

MONEY MUM

England & Wales · Charity number 1170673

Details

Status Registered

Legal form CIO

Registered 2016-12-09

Register [View on the Charity Commission register](#)

Contact

Address 2
Suite 2
Cider Warehouse
Bridge Court
Totnes
Devon

Phone 01803869869

Email louise@fieldingfinancial.com

Activities

Objects: TO ADVANCE THE EDUCATION OF THE PUBLIC IN THE SUBJECT OF MONEY MATTERS AND DEBT AND PERSONAL FINANCE MANAGEMENT BY BUT NOT LIMITED TO:-A) DEVELOPING PRACTICAL ONLINE TOOLS B) PROVISION OF EDUCATIONAL SEMINARS/WORKSHOPS C) MARKETING AND NETWORKING WITH KEY PARTNERS D) USING SOCIAL MEDIA SITES AND ORGANISATIONS TO SPREAD THE MESSAGE E) FOCUSING THE LEARNING AND DEVELOPMENT ON THE KEY FINANCIAL 5 A DAY: I. TO UNDERSTAND WHAT A BANK DOES II. TO UNDERSTAND DEBT AND CREDIT III. TO UNDERSTAND HOW TO SPREAD MONEY OUT FROM EACH PAYDAY (BUDGETING) IV. TO UNDERSTAND HOW SAVING WILL IMPROVE YOUR FUTURE (PUTTING AWAY A LITTLE EACH MONTH) V. TO UNDERSTAND YOU ARE RESPONSIBLE FOR YOUR OWN MONEY.

Activities: Support existing charities working with Barnardos provide our resource and expertise to enhance and develop further their existing money education platform. Education Establish an education link and work to produce a suitable formatted Childrens Financial 5 a day education piece. The charity operates from 2 The Cider Warehouse Bridge Court Totness Devon TQ9 5DB

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	-	-	-	-
2023-12-31	£0	£0	-	-
2022-12-31	£0	£0	-	-
2021-12-31	£0	£346	-	-
2020-12-31	£53	£381	-	-
2019-12-31	£491	£410	-	-

Trustees

Name	Role	Appointed
GILLIAN FIELDING		2016-12-09
LOUISE THORPE		2016-12-09

MONEY MUM

England & Wales - Charity number 1170673

Accounts



Charity Commission Annual Return 2022

MONEY MUM

Charity registration number: 1170673

Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.

This document is a record of the information provided in the Annual Return 2022.

Financial period

Financial period start date

01/01/~~2022~~ 2023

Financial period end date

31/12/~~2022~~ 2023

Income and spending

Income £

£0

Spending £

£0

Fundraising - professional fundraiser

Did your charity raise funds from the public?

No

Government contracts

During the financial period for this annual return, did the charity receive income from contracts (other than grant agreements) with central government or local authorities?

No

Government grants

During the financial period for this annual return, did the charity receive income from grants from central government or local authorities?

No

Income from outside the UK

Did your charity receive income from outside the UK ?

No

Spending outside England & Wales

Did your charity operate outside England and Wales?

No

Trading subsidiaries

Did the charity have any subsidiaries?

No

Trustee payments

Did any of the trustees receive any remuneration, payments or benefits from the charity other than refunds of legitimate trustee expenses?

No

Did any of the trustees resign and then take up employment with the charity?

No

Employees' salaries

Did any of your charity's staff receive total employee benefits of £60,000 or more? Select No if your charity does not have any staff , or does not pay any staff.

No

For your highest paid member of staff only, what was the total value of their employee benefits?

(For example if your highest paid member of staff received £35,000 enter 35000). If you do not have any staff or did not pay any staff, enter 0 (zero)

£0

Volunteers

How many UK volunteers, excluding trustees, did the charity have during the financial period?

0

Financial controls

Did your charity review its internal financial controls?

Yes

Fundraising - commercial participator

Privacy statement

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- **you have consented to their release; or**
- **we are legally obliged to disclose them; or**
- **we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.**

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- **we can lawfully do so; and**
- **we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest**

Information we collect about you

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

- (a) update, consolidate, and improve the accuracy of our records;**
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;**
- (c) data analysis, testing, research, statistical and survey purposes**

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.

