Charity Registration No. 1197531

BRADFORD BABY BANK

TRUSTEES' REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2026

BRADFORD BABY BANK

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Vickie Jubb (Chairperson) Emma Clarke (Treasurer) Danuta Petrie Andrea Crabbe Josephine Dickerson Linda Hodgson (appointed 19 April 2026) Ruth Harker (appointed 21 July 2026) Daljit Kaur (appointed 7 September 2026) Rachel Allinson (appointed 26 September 2026)
Charity number	1197531
Principal address	1 Carr Hill Drive Calverley Pudsey West Yorkshire LS28 5QA
Telephone	07557 997849
Email	bradfordbabybank@gmail.com
Independent examiner	Kevin J Meddings MAAT Kevin Meddings Accountancy Services 55 Crowther Avenue Calverley Pudsey West Yorkshire LS28 5SA
Banker	Nat West Nat West plc 19 The Grove Ilkley West Yorkshire LS29 9TA

BRADFORD BABY BANK

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BRADFORD BABY BANK

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2026

The Trustees present their report and accounts for the year ended 31 March 2026.

The accounts have been prepared in accordance with accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and Accounting and Reporting by Charities; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Governing Document
The organisation is a Charitable Incorporated Organisation (CIO). The organisation is governed by a constitution which has been agreed upon and is registered with the Charity Commission and sets out the organisation's governance and governance structure.

Trustees, Organisational Structure and Governance
Bradford Baby Bank operates to reduce the impact of poverty on vulnerable families and young children by providing early years essentials. The organisation was established in 2017 and became a Charitable Incorporated Organisation in January 2022.

The Charity Trustees are responsible for managing the affairs of the organisation. Day-to-day operations are undertaken by Trustees, volunteers and, during the latter part of the year, the Charity's first Referral Administrator. Trustees hold regular meetings and remain in contact outside formal meetings to ensure effective and efficient decisions are made in a timely manner.

Throughout the year, Trustees focused on strengthening the long-term sustainability of the charity. This included undertaking development sessions focussed on strategy and future growth, reviewing governance arrangements, considering trustee succession planning, investing in organisational systems and developing staffing arrangements to support increasing demand for services. Trustees also considered opportunities to broaden representation on the Board, including recruiting trustees with lived experience, referral partner representation and HR expertise.

The trustees who served during the year were:

- Vickie Jubb (Chairperson)
- Emma Clarke (Treasurer)
- Danuta Petrie
- Anne-Marie Murphy (resigned 2 June 2026)
- Andrea Crabbe
- Josephine Dickerson

During the year, trustee appointments were reviewed in accordance with the charity's constitution. Vickie Jubb and Emma Clarke were reappointed to serve until January 2029 while Anne-Marie Murphy confirmed her continued service until June 2028. Josephine Dickerson took an agreed six-month sabbatical from trustee duties whilst remaining a trustee of the organisation.

The Trustees continue to remember with gratitude Helene Terry, who passed away in March 2025 following a short period as a trustee. Her kindness, expertise, commitment and enthusiasm made a lasting contribution to Bradford Baby Bank, and her loss continues to be felt by trustees, volunteers and supporters. .

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

Risk Management
The Trustees have identified and assessed the principal risks facing Bradford Baby Bank and are satisfied that systems are in place to mitigate these risks. The charity maintains a range of policies, procedures and safe working practices designed to minimise risk and support safe delivery of services.

Risk	Mitigation
Provision of safe equipment and essential items	All donated items are assessed before redistribution. Items which do not meet quality or safety expectations are removed from circulation.
Provision of infant formula and feeding support	The charity continues to operate a formula policy developed with local health professionals.
Long-term funding sustainability	Funding, grant applications and fundraising activity remain regular items for trustee oversight and discussion.
Recruitment and retention of volunteers and trustees	Volunteer recruitment, support and trustee succession planning remain standing priorities.

During the year the Trustees reviewed safeguarding requirements, DBS procedures, premises safety, adverse weather planning, fire safety and first aid arrangements. Additional safeguarding training was undertaken and further volunteer training programmes were developed to ensure services continue to be delivered safely and effectively.

