Josimah Baby Bank …love the art of charity

Josimah Baby Bank Trustees Annual Report
For the Year Ended 31 December 2025
Charity Registration Number: 1202421

Reference and Administrative Details

Principal Address: 3 Pellitot Grove, Reading, RG2 9YD

Trustees Serving During the Year: Chinedu Orji; Grace Abiodun-Ekus; Oluwabukola Adedoyin-Benson; Fiona Monger (Chair).

1. Introduction

Josimah Baby Bank (JBB) continued its mission of supporting families in need through the collection and redistribution of essential baby and children's items across Reading, Wokingham and surrounding communities.

2. Objectives and Activities

JBB supports vulnerable families, including low-income households and others experiencing hardship, by providing quality pre-loved and donated baby items, promoting child wellbeing and reducing waste.

3. Achievements and Performance in 2025

In 2025 JBB supported 129 children and families through its regular services and Christmas outreach programme. A total of 5,727 items and gifts were distributed during the year. The Christmas event held at Greyfriars Church on 28 November 2025 supported 103 children and distributed 213 gifts.

4. Donations and Partnerships

Support was received from Save the Children, Freedom Ark Church, Baby Comfy Club, individual donors and community supporters. Excess donations from our Christmas event were shared with other charities such as Mamakinds, Royal Berkshire Hospital and Share Shinfield.

5. Volunteer Engagement

The charity was supported by a core volunteer team comprising eight volunteers and four trustees. Volunteers were involved in IT support, website development, fundraising, sorting donated items, packing deliveries for families, and supporting logistics activities.

6. Financial Review

Total funds brought forward from 2024 amounted to £3,129.15. During 2025, the charity received £2,187.59 from Save the Children, £200 from ADAC Energy, £46.58 through EasyFundraising and other community donations. The balance at the end of the financial year was £3,392.74.

7. Governance and Management

The charity continues to be governed by its Board of Trustees who meet regularly to oversee strategy, compliance, safeguarding, financial management and operational risk. Josimah Baby Bank is governed by its Constitution. New trustees are recruited based on the skills and experience required by the charity and are provided with induction information covering the governing document, policies and trustee responsibilities. Day-to-day activities are delivered by volunteers under the oversight of the Board of Trustees.

8. Plans for the Future

Key priorities for 2026 include securing an office or warehouse-scale storage, recruiting additional volunteers to help us achieve our goals and further our mission. This includes the continued strengthening of community engagement, improving administrative capacity, and ensuring appropriate DBS and other compliance checks are carried out for volunteers.

9. Risk Management Statement

Trustees continue to monitor financial, operational, reputational and compliance risks through regular reviews, policies and governance controls.

Trustee Remuneration and Expenses: No trustee received remuneration or benefits during 2025. Trustees were reimbursed for authorised expenses incurred on behalf of the charity where supported by valid receipts and in accordance with the charity's procedures.

10. Trustees Declaration

The trustees confirm that this report has been prepared in accordance with the Charities Act 2011 and relevant reporting requirements.

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Public Benefit Statement

Introduction

Josimah Baby Bank (JBB) was established to alleviate poverty and improve the quality of life for families in need by providing essential baby items. Our activities deliver substantial public benefits, detailed as follows:

- **Alleviating Poverty and Hardship:** JBB collects and distributes essential items such as clothing, diapers, toiletries, and baby equipment to families struggling with financial hardship. By providing these items free of charge, we alleviate the financial burden on families, enabling them to allocate their limited resources to other critical needs such as food, housing, and healthcare.

- **Supporting Child Development:** Access to essential baby items ensures that children have the necessary resources for healthy development. Items like appropriate clothing, safe sleeping equipment, and educational toys contribute to the physical, cognitive, and emotional well-being of children from birth to age five.

- Promoting Health and Safety: We actively promote safe sleeping practices and breastfeeding education through our community events and signposting to essential services. By providing resources and support, such as Moses' baskets and breastfeeding guidance, we help to reduce the risk of sudden infant death syndrome (SIDS) and improve maternal and infant health outcomes. Our focus on distributing items that meet safety standards ensures that families receive safe and reliable products.

- **Environmental Impact:** Through the collection and redistribution of pre-loved baby items, Josimah Baby Bank promotes recycling and reduces waste. This environmental stewardship not only benefits the planet but also instils a sense of community responsibility and sustainability.

- **Community Engagement and Support:** Our charity fosters a sense of community by encouraging donations and volunteerism. We engage with local businesses, organisations, and individuals who contribute their time, skills, and resources. This collaborative effort strengthens community bonds and promotes a culture of giving and support.

- **Accessibility:** We ensure that our services are accessible to all families in need, regardless of their background or circumstances. Our referral system, through partnerships with local agencies, other charities, and community organisations such as local churches ensures that those who need our help most can have easy access to us.

