraising, reducing reliance on trusts and grant funders.
- Increase outreach across the county, building referral partnerships and increasing support.

The board feels that delivering on the above objectives will provide a balance of increased offerings for the families we currently support, while also enabling us to address the changes needed to the core functions that are central to how the charity operates. Combining these will ensure we are sustainable and well positioned for future growth.

Financial review

The income for the year was £197,650 (2025: £205,565), including restricted income of £112,695 (2025: £150,020). The balance of restricted funds is set aside to meet the requirements of the grant makers, which left £29,225 (2025: £50,896) of restricted funds available for provision of support for the 2026/2027 financial year. The balance of unrestricted funds at the year end date was £113,333 (2025: £65,418).

Reserves policy

Our target reserve has increased significantly from the last financial year as the demand for the service has resulted in the need to employ more staff and to purchase more items for distribution to our vulnerable clients. We aim to redistribute donated items but many items such as mattresses, bottles for feeding and hygiene products need to be new. The aim is to have six months to cover rent and other running costs.

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

Structure, governance and management

The charity is a Charitable Incorporated Organisation, governed by its constitution which was registered on 3 July 2019.

The trustees who served during the year and up to the date of signature of the financial statements were:

K Hayes	
W Bell	(Appointed 1 September 2025)
A Wicking	(Appointed 1 July 2025)
H White	(Appointed 1 June 2025)
R Benwell	
K Klidzia	
A Stapleton	
P Petty	
S Lusted	(Resigned 10 May 2026)

Recruitment and appointment of trustees

Trustees are recruited through recognised volunteer recruitment channels, such as Crawley Community Action volunteer service, and Horsham District Council Volunteer Support. On occasion, trustees are recruited from general volunteers where skills and commitment are recognised to be beneficial to the strategic direction of the charity. Trustees are proposed to the board, and voted into the role by the existing board and management committee.

Organisational structure

At the end of the financial year 2026, the charity is managed by a team of eight trustees and five staff members who are responsible for the day-to-day running of the charity. It has a core team of active, regular volunteers who help manage the organisation. It uses ad hoc volunteers to help deliver and support its services where needed. The organisation is based in Crawley but serves the whole county of West Sussex.

The trustees' report was approved by the Board of Trustees.



W Bell
Trustee

Date: 13-9-26

TEN LITTLE TOES BABY BANK

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TEN LITTLE TOES BABY BANK

I report to the trustees on my examination of the financial statements of Ten Little Toes Baby Bank (the charity) for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

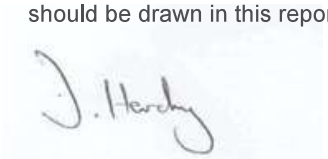
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Darren Harding ACA FCCA DCHA
Richard Place Dobson Services Limited
Ground Floor
1-7 Station Road
Crawley
West Sussex
RH10 1HT
Date: .....30/09/2026.....

TEN LITTLE TOES BABY BANK

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**3**	79,125	112,695	191,820	48,791	150,020	198,811
Other trading activities	**4**	4,930	-	4,930	3,689	-	3,689
Investments	**5**	900	-	900	860	-	860
Other income	**6**	-	-	-	2,205	-	2,205
Total income		84,955	112,695	197,650	55,545	150,020	205,565
Expenditure on:							
Raising funds	**7**	1,688	5,804	7,492	2,564	1,031	3,595
Charitable activities	**8**	35,352	128,562	163,914	12,958	138,364	151,322
Total expenditure		37,040	134,366	171,406	15,522	139,395	154,917
Net income/(expenditure)		47,915	(21,671)	26,244	40,023	10,625	50,648
Transfers between funds		-	-	-	(836)	836	-
Net movement in funds	**10**	47,915	(21,671)	26,244	39,187	11,461	50,648
Reconciliation of funds:							
Fund balances at 1 April 2025		65,418	50,896	116,314	26,231	39,435	65,666
Fund balances at 31 March 2026		113,333	29,225	142,558	65,418	50,896	116,314

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

TEN LITTLE TOES BABY BANK

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**14**		12,337		-
Current assets					
Debtors	**15**	4,665		3,956	
Cash at bank and in hand		128,256		112,358	
		132,921		116,314	
Creditors: amounts falling due within one year	**16**	(2,700)		-	
Net current assets			130,221		116,314
Total assets less current liabilities			142,558		116,314
The funds of the charity					
Restricted income funds	**18**		29,225		50,896
Unrestricted funds	**19**		113,333		65,418
			142,558		116,314

The financial statements were approved by the trustees on 13-9-26

W Bell
Trustee

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Donated goods and assets for distribution are not recognised as income within the SoFA. Stocks of undistributed donated goods are not valued for balance sheet purposes.

