

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATAL LOSS)

England & Wales · Charity number 1172431

Details

Status Registered

Legal form CIO

Registered 2017-04-05

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

Contact

Address 3 Heol y Mynydd
Beulah
Newcastle Emlyn
SA38 9QF

Phone 01239811352

Email cariadangelgowns@btinternet.com

Website www.cariadangelgowns.org.uk

Activities

Objects: THE OBJECT(S) OF THE CIO ARE FOR THE RELIEF OF MENTAL DISTRESS OF PARENTS AND FAMILIES COPING WITH THE LOSS OF A BABY/BABIES DUE TO GESTATIONAL OR NEONATAL LOSS BY:-(1) THE PROVISION OF HANDCRAFTED ANGEL GOWNS FOR FINAL PHOTOGRAPHS AND FUNERAL SERVICES;(2) PROMOTING THE USE OF A 'COLD CUDDLE COT' FOR STILLBIRTH AND EARLY INFANT DEATHS AT HOSPITALS AND FUNERAL DIRECTORS IN WALES AND ENGLAND;(3) PROMOTING AND BRINGING AWARENESS TO FUNERAL DIRECTORS OF THE USE OF A 'COLD CUDDLE COT' TO AID THE RELIEF OF PARENTS AND FAMILIES COPING WITH THE LOSS OF A BABY/BABIES WHILST FUNERAL ARRANGEMENTS ARE MADE;(4) SUPPLY (BY THE MEANS OF FUND RAISING) 'COLD CUDDLE COTS' TO HOSPITALS AND FUNERAL DIRECTORS THROUGHOUT WALES AND ENGLAND FOR USE BY THE PARENTS AND FAMILIES COPING WITH THE DEATH OF A BABY/BABIES UNTIL A FUNERAL TAKES PLACE. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEES INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008].

Activities: Providing handcrafted Angel Gowns for final photographs/funeral services for stillborn & neonatal loss babies. Promoting 'cold cuddle cot' use for stillbirth & early infant deaths at Hospitals & Funeral Directors

in Wales & England. Supplying (by the means of fund raising) 'cold cuddle cots' to Hospitals/Funeral Directors in Wales and England.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees	
2025-04-05		£50	£485	-	-
2024-04-05		£126	£465	-	-
2023-04-05		£973	£2,233	-	-
2022-04-05		£1,914	£11,038	-	-
2021-04-06		£17,780	£11,413	-	-

Trustees

Name	Role	Appointed
ANGELA CLAIRE SACCO		2017-04-05
JODIE LOW		2018-01-14
PAULINE ELIZABETH HARRIS		2017-04-05
Ruth Catherine Wolfe		2017-10-30

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATAL LOSS)

England & Wales - Charity number 1172431

Accounts



Trustees' Annual Report for the period

From **06.04.2024**
Period end date

Period start date To **05.04.2025**

Charity name: Cariad Angel Gowns (For stillborn and Neonatal loss)

Charity registration number: 1172431

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>For the relief of mental distress of parents and families coping with the loss of a baby/babies due to gestational or neonatal loss by:-</p> <p>(1) the provision of handcrafted Angel Gowns for final photographs and funeral services;</p> <p>(2) Promoting the use of a 'cold cuddle cot' for stillbirth and early infant deaths at Hospitals and Funeral Directors in Wales and England;</p> <p>(3) promoting and bringing awareness to Funeral Directors of the use of a 'cold cuddle cot' to aid the relief of parents and families coping with the loss of a baby/babies whilst funeral arrangements are made;</p> <p>(4) Supply (by the means of fund raising) 'cold cuddle cots' to Hospitals and Funeral Directors throughout Wales and England for use by the parents and families coping with the death of a baby/babies until a funeral takes place.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Promoting the charity and its work Contact via letter, email, telephone or arranged appointments are regularly made with hospitals providing maternity services, Hospices and funeral directors with the aim of promoting the use of cuddle cots for stillborn and early infant death and providing outfits for final photographs and funerals. Awareness presentations continue to be given to members of the public at groups and fundraising events. For example: W.I. meetings, craft groups, coffee mornings etc. Printed Leaflets detailing the charity’s work are displayed in hospitals, funeral directors, shops and other appropriate venues. The online support group for those affected by stillborn, neonatal or gestational baby is regularly visited by those needing support. Memorial events continue to be held to remember baby’s who have died throughout the year.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>In accordance with the guidance on public benefit issued by the charity commission, the trustees considered the guidance at our meetings when planning our activities for the year and undertaking the charity’s work.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	
<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>Our group of Volunteers who regularly knit and sew for us, has declined dramatically during this year, as well as others who knit on an as needed basis. As the cost of living has continues to reduced the amount people can afford, many more of our volunteers have now left us last, but our volunteers remain an invaluable asset to the charity.</p>
<p>Other</p>		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>1 cuddle cot has been presented to a funeral director during 2024.</p> <p>Funeral outfits and memory packs were made and sent out to Hospitals and Funeral Directors.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's finances have significantly declined during this accounting period.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Whilst the charity is still relatively new and just starting to grow, is not felt at this time that a reserve needs to be held.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	All accounts are paid either at the time of purchase or within 1 month of the invoice being received. We do not envisage at this time needing to hold a reserve.
Details of fund materially in deficit	Para 1.24	There are no funds in deficit currently.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have major concerns about the charity continuing especially in view of our current financial situation. A decision on whether to close the charity will be discussed and a decision made by the end of the next financial year