Objectives
Bradford Baby Bank was established in 2017 to prevent or relieve poverty in the Bradford area by providing essential items of baby clothing and equipment to families in need and through collaboration with other organisations or projects working to prevent or relieve poverty.

The need for support remains severe. Bradford has one of the highest child poverty rates in England, with 44.2% of children under 16 living in relative poverty (DWP, 2023/24). In several communities, child poverty exceeds 50%, highlighting the scale of hardship faced by local families. Bradford Baby Bank exists to ensure that babies and young children have access to the essential items they need to stay safe, warm and supported.

The purposes of the charity are to:

- Redistribute pre-loved and provide new essential baby items to families who cannot afford them.
- Redistribute pre-loved children's items to older children where requested.
- Work with referral agencies such as social workers, health visitors, midwives, refugee organisations, domestic abuse charities and early years services to support those most in need.
- Work across the Bradford district whilst collaborating with organisations with similar aims.
- Support wider efforts to improve outcomes for vulnerable children and families.

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

Activities
Throughout the year Bradford Baby Bank continued to provide practical support to vulnerable children and families using donated goods, grant funding and charitable donations. Referral partners continued to include social workers, midwives, health visitors, early help teams, refugee services, domestic abuse charities, perinatal mental health teams, Bradford Doulas and organisations supporting survivors of trafficking and modern slavery.

Throughout the year the charity:

- Provided essential equipment, clothing, nappies, formula and hygiene products to families in need.
- Continued to supply safe sleeping equipment, including cots and Moses baskets, to vulnerable families.
- Maintained high standards in the delivery of services.
- Participated in the Baby Bank Alliance, benefitting from policy support, advocacy, training and networking opportunities.
- Continued to strengthen fundraising activity and relationships with funders and community supporters.
- Invested in organisational infrastructure, including accounting software, technology and service development.
- Commenced the recruitment and employment of a Referral Administrator to support operational demand.
- Continued to provide signposting and support to complementary local services where appropriate.

Activities and performance
Demand for Bradford Baby Bank's services remained high throughout the year. Behind every referral was a family experiencing financial hardship and often facing multiple challenges including poverty, insecure housing, domestic abuse, limited support networks or no recourse to public funds. Trustees remain committed to responding quickly, compassionately and with dignity to families in crisis.

During the year Bradford Baby Bank:

- Supported more than 2,000 children through over 1,500 referrals.
- Responded to more than 2,400 referrals for essential items.
- Provided 629 newborn starter packs.
- Distributed 620 clothing bundles with an estimated value of £185 per bundle.
- Distributed more than 25,000 nappies, 350 tins of formula and over 450 buggies and prams.

Trustees continued to receive positive feedback from referral partners, who highlighted the importance of the charity's support for reducing hardship, addressing safeguarding concerns and enabling families to provide safe and stable environments for their children.

Alongside frontline service delivery, significant time was invested in strengthening the organisation for the future. Trustees reviewed referral processes, governance arrangements, fundraising opportunities , trustee recruitment and future staffing requirements to ensure the charity remains sustainable and able to meet growing demand.

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

Volunteers
With no permanent staff for most of the financial year, Bradford Baby Bank continued to rely on the commitment and goodwill of its volunteers and trustees. Volunteers collectively contributed approximately 3,640 hours during the year, equivalent to around two full members of staff.

The charity was supported by approximately 30 volunteers undertaking a wide range of activities including driving, collections, sorting, quality checking, administration, fundraising, events and preparing referrals for families.

The Trustees remain extremely grateful to all volunteers, donors, supporters and partner organisations whose generosity and commitment make the work of Bradford Baby Bank possible.

Financial review
Income during the year was supported through a combination of grants, charitable trusts, community fundraising, corporate support and individual donations. The charity continued to receive support through the Household Support Fund, National Lottery funding and a range of charitable trusts. The charity also benefitted from the highly successful PEC Charity Ball, which raised significant funds to support future charitable activity as well as fundraising through local concerts, community events, golf-related fundraising activities, school donations and volunteer-led initiatives.

Total income for the year was £223,102. Total expenditure for the year was £176,485. The charity recorded a surplus of £46,617 during the financial year. At 31 March 2026 unrestricted reserves stood at £60,664, restricted reserves stood at £7,094 and total reserves amounted to £67,758.