The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.

As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.

Please check back frequently to see any updates or changes to our privacy policy.

Declaration

Your role at the charity (select one):

Trustee

Given names

LOUISE

Family name

THORPE

Telephone
number

01803869869

Email

louise@fieldingfinancial.com

Date submitted

~~27/09/2023~~ 3-9-2024

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.

Money Mum
ACCOUNTS
31 DECEMBER 2023

PEPLOWS LIMITED
Chartered Accountants
First Floor, 3/4 Cranmere Court
Lustleigh Close, Matford Business Park
Exeter
Devon
EX2 8PW

Money Mum

Year ended 31 December 2023

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3	Receipts and Payments Account
4	Statement of Assets & Liabilities

Money Mum
Trustees' Annual Report For The Year Ended 31 December 2023

Reference and Administration Details

Charity Name	Money Mum
Registered Charity Number	1170673
Principal Office	2 The Cider Warehouse Bridge Court Totnes Devon TQ9 5DB

Names of the Charity Trustees who Manage the Charity

Ms G Fielding
Mrs L Thorpe

Names and Addresses of Advisers

Accountants:	Peplows Limited First Floor, 3/4 Cranmere Court Lustleigh Close, Matford Business Park Exeter Devon EX2 8PW
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Structure, Governance and Management

Description of the Charity:

Type of governing document	FOUNDATION REGISTERED 09 DEC 2016
How the Charity is constituted	Trust Deed dated 9 December 2016.
Trustee selection methods	Whenever a vacancy in the Board of Trustees occurs, the continuing Trustees appoint a replacement person of good standing within the local community.

Fund Policies

Activity has been on hold this year due to the covid pandemic.

In future we will also look to raise funds as Fielding Financial LTD and Financial Investing and Trading LTD Charity of the Year.

Look to develop a bumper professional charity of the year pack to supply to our "friends" we know who have their own business with the aim of becoming their "Charity of the year".

Reserves Policies

Reserves are held and carried forward for future charitable purposes.

Objective and Activities

The objects are:

1. **Support existing charities:** working with Barnardo's provide our resource and expertise to enhance and develop further their existing money education platform.
2. **Education:** Establish an education link and work to produce a suitable formatted "Children's Financial 5 a day" education piece. This could be an animated lesson which schools can download to teachers and onto their websites or via our website for families to watch. We could create a fun competition to generate interest. Obtain costs – write end to end delivery plan and look to fund.
3. **Self-development:** Fully explore linking with Brian Mayne's goal mapping for kid's product and the 7 Magic Keys. Look to see how we can promote this product through Money Mum and decide which elements to obtain funding for as there is a cost associated with this.

Achievements and Performance

1. Limited income due to covid 19.

Financial Review

The Trustees aim to increase activity in the following financial year.

Declaration

The Trustees have had due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and planning future activities.

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

Signed on behalf of the Charity's Trustees

Signature: *L Thorpe*
.....

Full Name: louise thorpe
.....

Position: trustee
.....

Date: 09/04/2024
.....

Money Mum

Receipts and payments account for the year ended 31 December 2023

	2023		2022	
	£	£	£	£
<u>Income</u>				
Donations	<u>-</u>	-	<u>-</u>	-
<u>Expenditure</u>				
Insurance			21.10	
Software			5,803.60	
Bank charges	<u>-</u>	-	<u>-</u>	5,824.70
Net income available	<u>-</u>	-	<u>-</u>	<u>(5,824.70)</u>
(Deficit)/surplus to General Fund	<u>-</u>	-	<u>-</u>	<u>(5,824.70)</u>

MONEY MUM

England & Wales - Charity number 1170673

Accounts

Money Mum
ACCOUNTS
31 DECEMBER 2022

PEPLOWS LIMITED
Chartered Accountants
First Floor, 3/4 Cranmere Court
Lustleigh Close, Matford Business Park
Exeter
Devon
EX2 8PW

Money Mum

Year ended 31 December 2022

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- 3 Receipts and Payments Account**
- 4 Statement of Assets & Liabilities**

Money Mum
Trustees' Annual Report For The Year Ended 31 December 2022

Reference and Administration Details

Charity Name	Money Mum
Registered Charity Number	1170673
Principal Office	2 The Cider Warehouse Bridge Court Totnes Devon TQ9 5DB