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principle source of funding is from public donations, and fundraising events held throughout the year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by the existing trustees. Selection is determined by the suitability of the person suggested and their ability to enhance the work of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cariad Angel Gowns (For stillborn and Neonatal loss)
Other name the charity uses	
Registered charity number	1172431
Charity's principal address	3 Heol-y-Mynydd Beulah Newcastle Emlyn Ceredigion SA38 9QF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pauline Elizabeth Harris			
2	Angela Claire Sacco			
3	Ruth Catherine Wolfe			
4	Jodie Jayne Low			
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19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Pauline E Harris</i>	<i>A Sacco</i>
Full name(s)	Pauline Elizabeth Harris	Angela Claire Sacco
Position (eg Secretary, Chair, etc)		
Date	4.2.2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CARIAD ANGEL GOWNS (For stillborn & Neonatal Loss)	1172431
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CC16a

Receipts and payments accounts

For the period from	Period start date 6th April 2024	To	Period end date 5th April 2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Sale of Engraving Machine	50	-	-	50	126
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	50	-	-	50	126
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	50	-	-	50	126
A3 Payments					
POSTAGE, PRINTING, STATIONARY, COMPUTER SUPPLIES	209	-	-	209	285
MEMORY PACK ITEMS	160	-	-	160	127
TRAVEL	76	-	-	76	126
MISC	40	-	-	40	41
HOSPITALITY	-	-	-	-	15
INSURANCE	-	-	-	-	-
STORAGE	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	485	-	-	485	594
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	485	-	-	485	594
Net of receipts/(payments)	- 435	-	-	- 435	- 468
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 435	-	-	- 435	- 468

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	33	-	-
		-	-	-
		-	-	-
	Total cash funds	33	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>Pauline E Harris</i>	Pauline E Harris	4.2.26	
	<i>A Sacco</i>	Angela Sacco	4.2.26	

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATAL LOSS)

England & Wales - Charity number 1172431

Accounts



Trustees' Annual Report for the period

From 06.04.2023 **Period start date To** 05.04.2024
Period end date
Charity name: Cariad Angel Gowns (For stillborn and Neonatal loss)

Charity registration number: 1172431

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>For the relief of mental distress of parents and families coping with the loss of a baby/babies due to gestational or neonatal loss by:-</p> <p>(1) the provision of handcrafted Angel Gowns for final photographs and funeral services;</p> <p>(2) Promoting the use of a 'cold cuddle cot' for stillbirth and early infant deaths at Hospitals and Funeral Directors in Wales and England;</p> <p>(3) promoting and bringing awareness to Funeral Directors of the use of a 'cold cuddle cot' to aid the relief of parents and families coping with the loss of a baby/babies whilst funeral arrangements are made;</p> <p>(4) Supply (by the means of fund raising) 'cold cuddle cots' to Hospitals and Funeral Directors throughout Wales and England for use by the parents and families coping with the death of a baby/babies until a funeral takes place.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Promoting the charity and its work Contact via letter, email, telephone or arranged appointments are regularly made with hospitals providing maternity services, Hospices and funeral directors with the aim of promoting the use of cuddle cots for stillborn and early infant death and providing outfits for final photographs and funerals. Awareness presentations continue to be given to members of the public at groups and fundraising events. For example: W.I. meetings, craft groups, coffee mornings etc. Printed Leaflets detailing the charity’s work are displayed in hospitals, funeral directors, shops and other appropriate venues. The online support group for those affected by stillborn, neonatal or gestational baby is regularly visited by those needing support. Memorial events continue to be held to remember baby’s who have died throughout the year.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>In accordance with the guidance on public benefit issued by the charity commission, the trustees considered the guidance at our meetings when planning our activities for the year and undertaking the charity’s work.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	
<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>Our group of Volunteers who regularly knit and sew for us, has further declined during this year, as well as others who knit on an as needed basis. As the cost of living has dramatically reduced the amount people can afford, many of our volunteers have now left us.</p>

