CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2025 Period start date To 31st December 2025 Period end date

Charity name: The Lord's Store Bank

Charity registration number: 1206273

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**To relieve persons living in Purfleet and surrounding areas that are in financial hardship in such ways as the Trustees from time to time think fit in performance of their Christian beliefs, in particular, but not exclusively by: providing nappies/diapers, non-perishable foods and clothing (babies & children) to individuals and families in need.**
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	**The Lord's Store Bank is here to provide relief and assistance for people in need, in our local community. Whilst we primarily service Essex, we are here to help and serve those throughout the UK. We are here for those going through financial difficulties; mostly to provide the necessities for their children. This also includes those affected by economic downturn, war, natural disaster or other catastrophes.** **We provide:** **Nappies/Diapers** **Non-perishable foods** **Clothing (babies & children)** **Assistance with access to local community services (housing, childcare etc)**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	**The Lord's Store Bank aims to reach the Community at large through God's love, expressed by giving relief, hope, love, and compassion.** **Statement of Values** **The Lord's Store Bank believes strongly in:** **• the overall source of sustenance is God;**

		• **the right of babies and young children to have basic needs met.** **The Lord's Store Bank sees itself as:** • **Caring and respecting people;** • **Enabling and empowering mothers of young children to take action to seek out resources available to them;** • **Maintaining people's confidentiality (subject to safeguarding issues);** • **Non-condemnatory, judging situations not people;** • **Independent of statutory services;** • **Open and communicative;**

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	**N/A**
Policy on social investment including program related investment	Para 1.38	**N/A**
Contribution made by volunteers	Para 1.38	**N/A**
Other		**One of the primaries aims of The Lord's Store Bank is to provide necessities as a short-term service providing a safety net for recipients. Where the problem is long-term, the accent will be to help the applicant adjust to their circumstances rather than relying on ongoing provision from the charity.**

Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	**The trustees are the ones designing and delivering the services. The trustees assess the referrals before implementing any service; are these young mothers in a marriage crisis? Is there a loss of job? This is to prevent these vulnerable (young) children in our people group from going without food or necessities. The Charity has provided foe few families in the community. We are actively partnering with the Thurrock Food Bank to deepen our knowledge and insights into the effective operation of the charity. This collaboration is essential for ensuring that we can implement best practices and make a significant impact in our community.**

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	**See information in the Account Report attached**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**See information in the Account Report attached**
Amount of reserves held	Para 1.22	**See information in the Account Report attached**
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	**Trust Deed**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**Unincorporated association.**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	**Apart from the first charity Trustees, every Trustee must be appointed by a resolution passed at a properly convened meeting of the Charity Trustees.** **In selecting individuals for the appointment as charity trustee, the charity trustees must have regard to the skill s, knowledge and experience needed for the effective administration of the CIO.**

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	The Lord's Store Bank
Other name the charity uses	TLSB
Registered charity number	1206273

Charity's principal address	The Old Court House Orsett Road Grays Essex RM17 5DD.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Kate Raimi	Trustee (Chair)		
2	Dr Linda Ozoemena	Trustees		
3	Mrs Olamide Odeleye	Trustees		
4				
5				
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17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

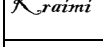
Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	KATE RAIMI	
Position (eg Secretary, Chair, etc)	Chair	
Date	21/10/2026	

The Lord's Store Bank Charity
Receipts and Payments Account

	Year start date		Year end date
For the year from	1st January 2025	To	31st December 2025

Receipts and payments

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	Last Year Total funds £
Receipts				
Donations, legacies and similar income				
Membership subscriptions	-	-	-	-
Donations	762	-	762	2,086
Legacies	-	-	-	-
Gift Aid	-	-	-	-
Other similar income	-	-	-	-
Sub total	762	-	762	2,086
Grants				
Grant	-	-	-	-
Other grants	-	-	-	-
Sub total	-	-	-	-
Fundraising (gross)				
Detail 1	-	-	-	-
Detail 2	-	-	-	-
Other fundraising activities	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Investment income				
Bank interest	-	-	-	-
Building Society interest	-	-	-	-
Other investment income	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total Gross Income	762	-	762	2,086
Asset and investment sales, etc.	-	-	-	-
Total receipts	762	-	762	2,086