Names of the Charity Trustees who Manage the Charity

Ms G Fielding
Mrs L Thorpe

Names and Addresses of Advisers

Accountants:	Peplows Limited First Floor, 3/4 Cranmere Court Lustleigh Close, Matford Business Park Exeter Devon EX2 8PW
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Structure, Governance and Management

Description of the Charity:

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Fund Policies

Activity has been on hold this year due to the covid pandemic. In future we will also look to raise funds as Fielding Financial LTD and Financial Investing and Trading LTD Charity of the Year. Look to develop a bumper professional charity of the year pack to supply to our "friends" we know who have their own business with the aim of becoming their "Charity of the year".

Reserves Policies

Reserves are held and carried forward for future charitable purposes.

Objective and Activities

The objects are:

1. **Support existing charities:** working with Barnardo's provide our resource and expertise to enhance and develop further their existing money education platform.
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3. **Self-development:** Fully explore linking with Brian Mayne's goal mapping for kid's product and the 7 Magic Keys. Look to see how we can promote this product through Money Mum and decide which elements to obtain funding for as there is a cost associated with this.

Achievements and Performance

1. Limited income due to covid 19.

Financial Review

The Trustees aim to increase activity in the following financial year.

Declaration

The Trustees have had due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and planning future activities.

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

Signed on behalf of the Charity's Trustees

Signature: *L Thorpe*

Full Name: louise thorpe

Position: trustee

Date: 10/10/2023

Money Mum

Receipts and payments account for the year ended 31 December 2022

	2022		2021	
	£	£	£	£
<u>Income</u>				
Donations	-	-	-	-
<u>Expenditure</u>				
Insurance	21.10			
Software	5,803.60		346.00	
Bank charges	-		-	
		5,824.70		346.00
Net income available		<u>(5,824.70)</u>		<u>(346.00)</u>
(Deficit)/surplus to General Fund		<u>(5,824.70)</u>		<u>(346.00)</u>

Money Mum

Statements of assets and liabilities at 31 December 2022

	2022		2021	
	£	£	£	£
<u>Accumulated unrestricted funds</u>				
General Fund				
Fund at the beginning of the year	5,824.70		6,170.70	
Add: Surplus/(deficit) from receipts and payments account	<u>(5,824.70)</u>	-	<u>(346.00)</u>	5,824.70
		<u>-</u>		<u>5,824.70</u>
<u>Represented by</u>				
Bank accounts				
Debtors	-		4,903.60	
Bank current	<u>-</u>	-	<u>921.10</u>	5,824.70
		<u>-</u>		<u>5,824.70</u>

Money Mum
ACCOUNTS
31 DECEMBER 2023

PEPLOWS LIMITED
Chartered Accountants
First Floor, 3/4 Cranmere Court
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Devon
EX2 8PW

Money Mum

Year ended 31 December 2023

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Money Mum
Trustees' Annual Report For The Year Ended 31 December 2023

Reference and Administration Details

Charity Name	Money Mum
Registered Charity Number	1170673
Principal Office	2 The Cider Warehouse Bridge Court Totnes Devon TQ9 5DB

Names of the Charity Trustees who Manage the Charity

Ms G Fielding
Mrs L Thorpe

Names and Addresses of Advisers

Accountants:	Peplows Limited First Floor, 3/4 Cranmere Court Lustleigh Close, Matford Business Park Exeter Devon EX2 8PW
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Achievements and Performance

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Financial Review

The Trustees aim to increase activity in the following financial year.

Declaration

The Trustees have had due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and planning future activities.

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

Signed on behalf of the Charity's Trustees

Signature: *L Thorpe*
.....

Full Name: louise thorpe
.....

Position: trustee
.....

Date: 09/04/2024
.....