Other		The charity's hope for providing memorial spaces throughout the country for those who have no burial place to visit will no longer be going ahead. The decline in support, mainly due to the cost of living crisis, means that the funds needed are no longer available.
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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	100 Funeral outfits and 120 memory packs were made and sent out to families requesting them, and a further 60 funeral outfits and 80 memory packs sent out to hospitals and funeral directors.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's finances have significantly declined during this accounting period, and we are now seriously considering closing the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Whilst the charity is still relatively new and just starting to grow, is not felt at this time that a reserve needs to be held.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	All accounts are paid either at the time of purchase or within 1 month of the invoice being received. We do not envisage at this time needing to hold a reserve.
Details of fund materially in deficit	Para 1.24	There are no funds in deficit currently.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have some concerns about the charity continuing especially in view of our current financial situation. A decision on whether to close the charity will be discussed and made at the end of February 2025

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principle source of funding is from public donations, and fundraising events held throughout the year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by the existing trustees. Selection is determined by the suitability of the person suggested and their ability to enhance the work of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cariad Angel Gowns (For stillborn and Neonatal loss)
Other name the charity uses	
Registered charity number	1172431
Charity's principal address	3 Heol-y-Mynydd Beulah Newcastle Emlyn Ceredigion SA38 9QF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pauline Elizabeth Harris			
2	Angela Claire Sacco			
3	Ruth Catherine Wolfe			
4	Jodie Jayne Low			
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Pauline E Harris</i>	<i>A Sacco</i>
Full name(s)	Pauline Elizabeth Harris	Angela Claire Sacco
Position (eg Secretary, Chair, etc)		
Date	4.2..2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

CARIAD ANGEL GOWNS (for still born & neonatal loss)

1172431

Receipts and payments accounts

CC16a

For the period
from

APRIL 6TH 2023

To

APRIL 5TH 2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
DONATIONS	126	-	-	126	973
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	126	-	-	126	973
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	126	-	-	126	973
A3 Payments					
Fundraising Events	-	-	-	-	97
POSTAGE,PRINTING.STATIONARY, COMPUTER SUPPLIES	156	-	-	156	285
INSURANCE	-	-	-	-	460
MEMORY PACK ITEMS	127	-	-	127	616
MISC	41	-	-	41	-
HOSPITALITY	15	-	-	15	-
TRAVEL	126	-	-	126	-
STORAGE	-	-	-	-	-
	-	-	-	-	-
Sub total	465	-	-	465	1,458
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	465	-	-	465	1,458
Net of receipts/(payments)	- 339	-	-	- 339	- 485
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 339	-	-	- 339	485

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BAMK	339	-	-
		-	-	-
		-	-	-
	Total cash funds	339	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	CUDDLE COT	RESTRICTED	-	-
	ENGRAVING MACHINE	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Pauline E Harris	Pauline E Harris	4.2.25
A Sacco	Angela Sacco	4.2.25

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATAL LOSS)

