

REGISTERED CHARITY NUMBER: 1170673

**Money Mum**  
**ACCOUNTS**  
**31 DECEMBER 2020**

**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 2020**

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<b>3</b>	<b>Receipts and Payments Account</b>
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**Money Mum****Receipts and payments account for the year ended 31 December 2020**

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

**Money Mum**

**Statements of assets and liabilities at 31 December 2020**

	2020		2019	
	£	£	£	£
<b><u>Accumulated unrestricted funds</u></b>				
<b>General Fund</b>				
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>	
<b><u>Represented by</u></b>				
<b>Bank accounts</b>				
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**

<b>Charity Name</b>	Money Mum
<b>Registered Charity Number</b>	1170673
<b>Principal Office</b>	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**

<b>Accountants:</b>	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
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How the Charity is constituted	Trust Deed dated 9 December 2016.
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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.
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### **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**

The objects are:

1. **Support existing charities:** working with Bamardo'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. 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. Mayne

Full Name: Louise Thorpe

Position: Trustee

Date: 10.6.2021

## Money Mum

### Receipts and payments account for the year ended 31 December 2020

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