

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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1 & 2	Trustees Annual Report
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:

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: 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		(5,824.70)		(346.00)
(Deficit)/surplus to General Fund		(5,824.70)		(346.00)

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				
Bank current	-		4,903.60	
	<u>-</u>		<u>921.10</u>	
		-		5,824.70
		<u>-</u>		<u>5,824.70</u>

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