- **Education and Awareness:** JBB will also work to raise awareness about poverty and the challenges faced by families with young children. We are developing educational initiatives and community outreach programs, which will aim to educate the public and advocate for policies that support vulnerable families.

Conclusion: The activities of Josimah Baby Bank provide significant public benefits by supporting families in need, promoting child health and safety, providing support for new parents, encouraging environmental responsibility, and fostering community engagement. Our work ensures that every child has the essentials for a healthy start in life, reflecting our core belief that every child matters.

Trustees' Declaration: The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

For more detailed information about our activities, please visit our website at Josimah Baby Bank.

Risk Management Statement

1. Introduction

The Trustees of Josimah Baby Bank (JBB) are committed to ensuring that the charity effectively manages potential risks that could affect its ability to achieve its objectives and deliver services.

2. Risk Management Framework

The charity's risk management process includes:

a. **Identification of Risks:** Regularly identifying potential risks across all areas of operations including financial, operational, reputational, and compliance risks.
b. **Assessment of Risks:** Evaluating the likelihood and potential impact of identified risks.
c. **Mitigation Strategies:** Implementing measures to manage, mitigate, or eliminate risks. This includes establishing policies, procedures, and controls.
d. **Monitoring and Reporting:** Continuously monitoring risks and reviewing the effectiveness of mitigation strategies. Regular risk assessments are reported to the Board of Trustees.

3. Key Risk Areas

a. **Financial Risks:**
    i. **Risk:** Insufficient funds to meet operational needs.
    ii. **Mitigation:** Maintain appropriate reserves, diversify funding sources, regular financial monitoring and forecasting.
b. **Operational Risks:**
    i. **Risk:** Disruption to services due to operational issues.
    ii. **Mitigation:** Maintain robust operational policies and procedures, ensure staff and volunteers are well-trained, maintain an updated disaster recovery plan.
c. **Reputational Risks:**
    i. **Risk:** Damage to the charity's reputation impacting donor confidence and support.
    ii. **Mitigation:** Adhere to high standards of governance and transparency, implement a strong communications strategy, engage with stakeholders – including donors effectively.
d. **Compliance Risks:**
    i. **Risk:** Non-compliance with legal and regulatory requirements.
    ii. **Mitigation:** Stay informed about legal and regulatory changes, regular compliance audits, and training for trustees and volunteers as applicable.

4. Review and Reporting

The Risk Management Policy and framework are reviewed annually by the Board of Trustees to ensure they remain relevant and effective. Any significant changes in risk or emerging risks are reported to the Board as part of regular governance meetings.

Approved by the Board of Trustees on 14 September 2026 and signed on its behalf by:

Signed 
Mrs Fiona Monger,
Chair Board of Trustees

Trustees' Names

- Chinedu Orji
- Grace Abiodun-Ekus
- Oluwabukola Adedoyin-Benson
- Fiona Monger (Chair)

CHARITY COMMISSION FOR ENGLAND AND WALES

Josimah Baby Bank	1202421

Receipts and payments accounts

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For the period from	1 January 2025	To	31-Dec-25

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations (from organisations and individuals)	411	-	-	411	727
Grants receivable (Save the Children)	2,188	-	-	2,188	2,200
Online fundraising (Easyfundraising)	47	-	-	47	-
Insurance premium refunds (Simply Business)	115	-	-	115	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	2,760	-	-	2,760	2,927
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	2,760	-	-	2,760	2,927
A3 Payments					
Charitable expenditure - Laptop& accessories	617			617	
Governance / support costs - insurance	167	-	-	167	-
Printing of flyers and promotional materials	463	-	-	463	224
Office management - stationery/supplies/running costs	427	-	-	427	126
Consumables - baby supplies for delivery (2024 category - not tracked separately in 2025 but under office management)	-	-	-	-	50
Outreach event -July event (hall hire, refreshments and gifts)	246			246	
Outreach events - Christmas gifting (2025)	577	-	-	577	524
	-	-	-	-	-
	-	-	-	-	-
Sub total	2,497	-	-	2,497	924
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	2,497	-	-	2,497	924
Net of receipts/(payments)	264	-	-	264	2,003
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,129	-	-	3,129	-
Cash funds this year end	3,393	-	-	3,393	2,003

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Metro Bank Community Account (45053229 / 23-05-80)	592	-	-
	NatWest Current Account (80361145 / 60-02-49)	2,801	-	-
		-	-	-
	Total cash funds	3,393	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

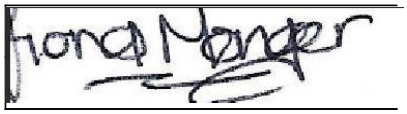
B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Metro Bank account fee accrued Dec 2025, debited 28 Jan 2026	Unrestricted	3	28 Jan 2026
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Fiona Monger	14.09.26