The Trustees continue to work with an independent accountant to maintain sound financial management and ensure appropriate stewardship of both restricted and unrestricted funds.

Reserves
The Trustees continue to develop the charity's reserves policy and aim to maintain reserves at a level sufficient to support ongoing operations and provide resilience against future uncertainty. Reserve levels are reviewed regularly as part of the charity's financial management arrangements.

Bradford Baby Bank does not currently operate an investment policy, as available funds are used to support the charity's operational and charitable activities.

Plans for the Future
During the year Trustees invested considerable time in strategic planning and organisational development. This will continue during 2026/27 with a focus on ensuring the charity remains sustainable, resilient and able to meet increasing levels of need across the district.

The charity will continue to:

- Meet growing demand for essential baby and children's items across Bradford.
- Embed and review staffing arrangements and funding sources to support future growth.
- Strengthen volunteer recruitment, development and retention.
- Recruit additional trustees with specialist skills, professional expertise and lived experience.
- Continue developing relationships with funders, donors, supporters and referral partners.
- Improve organisational systems and processes to support long-term sustainability.
- Work collaboratively with local organisations to improve outcomes for vulnerable children and families.

BRADFORD BABY BANK

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

Statement of Trustees' Responsibilities
The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted).

The law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these accounts the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP 2015 (FRS 102).
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

On behalf of the board of trustees

…….
Vickie Jubb (Chairperson)

Dated: 18 October 2026

BRADFORD BABY BANK

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

I report on the accounts of the charity for the year ended 31 March 2026, which are set out on pages 7 to 13.

Respective responsibilities of Trustees and examiner
The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:
(i) examine the accounts under section 145 of the 2011 Act;
(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
(iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:
(a) which gives me reasonable cause to believe that in any material respect the requirements:
  (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
  (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act;
  have not been met; or
(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin J Meddings MAAT

Kevin Meddings Accountancy Services
55 Crowther Avenue
Calverley
Leeds
West Yorkshire
LS28 5SA

Dated 18 October 2026

BRADFORD BABY BANK

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds £	Restricted funds £	Total 2026 £	Total 2025 £
Income					
Voluntary income	**2**	65,108	-	65,108	15,094
Incoming resources from Charitable activities	**3**	**-**	157,994	157,994	154,015
Total income		65,108	157,994	223,102	169,109
Expenditure					
Charitable activities	**4**	20,668	155,817	176,485	239,678
Total expenditure		20,668	155,817	176,485	239,678
Net income/(net expenditure)/net movement in funds before transfers		44,440	2,177	46,617	(70,569)
Transfers between funds		4,983	(4,983)	-	-
Net income/(net expenditure)net movement in funds after transfers		49,423	(2,806)	46,617	(70,569)
Total funds brought forward		11,241	9,900	21,141	91,710
Total funds carried forward		60,664	7,094	67,758	21,141

BRADFORD BABY BANK

BALANCE SHEET
AS AT 31 MARCH 2026

	Notes	Unrestricted funds	Restricted funds	Total 2026	Total 2025
		£	£	£	£
Current assets					
Cash at bank and in hand		60,664	8,167	68,831	15,596
Debtors and prepayments	**6**	-	-	-	5,940
		60,664	8,167	68,831	21,536
Creditors: amounts falling due within one year	**7**	-	(1,073)	(1,073)	(395)
Net current assets		60,664	7,094	67,758	21,141
The funds of the charity					
Unrestricted funds		60,664	-	60,664	11,241
Restricted funds	**8**	-	7,094	7,094	9,900
Total charity funds		60,664	7,094	67,758	21,141

The accounts were approved by the Trustees on 18 October 2026

……..…..
Vickie Jubb (Chairperson)

BRADFORD BABY BANK

STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2026

	Notes	2026 £	2025 £
Cash generated/(used) from operating activities	**9**	53,235	(55,699)
Cash equivalents at the beginning of the year		15,596	71,295
Total cash equivalents at the end of the year		68,831	15,596.

BRADFORD BABY BANK

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

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1 Accounting policies

1.1 Basis of preparation

The accounts are prepared under the historical cost convention.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

Bradford Baby Bank meets the definition of a public benefit entity under FRS 102.