Money Mum

Receipts and payments account for the year ended 31 December 2023

	2023		2022	
	£	£	£	£
<u>Income</u>				
Donations	<u>-</u>	-	<u>-</u>	-
<u>Expenditure</u>				
Insurance			21.10	
Software			5,803.60	
Bank charges	<u>-</u>	-	<u>-</u>	5,824.70
Net income available		<u>-</u>		<u>(5,824.70)</u>
(Deficit)/surplus to General Fund		<u>-</u>		<u>(5,824.70)</u>

MONEY MUM

England & Wales - Charity number 1170673

Accounts

Money Mum
ACCOUNTS
31 DECEMBER 2021

PEPLOWS LIMITED
Chartered Accountants
First Floor, 3/4 Cranmere Court
Lustleigh Close, Matford Business Park
Exeter
Devon
EX2 8PW

Money Mum

Year ended 31 December 2021

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- 4 Statement of Assets & Liabilities**

Money Mum
Trustees' Annual Report For The Year Ended 31 December 2021

Reference and Administration Details

Charity Name	Money Mum
Registered Charity Number	1170673
Principal Office	2 The Cider Warehouse Bridge Court Totnes Devon TQ9 5DB

Names of the Charity Trustees who Manage the Charity

Ms G Fielding
Mrs L Thorpe

Names and Addresses of Advisers

Accountants:	Peplows Limited First Floor, 3/4 Cranmere Court Lustleigh Close, Matford Business Park Exeter Devon EX2 8PW
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Structure, Governance and Management

Description of the Charity:

Type of governing document	FOUNDATION REGISTERED 09 DEC 2016
How the Charity is constituted	Trust Deed dated 9 December 2016.
Trustee selection methods	Whenever a vacancy in the Board of Trustees occurs, the continuing Trustees appoint a replacement person of good standing within the local community.

Fund Policies

Activity has been on hold this year due to the covid pandemic.
In future we will also look to raise funds as Fielding Financial LTD and Financial Investing and Trading LTD Charity of the Year.
Look to develop a bumper professional charity of the year pack to supply to our “friends” we know who have their own business with the aim of becoming their “Charity of the year”.

Reserves Policies

Reserves are held and carried forward for future charitable purposes.

Objective and Activities

The objects are:

1. **Support existing charities:** working with Barnardo’s provide our resource and expertise to enhance and develop further their existing money education platform.
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3. **Self-development:** Fully explore linking with Brian Mayne’s goal mapping for kid’s product and the 7 Magic Keys. Look to see how we can promote this product through Money Mum and decide which elements to obtain funding for as there is a cost associated with this.

Achievements and Performance

1. Limited income due to covid 19.

Financial Review

The Trustees aim to increase activity in the following financial year.

Declaration

The Trustees have had due regard to the public benefit guidance published by the Charity Commission when reviewing the charity’s aims and objectives and planning future activities.

The Trustees declare that they have approved the Trustees’ report above.

Signed on behalf of the Charity’s Trustees

Signature:

Full Name:

Position:

Date:

Money Mum

Receipts and payments account for the year ended 31 December 2021

	2021		2020	
	£	£	£	£
<u>Income</u>				
Donations	<u>-</u>	-	<u>53.00</u>	53.00
<u>Expenditure</u>				
Insurance	-		35.00	
Software	346.00		346.00	
Bank charges	<u>-</u>		<u>-</u>	
		346.00		381.00
Net income available		<u>(346.00)</u>		<u>(328.00)</u>
(Deficit)/surplus to General Fund		<u>(346.00)</u>		<u>(328.00)</u>

Money Mum

Statements of assets and liabilities at 31 December 2021

	2021		2020	
	£	£	£	£
<u>Accumulated unrestricted funds</u>				
General Fund				
Fund at the beginning of the year	6,172.00		6,500.00	
Add: Surplus/(deficit) from receipts and payments account	<u>(346.00)</u>		<u>(328.00)</u>	
		5,826.00		6,172.00
		<u>5,826.00</u>		<u>6,172.00</u>
 <u>Represented by</u>				
Bank accounts				
Debtors				
Bank current	4,905.00		1,840.00	
	<u>921.00</u>		<u>4,332.00</u>	
		5,826.00		6,172.00
		<u>5,826.00</u>		<u>6,172.00</u>

MONEY MUM

England & Wales - Charity number 1170673

Accounts

REGISTERED CHARITY NUMBER: 1170673

Money Mum
ACCOUNTS
31 DECEMBER 2020

PEPLOWS LIMITED
Chartered Accountants
First Floor, 3/4 Cranmere Court
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Devon
EX2 8PW