Grants are only included in the SOFA when the charity has unconditional entitlement to the resources. Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Income from fundraising activities and bank interest is recognised when the funds are received.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Individual tangible fixed assets costing more than £2,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The trustees consider there to be no material critical accounting estimates made during the year.

3 Income from donations and legacies

	Unrestricted funds 2026	Restricted funds 2026	Total 2026	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£	£	£	£
Donations and gifts	33,938	-	33,938	25,091	-	25,091
Grants	45,187	112,695	157,882	23,700	150,020	173,720
	79,125	112,695	191,820	48,791	150,020	198,811

3 Income from donations and legacies (Continued)

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts						
South Lodge Hotel	3,236	-	3,236	2,904	-	2,904
Allied World Assurance	-	-	-	2,500	-	2,500
John Lewis	-	-	-	2,500	-	2,500
Crawley Festival	-	-	-	1,001	-	1,001
INTENT	-	-	-	1,001	-	1,001
Nestle	500	-	500	-	-	-
The Haegerty Charitable Trust	1,500	-	1,500	-	-	-
The Cooperative Group	500	-	500	-	-	-
Other	28,202	-	28,202	15,185	-	15,185
	33,938	-	33,938	25,091	-	25,091
Grants						
Government grants	-	79,695	79,695	-	99,980	99,980
Other	45,187	33,000	78,187	23,700	50,040	73,740
	45,187	112,695	157,882	23,700	150,020	173,720

4 Income from other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising events	4,930	3,689

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	900	860

6 Other income

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Other income	-	2,205

7 Expenditure on raising funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Fundraising and publicity						
Other fundraising costs	1,688	5,804	7,492	2,564	1,031	3,595

8 Expenditure on charitable activities

	Baby bank 2026 £	Baby bank 2025 £
Direct costs		
Staff costs	75,752	57,926
Hub rent and storage	21,744	18,884
Resources for referral and items distributed	49,256	51,962
	146,752	128,772
Share of support and governance costs (see note 9)		
Support	14,462	22,550
Governance	2,700	-
	163,914	151,322
Analysis by fund		
Unrestricted funds - general	35,352	12,958
Restricted funds	128,562	138,364
	163,914	151,322

9 Support costs allocated to activities

	2026	2025
	£	£
Depreciation	1,763	-
Travel and transport	1,414	869
Uniforms	631	611
Utilities	2,034	2,549
Insurance	1,195	920
Premises related costs	1,716	6,986
Computers, IT and software	961	4,323
Vehicle costs	1,018	-
Administration and office related	1,830	3,741
Phones	668	1,613
Staff and volunteer training	1,232	938
Governance costs	2,700	-
	17,162	22,550
Analysed between:		
Baby bank	17,162	22,550

	2026	2025
Governance costs comprise:	£	£
Independent examination fees	2,700	-
	2,700	-

10 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,700	-
Depreciation of owned tangible fixed assets	1,763	-

11 Trustees

None of the trustees received any remuneration or benefits from the charity during the year.

Remuneration was paid to close family members of 3 of the trustees. See note 22 for further details.

12 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	5	4

Employment costs	2026 £	2025 £
Wages and salaries	74,399	57,374
Other pension costs	1,353	552
	75,752	57,926

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026 £	2025 £
Aggregate compensation	48,975	26,824

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Motor vehicles £
Cost	
Additions	14,100
At 31 March 2026	14,100
Depreciation and impairment	
Depreciation charged in the year	1,763
At 31 March 2026	1,763
Carrying amount	
At 31 March 2026	12,337

15 Debtors

	2026	2025
Amounts falling due within one year:	**£**	**£**
Prepayments	4,665	3,956