England & Wales - Charity number 1172431

Accounts



Trustees' Annual Report for the period

From **06.04.2022** Period start date To **05.04.2023**

Period end date

Charity name: **Cariad Angel Gowns (For stillborn and Neonatal loss)**

Charity registration number: **1172431**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>For the relief of mental distress of parents and families coping with the loss of a baby/babies due to gestational or neonatal loss by:-</p> <p>(1) the provision of handcrafted Angel Gowns for final photographs and funeral services;</p> <p>(2) Promoting the use of a 'cold cuddle cot' for stillbirth and early infant deaths at Hospitals and Funeral Directors in Wales and England;</p> <p>(3) promoting and bringing awareness to Funeral Directors of the use of a 'cold cuddle cot' to aid the relief of parents and families coping with the loss of a baby/babies whilst funeral arrangements are made;</p> <p>(4) Supply (by the means of fund raising) 'cold cuddle cots' to Hospitals and Funeral Directors throughout Wales and England for use by the parents and families coping with the death of a baby/babies until a funeral takes place.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Promoting the charity and its work Contact via letter, email, telephone or arranged appointments are regularly made with hospitals providing maternity services, Hospices and funeral directors with the aim of promoting the use of cuddle cots for stillborn and early infant death and providing outfits for final photographs and funerals. Awareness presentations continue to be given to members of the public at groups and fundraising events. For example: W.I. meetings, craft groups, coffee mornings etc. Printed Leaflets detailing the charity’s work are displayed in hospitals, funeral directors, shops and other appropriate venues. The online support group for those affected by stillborn, neonatal or gestational baby is regularly visited by those needing support. Memorial events continue to be held to remember baby’s who have died throughout the year.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>In accordance with the guidance on public benefit issued by the charity commission, the trustees considered the guidance at our meetings when planning our activities for the year and undertaking the charity’s work.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	
<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>Our group of Volunteers who regularly knit and sew for us, has further declined during this year, as well as others who knit on an as needed basis. Some of the decline has been due to the age of the volunteer feeling they can no longer help and some due to the effects of the cost of living crisis. We currently have 10 volunteers. This current year has been less busy than last, but our volunteers remain an invaluable asset to the charity.</p>

Other		<p>The charity's hope for providing memorial spaces throughout the country for those who have no burial place to visit has been put on permanent hold due to the steep fall in donated funds. The impact of covid 19 during 2020 then the war in Ukraine, and now the cost of living crisis has had an impact on all fundraising, and we have continued as much as we can online. Charity fundraising events have been extremely limited due to the decline in events throughout our area and the decrease in support.</p>
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Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	Para 1.20	<p>Our online presence is stable. Online donations have been significantly lower than last year, and with the cost of living crisis people appear to be donating less than ever before.</p> <p>102 Funeral outfits and 200 memory packs were made and sent out to families requesting them, and a further 90 funeral outfits and 120 memory packs sent out to hospitals and funeral directors.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's finances have significantly declined during this accounting period, and we fear this may continue in the coming year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Whilst the charity is still relatively new and just starting to grow, is not felt at this time that a reserve needs to be held.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	All accounts are paid either at the time of purchase or within 1 month of the invoice being received. We do not envisage at this time needing to hold a reserve.
Details of fund materially in deficit	Para 1.24	There are no funds in deficit currently.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have some concerns about the charity continuing especially in view of our current financial situation. Growth has been non-existent this year and without a return to the uptake in donations and interest in the charity we may have to make the decision to close the charity during 2023/24

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principle source of funding is from public donations, and fundraising events held throughout the year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by the existing trustees. Selection is determined by the suitability of the person suggested and their ability to enhance the work of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cariad Angel Gowns (For stillborn and Neonatal loss)
Other name the charity uses	
Registered charity number	1172431
Charity's principal address	3 Heol-y-Mynydd Beulah Newcastle Emlyn Ceredigion SA38 9QF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pauline Elizabeth Harris			
2	Angela Claire Sacco			
3	Ruth Catherine Wolfe			
4	Jodie Jayne Low			
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19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Pauline E Harris</i>	<i>A Sacco</i>
Full name(s)	Pauline Elizabeth Harris	Angela Claire Sacco
Position (eg Secretary, Chair, etc)		
Date	7.5.2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATE) 1172431

Receipts and payments accounts

CC16a

For the period from	Period start date APRIL 6TH 2022	To	Period end date APRIL 5TH 2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
DONATIONS	973	-	-	973	4,700
FUNDRAISING	-	-	-	-	2,986
GIFT AID	-	-	-	-	195
GRANTS	-	-	-	-	5,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	973	-	-	973	12,881
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	973	-	-	973	12,881
A3 Payments					
FUNDRAISING / EVENTS	97	-	-	97	1,509
POSTAGE, PRINTING, STATIONARY, COMPUTER SUPPLIES	285	-	-	285	2,876
TRAVEL & ACCOMMODATION	-	-	-	-	1,291
HOSPITALITY	-	-	-	-	276
INSURANCE	460	-	-	460	440
MISC	-	-	-	-	-
STORAGE FEES	-	-	-	-	-
MEMORY PACK ITEMS	616	-	-	616	1,822
	-	-	-	-	-
Sub total	1,458	-	-	1,458	8,214
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,458	-	-	1,458	8,214
Net of receipts/(payments)	- 485	-	-	- 485	4,667
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 485	-	-	- 485	4,667