Money Mum

Year ended 31 December 2020

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4	Statement of Assets & Liabilities

Money Mum

Receipts and payments account for the year ended 31 December 2020

	2020		2019	
	£	£	£	£
<u>Income</u>				
Donations	<u>53.00</u>	53.00	<u>491.00</u>	491.00
<u>Expenditure</u>				
Insurance	35.00		70.00	
Software	346.00		314.00	
Bank charges	<u>-</u>		<u>26.00</u>	
		381.00		410.00
Net Income available		<u>(328.00)</u>		<u>81.00</u>
(Deficit)/surplus to General Fund		<u>(328.00)</u>		<u>81.00</u>

Money Mum

Statements of assets and liabilities at 31 December 2020

	2020		2019	
	£	£	£	£
<u>Accumulated unrestricted funds</u>				
General Fund				
Fund at the beginning of the year	6,500.00		6,419.00	
Add: Surplus/(deficit) from receipts and payments account	<u>(328.00)</u>	6,172.00	<u>81.00</u>	6,500.00
		<u>6,172.00</u>		<u>6,500.00</u>
 <u>Represented by</u>				
Bank accounts				
Debtors	1,840.00		2,186.00	
Bank current	<u>4,332.00</u>	6,172.00	<u>4,314.00</u>	6,500.00
		<u>6,172.00</u>		<u>6,500.00</u>

Money Mum
Trustees' Annual Report For The Year Ended 31 December 2020

Reference and Administration Details

Charity Name	Money Mum
Registered Charity Number	1170673
Principal Office	2 The Cider Warehouse Bridge Court Totnes Devon TQ9 5DB

Names of the Charity Trustees who Manage the Charity

Ms G Fielding
Mrs L Thorpe

Names and Addresses of Advisers

Accountants:	Peplows Limited First Floor, 3/4 Cranmere Court Lustleigh Close, Matford Business Park Exeter Devon EX2 8PW
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Structure, Governance and Management

Description of the Charity:

Type of governing document

FOUNDATION REGISTERED 09 DEC 2016

How the Charity is constituted

Trust Deed dated 9 December 2016.

Trustee selection methods

Whenever a vacancy in the Board of Trustees occurs, the continuing Trustees appoint a replacement person of good standing within the local community.

Fund Policies

We are formally applying for funding grants to support the delivery of the projects
We will also look to raise funds as Fielding Financial LTD and Financial Investing and Trading LTD
Charity of the Year. This could raise circa £25k.
Look to develop a bumper professional charity of the year pack to supply to our "friends" we know
who have their own business with the aim of becoming their "Charity of the year".

Reserves Policies

Reserves are held and carried forward for future charitable purposes.

Objective and Activities

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Achievements and Performance

1. First year with limited income.

Financial Review

The Trustees aim to increase activity in the following financial year.

Declaration

The Trustees have had due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and planning future activities.

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

Signed on behalf of the Charity's Trustees

Signature: L. Thorpe
Full Name: Louise Thorpe
Position: Trustee
Date: 10.6.2021

Money Mum

Receipts and payments account for the year ended 31 December 2020

	2020		2019	
	£	£	£	£
<u>Income</u>				
Donations	<u>53.00</u>	53.00	<u>491.00</u>	491.00
<u>Expenditure</u>				
Insurance	35.00		70.00	
Software	346.00		314.00	
Bank charges	<u>-</u>		<u>26.00</u>	
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Net Income available		<u>(328.00)</u>		<u>81.00</u>
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Money Mum

Statements of assets and liabilities at 31 December 2020

	2020		2019	
	£	£	£	£
<u>Accumulated unrestricted funds</u>				
General Fund				
Fund at the beginning of the year	6,500.00		6,419.00	
Add: Surplus/(deficit) from receipts and payments account	<u>(328.00)</u>		<u>81.00</u>	
		6,172.00		6,500.00
		<u>6,172.00</u>		<u>6,500.00</u>
 <u>Represented by</u>				
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Debtors	1,840.00		2,186.00	
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		6,172.00		6,500.00
		<u>6,172.00</u>		<u>6,500.00</u>