16 Creditors: amounts falling due within one year

	2026	2025
	£	**£**
Accruals	2,700	-

17 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	1,353	552

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
The Chalk Cliff Trust	5,000	-	(5,000)	-	-
The Shanley Foundation	2,500	3,000	(2,500)	-	3,000
Garfield Weston Foundation	10,000	-	(9,435)	-	565
Tesco Stronger Starts	2,000	1,500	(3,500)	-	-
National Lottery Community Fund	19,940	-	(19,893)	-	47
St James Foundation	2,500	-	(2,500)	-	-
Sussex Community Foundation	5,000	-	(5,000)	-	-
The Lawson Trust	-	4,000	(4,000)	-	-
Horsham District Council Community Grant	-	10,000	(10,000)	-	-
West Sussex County Council Household Support	-	40,000	(40,000)	-	-
Gatwick Airport Community Trust	-	2,500	(2,500)	-	-
Crawley Borough Council	3,956	26,195	(26,538)	-	3,613
Horsham District Council Community Grant Volunteer Coordinator	-	3,500	(3,500)	-	-
Ernest Kleinwort Charitable Trust	-	7,000	-	-	7,000
The Lynn Foundation	-	15,000	-	-	15,000
	50,896	112,695	(134,366)	-	29,225

18 Restricted funds **(Continued)**

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Crawley Borough Council	14,009	28,185	(39,074)	836	3,956
Mid Sussex District Council	-	5,000	(5,000)	-	-
Horsham Borough Council	-	39,000	(39,000)	-	-
Ernest Kleinwort Charitable Trust	5,000	-	(5,000)	-	-
The Postcode Society	11,454	-	(11,454)	-	-
National Lottery Awards for All	6,092	-	(6,092)	-	-
Winter Formula Fund	-	100	(100)	-	-
Crawley Neighbourhood Improvement	(3,120)	4,440	(1,320)	-	-
Southern Housing	1,000	-	(1,000)	-	-
Sussex Community Foundation	5,000	5,000	(5,000)	-	5,000
West Sussex County Council	-	15,000	(15,000)	-	-
The Chalk Cliff Trust	-	5,000	-	-	5,000
The Shanley Foundation	-	2,500	-	-	2,500
Garfield Weston Foundation	-	10,000	-	-	10,000
UK Shared Prosperity Fund	-	8,355	(8,355)	-	-
Tesco Stronger Starts	-	2,000	-	-	2,000
National Lottery Community Fund	-	19,940	-	-	19,940
The Three Oaks Trust	-	3,000	(3,000)	-	-
St James Foundation	-	2,500	-	-	2,500
	39,435	150,020	(139,395)	836	50,896

Funds that have been designated as restricted were given to the charity for the below purposed:

- The Chalk Cliff Trust: £5,000 towards core costs.
- The Shanley Foundation: £2,500 towards core costs.
- Garfield Weston Foundation: £10,000 towards core costs.
- Tesco Stronger Starts: £1,800 towards items for distribution, £100 towards volunteer costs and £100 towards core costs.
- National Lottery Community Fund: £8,004 towards premises costs, £8,736 towards staff costs, £1,200 towards event resources, £500 towards volunteer engagement, £1,500 towards core costs.
- St James Foundation: £2,500 towards items for distribution.
- Sussex Community Foundation: £5,000 towards staff costs.
- The Lawson Trust: £4,000 towards the operational team's salaries.
- Horsham District Council Community Grant: £10,000 towards salaries and outreach activities.
- West Sussex County Council Household Support: £40,000 towards items for distribution.
- Gatwick Airport Community Trust: £2,500 towards volunteering and outreach activities.
- Crawley Borough Council: £26,195 towards core costs and rent.
- Horsham District Council Community Grant Volunteer Coordinator: £3,500 towards operational costs.
- Ernest Kleinwort Charitable Trust: £7,000 towards operational costs.
- The Lynn Foundation: £15,000 toward accommodation costs.

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
General funds	65,418	84,955	(37,040)	-	113,333

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	26,231	55,545	(15,522)	(836)	65,418

20 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 March 2026:			
Tangible assets	12,337	-	12,337
Current assets/(liabilities)	100,996	29,225	130,221
	113,333	29,225	142,558

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Current assets/(liabilities)	65,418	50,896	116,314
	65,418	50,896	116,314

21 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026	2025
	£	£
Within one year	16,000	16,000
Between two and five years	24,000	40,000
	40,000	56,000

22 Related party transactions

Transactions with related parties

During the year the charity employed Joanna Petty, Amanda Benwell and Amanda Lusted, who are close family members of Paul Petty, Richard Benwell and Sam Lusted respectively, who all served as trustees during the reporting period. The recruitment of these three employees followed the charity's recruitment policy, and the three related trustees are not involved in the decision making relating to salary. The total cost of their employment to the charity was:

	2026	2025
	£	£
Total employment costs	67,636	50,168
	67,636	50,168