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK ACCOUNT	485	-	-
		-	-	-
		-	-	-
	Total cash funds	485	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	CUDDLE COT	RESTRICTED	-	-
	ENGRAVING MACHINE	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	STORAGE	UNRESTRICTED	-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Pauline E Harris	Pauline e Harris	7.5.24
A Sacco	Angela Claire Sacco	7.5.24

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATAL LOSS)

England & Wales - Charity number 1172431

Accounts



Trustees' Annual Report for the period

From **06.04.2021**
Period end date

Period start date To **05.04.2022**

Charity name: Cariad Angel Gowns (For stillborn and Neonatal loss)

Charity registration number: 1172431

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>For the relief of mental distress of parents and families coping with the loss of a baby/babies due to gestational or neonatal loss by:-</p> <p>(1) the provision of handcrafted Angel Gowns for final photographs and funeral services;</p> <p>(2) Promoting the use of a 'cold cuddle cot' for stillbirth and early infant deaths at Hospitals and Funeral Directors in Wales and England;</p> <p>(3) promoting and bringing awareness to Funeral Directors of the use of a 'cold cuddle cot' to aid the relief of parents and families coping with the loss of a baby/babies whilst funeral arrangements are made;</p> <p>(4) Supply (by the means of fund raising) 'cold cuddle cots' to Hospitals and Funeral Directors throughout Wales and England for use by the parents and families coping with the death of a baby/babies until a funeral takes place.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Promoting the charity and its work Contact via letter, email, telephone or arranged appointments are regularly made with hospitals providing maternity services, Hospices and funeral directors with the aim of promoting the use of cuddle cots for stillborn and early infant death and providing outfits for final photographs and funerals. Awareness presentations continue to be given to members of the public at groups and fundraising events. For example: W.I. meetings, craft groups, coffee mornings etc. Printed Leaflets detailing the charity’s work are displayed in hospitals, funeral directors, shops and other appropriate venues. The online support group for those affected by stillborn, neonatal or gestational baby is regularly visited by those needing support. Memorial events continue to be held to remember baby’s who have died throughout the year.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>In accordance with the guidance on public benefit issued by the charity commission, the trustees considered the guidance at our meetings when planning our activities for the year and undertaking the charity’s work.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	
<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>Our group of Volunteers who regularly knit and sew for us, has declined during this year, as well as others who knit on an as needed basis. Some of the decline has been due to the age of the volunteer feeling they can no longer help and some due to the effects of the covid pandemic and their health. We currently have 22 volunteers. This current year has been less busy than last, but our volunteers remain an invaluable asset to the charity.</p>

Other		<p>The charity's hope for providing memorial spaces throughout the country for those who have no burial place to visit has been put on hold due to the steep fall in donated funds. The impact of covid 19 during 2020 and now the war in Ukraine has had an impact on all fundraising, and we have continued as much as we can online. Charity fundraising events have been extremely limited due to the decline in events throughout our area, we hope that these will pick up in 2022.</p>
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Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>3 cuddle cots have been presented to funeral directors during 2021.</p> <p>Our online presence is stable. Online donations have been significantly lower than last year, but with the recovery from the covid pandemic still in effect and the war now in Ukraine, people appear to be donating less than before.</p> <p>210 Funeral outfits and 450 memory packs were made and sent out to families requesting them, and a further 180 funeral outfits and 200 memory packs sent out to hospitals and funeral directors.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	

