

The MumMum Foundation
Supporting Families Affected by Cancer
Registered Charity 1166634
Annual Trustees Report 2023-2024

Aim and Purposes: The MumMum Foundation is a registered charity founded by a family who have witnessed, first-hand the struggle Cancer creates. We as a family have felt the full effect of losing the most special, loving person in “our world”. The MumMum Foundation’s primary objective is to help put smiles on the faces of those who need them most. Whether it be a meal out with loved ones, a trip to the theatre, a day out, a weekend away, some respite or simply someone to talk to; we will be here for families every step of the way. We were blessed enough to share beautiful memories with our loved one; we want families simply to share the same blessing with theirs. We ask nothing in return. We are just doing what our loved one, “MumMum” would have wanted. Families to laugh, smile and enjoy every minute of life. Nothing more, Nothing less.

Objectives 3. Object[s] The object[s] of the CIO [is][are] (1) To relieve those persons suffering from Cancer, and to support those persons and their families by the provision of financial assistance and support. (2) To advance the education of the public concerning Cancer.

This year we have been honoured to start working with the Worshipful the Mayor of Bromley. We have managed to really get our name out there and support some beautiful families. Although we haven’t raised as much as we would have hoped, we have managed to help a few people who have really struggled with their cancer journey. The next financial year will display the Worshipful Mayors donation. This gift will really help move the charity forward.

Very warm regards,

Gary Valentine-Fuller

Founder / Trustee / Chair

THE OFFICIALS
 THE MUMMUM FOUNDATION
 FLAT 10
 DRAYTON HOUSE
 ELMINGTON ROAD
 CAMBERWELL LONDON
 SE5 7HL

Your Community Account

At a glance

12 Jan - 10 Feb 2023

Date	Description	Money out £	Money in £	Balance £
12 Jan	Start Balance			4,569.11
25 Jan	DD Direct Debit to Justgiving Subs Ref: JG0532443	18.00		4,551.11
31 Jan	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		4,549.61
10 Feb	Balance carried forward			4,549.61
	Total Payments/Receipts	19.50	0.00	

Start balance £4,569.11

Money out £19.50

► Commission charges £0.00

Money in £0.00

► Gross interest earned £0.00

End balance £4,549.61

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

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Dispute resolution

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What can you do to help avoid or limit an unarranged overdraft?

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- a) understand any changes in your business and explore the options available;
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11 Feb - 10 Mar 2023

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► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£4,530.11

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Date	Description	Money out £	Money in £	Balance £
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25 May	DD Direct Debit to Justgiving Subs Ref: JG0532443	18.00		4,473.11
30 May	Giro Direct Credit From Justgiving Ref: 3207562 The Mummum		48.85	4,521.96
1 Jun	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		4,520.46
6 Jun	Cheque Issued Ref: 100122	287.50		4,232.96
9 Jun	Balance carried forward			4,232.96
	Total Payments/Receipts	307.00	48.85	

Start balance	£4,491.11
Money out	£307.00
► Commission charges	£0.00
Money in	£48.85
► Gross interest earned	£0.00
End balance	£4,232.96

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

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Your Community Account

At a glance

10 Jun - 11 Jul 2023

Date	Description	Money out £	Money in £	Balance £
10 Jun	Start Balance			4,232.96
26 Jun	DD Direct Debit to Justgiving Subs Ref: JG0532443	18.00		4,214.96
29 Jun	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		4,213.46
11 Jul	Balance carried forward			4,213.46
	Total Payments/Receipts	19.50	0.00	

Start balance	£4,232.96
Money out	£19.50
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£4,213.46

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Your Community Account

At a glance

12 Jul - 11 Aug 2023

Date	Description	Money out £	Money in £	Balance £
12 Jul	Start Balance			4,213.46
18 Jul	 Cheque Issued Ref: 100123	600.00		3,613.46
25 Jul	 Direct Debit to Justgiving Subs Ref: JG0532443	18.00		3,595.46
28 Jul	 Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		3,593.96
11 Aug	Balance carried forward			3,593.96
	Total Payments/Receipts	619.50	0.00	

Start balance £4,213.46

Money out £619.50

► Commission charges £0.00

Money in £0.00

► Gross interest earned £0.00

End balance £3,593.96

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Your Community Account

At a glance

12 Aug - 11 Sep 2023

Date	Description	Money out £	Money in £	Balance £
12 Aug	Start Balance			3,593.96
14 Aug	 Cheque Issued Ref: 100124	140.00		3,453.96
24 Aug	 Cheque Issued Ref: 100125	300.00		3,153.96
25 Aug	 Direct Debit to Justgiving Subs Ref: JG0532443	18.00		3,135.96
31 Aug	 Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		3,134.46
11 Sep	Balance carried forward			3,134.46
	Total Payments/Receipts	459.50	0.00	

Start balance	£3,593.96
Money out	£459.50
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£3,134.46

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9 Oct	Giro Direct Credit From Walkerwestla Ref: Orpington Gpo		1,000.00	4,114.96
11 Oct	Balance carried forward			4,114.96
	Total Payments/Receipts	19.50	1,000.00	