Having considered future planned activities and the reserves available to the charity, the trustees are satisfied that the financial statements should be prepared on the going concern basis.

1.2 Incoming resources

Donations and legacies are accounted for when they are received by the charity. Other income is accounted for on an accruals basis as far as is prudent to do so.

Core funding revenue grants are credited to the income and expenditure account at the time when received. Revenue grants for specific projects are credited to the income and expenditure account when received and unspent amounts at the period end are carried forward as restricted funds in the balance sheet. Where income is received in advance of the next financial year this may be deferred in accordance with the terms of the funding agreements.

1.3 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.

1.4 Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for beneficiaries. These include governance costs which are those costs associated with meeting the constitutional and statutory requirements of the charity.

All costs are allocated between the categories on the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource.

1.5 Comparatives

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

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BRADFORD BABY BANK

NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

2 Voluntary income

	2026 £	2025 £
Donations and gifts		
Ilkley Foodbank	1,000	3,000
Baby Bank Alliance Development Fund	2,187	1,200
PEC Charity Ball	37,000	-
Holly House Charitable Foundation	10,000	-
Shama Restaurant Charity Night	1,235	-
Bradford Academy	853	-
Adrian Walton	815	-
Bradford Union of Golf Clubs	676	
Skipton Building Society Community Giving	600	-
Thornton Ceilidh	556	-
All Together Now Community Choir Trust	500	-
The Barratt Foundation	-	3,000
The Arnold Clark Community Fund	-	1,000
Crossflatts Primary School	-	580
Menston Craft Group	-	500
Sundry	9,686	5,814
	65,108	15,094

3 Incoming resources from charitable activities

	2026 £	2025 £
Grants and donations		
City of Bradford MDC (Household Support Fund 2025)	140,000	140,000
National Lottery Community Fund	17,042	4,915
The Co-op Local Community Fund	952	500
Holly House Charitable Foundation	-	3,000
The Bradford Fund	-	2,500
The Toy Trust	-	2,000
Yorkshire Building Society Charitable Foundation	-	1,000
Feed	-	100
	157,994	154,015

BRADFORD BABY BANK

NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

4 Charitable activities

	2026 £	2025 £
Essential Baby items	123,131	179,094
Administration Support costs	21,000	30,575
Salaries	2,818	-
Rent, rates and service charge	17,972	22,931
Repairs and equipment	2,196	968
Mileage claims	1,196	1,288
Insurance	434	535
Consultancy fees	1,200	-
Independent Examination/accountancy	415	440
Recruitment costs	25	-
Publicity and advertising	138	-
Subscriptions	528	229
Telephone	780	250
Volunteer expenses	448	755
Sundry	1,429	1,208
Printing and stationery	696	142
Computer software	857	605
Away day	-	250
Bank charges	1,222	408
	176,485	239,678

5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. Three trustees received £21,000 in total (2025: Three trustees received £30,575) for providing Administration Support. There are no other related party transactions in the period that require disclosure.

6 Debtors and prepayments

	2026 £	2025 £
Prepayments	-	5,940

7 Creditors: amounts falling due within one year

	2026 £	2025 £
Accruals	1,073	375

BRADFORD BABY BANK

NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

8 **Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:-

	Balance at 1 April 2025	Movement in funds: Incoming resources	Movement in funds: Resources expended	Movement in funds: Transfers	Balance at 31 March 2026
	£	£	£	£	£
City of Bradford MDC (Premises Fund)	5,940	-	-	(5,940)	-
National Lottery Community Fund	2,460	17,042	(14,860)	-	4,642
Yorkshire Building Society Charitable Foundation	1,000	-	-	-	1,000
The Co-op Local Community Fund	500	952	-	-	1,452
City of Bradford MDC (Household Support Fund 2025)	-	140,000	(140,957)	957	-
	9,900	157,994	(155,817)	(4,983)	7,094

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

	2026	2025
	£	£
Net movement in funds	46,617	(70,569)
Decrease in debtors	5,940	14,850
Increase in creditors	678	20
Net cash generated/(used) from operating activities	53,235	(55,699)