Other		
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's finances have significantly declined during this accounting period, but we remain optimistic and hope this will improve in the coming year
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Whilst the charity is still relatively new and just starting to grow, is not felt at this time that a reserve needs to be held.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	All accounts are paid either at the time of purchase or within 1 month of the invoice being received. We do not envisage at this time needing to hold a reserve.
Details of fund materially in deficit	Para 1.24	There are no funds in deficit currently.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have some concerns about the charity continuing especially in view of our current financial situation. Growth has been stagnant this year and without a return to the uptake in donations and interest in the charity we may have to come to a decision about whether to continue during 2022.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principle source of funding is from public donations, and fundraising events held throughout the year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by the existing trustees. Selection is determined by the suitability of the person suggested and their ability to enhance the work of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cariad Angel Gowns (For stillborn and Neonatal loss)
Other name the charity uses	
Registered charity number	1172431
Charity's principal address	3 Heol-y-Mynydd Beulah Newcastle Emlyn Ceredigion SA38 9QF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pauline Elizabeth Harris			
2	Angela Claire Sacco			
3	Ruth Catherine Wolfe			
4	Jodie Jayne Low			
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Pauline E Harris</i>	<i>A Sacco</i>
Full name(s)	Pauline Elizabeth Harris	Angela Claire Sacco
Position (eg Secretary, Chair, etc)		
Date	15.12.2022	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cariad Angel Gowns (for stillborn and neonatal loss)

1172431

Receipts and payments accounts

CC16a

For the period
from

Period start date
6.4.20

To

Period end date
5.4.22

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising	1,686	-	-	1,686	2,986
Donations	98	-	-	98	9,599
Gift Aid	130	-	-	130	130
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	1,914	-	-	1,914	12,715
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,914	-	-	1,914	12,715
A3 Payments					
Fundraising / Events	181	-	-	181	1,509
Postage, Printing, Stationary, Computer supplies	1,809	-	-	1,809	2,876
Travel & Accommodation	249	-	-	249	1,291
Hospitality	17	-	-	17	276
Insurance	-	-	-	-	-
Misc	-	-	-	-	-
Cuddle cot Purchase	3,440	1,700	-	5,140	3,199
Storage Fees	1,972	-	-	1,972	-
Memory Pack Items	1,670	-	-	1,670	1,822
Sub total	9,338	1,700	-	11,038	10,973
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	9,338	1,700	-	11,038	10,973
Net of receipts/(payments)	- 7,424	- 1,700	-	- 9,124	1,742
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 7,424	- 1,700	-	- 9,124	1,742

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	1,742	-	-
		-	-	-
		-	-	-
	Total cash funds	1,742	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	-	-	-
	Cuddle Cot	restricted	-	-
	Engraving Machine	Unrestricted	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Pauline E Harris	Pauline E Harris	15.12.22	
	<i>A Sacco</i>	Angela Claire Sacco	15.12.22	

CARIAD ANGEL GOWNS (FOR STILLBORN AND NEONATAL LOSS)

England & Wales - Charity number 1172431

Accounts



Trustees' Annual Report for the period

From 06.04.2020

Period start date To 05.04.2021

Period end date

Charity name: **Cariad Angel Gowns (For stillborn and Neonatal loss)**

Charity registration number: 1172431

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>For the relief of mental distress of parents and families coping with the loss of a baby/babies due to gestational or neonatal loss by:-</p> <p>(1) the provision of handcrafted Angel Gowns for final photographs and funeral services;</p> <p>(2) Promoting the use of a 'cold cuddle cot' for stillbirth and early infant deaths at Hospitals and Funeral Directors in Wales and England;</p> <p>(3) promoting and bringing awareness to Funeral Directors of the use of a 'cold cuddle cot' to aid the relief of parents and families coping with the loss of a baby/babies whilst funeral arrangements are made;</p> <p>(4) Supply (by the means of fund raising) 'cold cuddle cots' to Hospitals and Funeral Directors throughout Wales and England for use by the parents and families coping with the death of a baby/babies until a funeral takes place.</p>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Promoting the charity and its work Contact via letter, email, telephone or arranged appointments are regularly made with hospitals providing maternity services, Hospices and funeral directors with the aim of promoting the use of cuddle cots for stillborn and early infant death and providing outfits for final photographs and funerals. Awareness presentations continue to be given to members of the public at groups and fundraising events. For example: W.I. meetings, craft groups, coffee mornings etc. Printed Leaflets detailing the charity’s work are displayed in hospitals, funeral directors, shops and other appropriate venues. The online support group for those affected by stillborn, neonatal or gestational baby is regularly visited by those needing support. Memorial events continue to be held to remember baby’s who have died throughout the year.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>In accordance with the guidance on public benefit issued by the charity commission, the trustees considered the guidance at our meetings when planning our activities for the year and undertaking the charity’s work.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	
<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>We now have a group of 35 Volunteers who regularly knit and sew for us, as well as others who knit on an as needed basis. This current year has a little less busy than last, but our volunteers remain an invaluable asset to the charity.</p>
<p>Other</p>		<p>The charity continues working towards providing memorial spaces throughout the country for those who have no burial place to visit. An official fundraising initiative has been launched, however this will take time to grow and get more people involved for it to be the success we would like it to be. The impact of covid 19 during 2020 has had an impact on all fundraising activities, and we have</p>