The Lord's Store Bank Charity
Receipts and Payments Account

	Year start date		Year start date		Year end date
For the year from	1st January 2025	To	31st December 2025	To	

Receipts and payments

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	Last Year Total funds £
Payments				
Charitable Payments				
Wages	-	-	-	-
Rent	236	-	236	-
Water	-	-	-	-
Electricity and Gas	-	-	-	-
Insurance	-	-	-	-
Repairs and Renewals	-	-	-	-
Materials and equipment	-	-	-	-
Printing and photocopying	-	-	-	-
AGM and trustee expenses	-	-	-	-
Website Domain fee and Annual website maintenance fee	288	-	288	-
Cost of provisions to famlies	-	-	-	-
Other costs detail 3	12	-	12	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	536	-	536	-
Fundraising expenses				
Detail 1	-	-	-	-
Detail 2	-	-	-	-
Detail 3	-	-	-	-
Other fundraising costs	-	-	-	-
Sub total	-	-	-	-
Total Gross Expenditure	536	-	536	-
Asset and investment purchases, etc.	-	-	-	-
Total payments	536	-	536	-
Net of receipts/(payments)	226	-	226	2,086
Cash funds last year end	2,086	-	2,086	-
Cash funds this year end	2,312	-	2,312	2,086

Statement of assets and liabilities at the end of the year

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	Last Year Total funds £
Cash funds				
Bank current account	2,312	-	2,312	-
Bank deposit account	-	-	-	-
Cash/Floats	-	-	-	-
	-	-	-	-
	-	-	-	-
Total cash funds (Agree balances with receipts and payments account(s))	2,312	-	2,312	-
Other monetary assets				
Tax claim	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Investment assets				
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Non monetary assets for charity's own use				
Stock	-	-	-	-
Land and buildings	-	-	-	-
Motor vehicles	-	-	-	-
Other	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Liabilities				
Accounts not yet paid	-	-	-	-
Expenses incurred but not invoiced	-	-	-	-
Subscriptions not yet paid	-	-	-	-
Loan - detail	-	-	-	-
Other liabilities	-	-	-	-
Sub total	-	-	-	-

Contingent liabilities and future obligations

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

Signature	Print Name	Date of approval
Kraimi	KATE RAIMI	16/10/2026

Month	Income	Expenditure	Comments on the expenditure
	£	£	
B/F as at 1st of January 2024	*2,085.60*		
Jan	*50.00*	*(70.80)*	Visual office rent (£46.80 and Website domain maintenance £24.00)
Feb	*20.00*	*(70.80)*	Visual office rent (£46.80 and Wesite domain maintenance £24.00)
Mar	*40.00*	*(70.80)*	Visual office rent (£46.80 and Website domain maintenance £24.00)
Apr	*20.00*	*(70.80)*	Visual office rent (£46.80, Website domain maintenance £24.00)
May	*40.00*	*(70.80)*	Visual office rent (£46.80 and Website domain maintenance £24.00)
Jun	*20.00*	*(25.53)*	Visual office rent (£1.53, Website domain maintenance £24.00)
Jul	*40.00*		
Aug	*20.00*	*(48.00)*	Website domain maintenance £24.00 x 2

Sep	*40.00*	*(36.00)*	Visual office rent (£46.80 and Wesite domain maintenance £24.00 and £12.00 Charges UNPAID ITEM FEE 29AUG)
Oct	*232.00*	*(24.00)*	(Website domain maintenance £24.00)
Nov	*120.00*	*(24.00)*	(Website domain maintenance £24.00)
Dec	*120.00*	*(24.00)*	(Website domain maintenance £24.00)
Total	**2,847.60**	**(535.53)**	**2,312.07**