12 Sep - 11 Oct 2023

Start balance	£3,134.46
Money out	£19.50
► Commission charges	£0.00
Money in	£1,000.00
► Gross interest earned	£0.00
End balance	£4,114.96

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

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Your Community Account

At a glance

12 Oct - 10 Nov 2023

Date	Description	Money out £	Money in £	Balance £
12 Oct	Start Balance			4,114.96
24 Oct	 Cheque Issued Ref: 100126	300.00		3,814.96
25 Oct	 Direct Debit to Justgiving Subs Ref: JG0532443	18.00		3,796.96
31 Oct	 Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		3,795.46
1 Nov	 Direct Credit From Square Ref: T304Zts4957NE6K		0.98	3,796.44
6 Nov	 Deposit at Barclays 41 Orpington		100.00	3,896.44
10 Nov	 Direct Credit From Square Ref: T3Eccnr8664Wef		531.68	4,428.12
10 Nov	Balance carried forward			4,428.12
	Total Payments/Receipts	319.50	632.66	

Start balance	£4,114.96
Money out	£319.50
► Commission charges	£0.00
Money in	£632.66
► Gross interest earned	£0.00
End balance	£4,428.12

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Your Community Account

At a glance

11 Nov - 11 Dec 2023

Date	Description	Money out £	Money in £	Balance £
11 Nov	Start Balance			4,428.12
27 Nov	DD Direct Debit to Justgiving Subs Ref: JG0532443	18.00		4,410.12
28 Nov	Cheque Issued Ref: 100128	110.00		4,300.12
29 Nov	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		4,298.62
	Giro Direct Credit From Walkerwestla Ref: Orpington Gpo		10.00	4,308.62
4 Dec	Cheque Issued Ref: 100127	300.00		4,008.62
5 Dec	Cheque Issued Ref: 100121	400.00		3,608.62
11 Dec	Balance carried forward			3,608.62
	Total Payments/Receipts	829.50	10.00	

Start balance £4,428.12

Money out £829.50

► Commission charges £0.00

Money in £10.00

► Gross interest earned £0.00

End balance £3,608.62

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Your Community Account

At a glance

12 Dec 2023 - 11 Jan 2024

Date	Description	Money out £	Money in £	Balance £
12 Dec	Start Balance			3,608.62
14 Dec	Giro Direct Credit From Justgiving 182022 Ref: Justgiving- Z2QF8W8		18.00	3,626.62
29 Dec	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		3,625.12
11 Jan	Balance carried forward			3,625.12
	Total Payments/Receipts	1.50	18.00	

Start balance £3,608.62

Money out £1.50

► Commission charges £0.00

Money in £18.00

► Gross interest earned £0.00

End balance £3,625.12

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Your Community Account

At a glance

12 Jan - 09 Feb 2024

Date	Description	Money out £	Money in £	Balance £
12 Jan	Start Balance			3,625.12
30 Jan	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		3,623.62
9 Feb	Balance carried forward			3,623.62
	Total Payments/Receipts	1.50	0.00	

Start balance	£3,625.12
Money out	£1.50
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£3,623.62

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We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow. For details relating to unarranged borrowing, please refer to your banking services tariff guide.

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Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

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Online

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On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230


– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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THE OFFICIALS
THE MUMMUM FOUNDATION
FLAT 10
DRAYTON HOUSE
ELMINGTON ROAD
CAMBERWELL LONDON
SE5 7HL



Your Community Account

At a glance

Date	Description	Money out £	Money in £	Balance £
10 Feb	Start Balance			3,623.62
28 Feb	DD Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		3,622.12
11 Mar	Balance carried forward			3,622.12
	Total Payments/Receipts	1.50	0.00	

10 Feb - 11 Mar 2024

Start balance	£3,623.62
Money out	£1.50
▶ Commission charges	£0.00
Money in	£0.00
▶ Gross interest earned	£0.00
End balance	£3,622.12

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

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 www.twitter.com/barclaysbizchat

 youtube.com/BarclaysUK

 www.linkedin.com/BarclaysBusinessBanking

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THE MUMMUM FOUNDATION
FLAT 10
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ELMINGTON ROAD
CAMBERWELL LONDON
SE5 7HL



Your Community Account

At a glance

12 Apr - 10 May 2024

Date	Description	Money out £	Money in £	Balance £
12 Apr	Start Balance			3,620.62
18 Apr	 Businesscall Transfer to The Mumm Ref: Old Account	3,620.62		0.00
30 Apr	 Direct Debit to Bauer Consumer Med Ref: 300000132724	1.50		-1.50
10 May	Balance carried forward			-1.50
	Total Payments/Receipts	3,622.12	0.00	

Start balance	£3,620.62
Money out	£3,622.12
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	-£1.50

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Debit interest rates – the rate you pay when your account is overdrawn

Overdrawn Positions

Current rates Correct at the time of printing
Effective from 02 Oct 2002

Balance	Rate %
► £1+ 0.000% above Unarranged Borrowing Rate	29.500%

The Unarranged Borrowing Rate is 29.500%

If we have agreed with you that your overdraft interest rate tracks Bank of England Base Rate, you should interpret any reference to "Barclays Base Rate" in this statement as if it read "Bank of England Base Rate".