		strived to continue as much as we can online due to the restrictions of fundraising in person or at events
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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A further 2 cuddle cots have been presented to funeral directors during 2020, and another is currently being raised for. The charity also holds one for emergency use. It has been used twice during 2020.</p> <p>Our online presence is stable. Online donations have more or less equalled last year, but with the lockdown measures and restrictions in Wales our fundraising efforts have been very restricted and this isn't surprising. 260 Funeral outfits and 520 memory packs were made and sent out to families requesting them, and a further 250 funeral outfits and 270 memory packs sent out to hospitals and funeral directors.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's finances have declined during this accounting period, but we remain optimistic and hope this will pick up soon.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Whilst the charity is still relatively new and just starting to grow, is not felt at this time that a reserve needs to be held.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	All accounts are paid either at the time of purchase or within 1 month of the invoice being received. We do not envisage at this time needing to hold a reserve.
Details of fund materially in deficit	Para 1.24	There are no funds in deficit currently.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have some concerns about the charity continuing especially in view of the pandemic and restrictions. Growth has been poor this year and without a physical presence it is increasingly difficult to get our message out. We hope 2021 will be more settled and we can continue to grow.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principle source of funding is from public donations, and fundraising events held throughout the year.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by the existing trustees. Selection is determined by the suitability of the person suggested and their ability to enhance the work of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cariad Angel Gowns (For stillborn and Neonatal loss)
Other name the charity uses	
Registered charity number	1172431
Charity's principal address	3 Heol-y-Mynydd Beulah Newcastle Emlyn Ceredigion SA38 9QF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pauline Elizabeth Harris			
2	Angela Claire Sacco			
3	Ruth Catherine Wolfe			
4	Jodie Jayne Low			
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Pauline E Harris</i>	<i>A Sacco</i>
Full name(s)	Pauline Elizabeth Harris	Angela Claire Sacco
Position (eg Secretary, Chair, etc)		
Date	27.12.2021	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cariad Angel Gowns (for stillborn and neonatal loss)

1172431

Receipts and payments accounts

CC16a

For the period
from

Period start date
6th April 2020

To

Period end date
5th April 2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising	2,986	-	-	2,986	2,840
Donations	4,700	4,899	-	9,599	9,145
Gift Aid	195	-	-	195	101
Grants	5,000	-	-	5,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	12,881	4,899	-	17,780	12,086
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	12,881	4,899	-	17,780	12,086
A3 Payments					
Fundraising / Events	1,509	-	-	1,509	3,123
Postage, Printing, Stationary, Computer supplies	2,876	-	-	2,876	3,157
Travel & Accommodation	1,291	-	-	1,291	2,599
Hospitality	276	-	-	276	126
Insurance	440	-	-	440	425
Misc	-	-	-	-	2,914
Cuddle cot Purchase	-	3,199	-	3,199	6,330
Storage Fees	-	-	-	-	1,950
Memory Pack Items	1,822	-	-	1,822	1,687
Sub total	8,214	3,199	-	11,413	22,311
A4 Asset and investment purchases. (see table)					
	-	-	-	-	4,700
Sub total	-	-	-	-	-
Total payments	8,214	3,199	-	11,413	22,311
Net of receipts/(payments)	4,667	1,700	-	6,367	10,225
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	4,667	1,700	-	6,367	10,225

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	6,423	-	-
		-	-	-
		-	-	-
	Total cash funds	6,423	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Cuddle Cot	restricted		-
	Engraving Machine	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Storage Facilities	Unrestricted	1,950	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
	<i>Pauline E Harris</i>	Pauline E Harris		27.12.21
	<i>A Sacco</i>	Angela Claire Sacco		27.12.21