

# 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

~~27/08/2023~~ 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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**Money Mum**  
**Trustees' Annual Report For The Year Ended 31 December 2023**

**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
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:  .....

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