

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

England & Wales · Charity number 1179849

Details

Other names MUMSAID MATERNAL MENTAL HEALTH SUPPORT C.I.C

Status Registered

Legal form CIO

Registered 2018-09-07

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

Contact

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Website <https://mums-aid.org/>

Activities

Objects: The purposes of the CIO are the preservation and protection of health and the advancement of good health in particular by:a) Supporting the mental health and emotional health and well-being of women and families especially during pregnancy and early motherhood;b) Providing a holistic support service tailored to individual need including specialist 1-1 perinatal and other counselling from counsellors who are clinically supervised and trained;c) Delivering therapeutic groups and facilitating peer support;d) Providing information, advice, guidance and community advocacy to resolve issues and identify available support options;e) Sharing MumsAid's specialist knowledge and disseminating best practice to raise awareness and understanding of how to support maternal and family mental health.

Activities: a) Supporting the mental health and emotional health and well-being of women in London during pregnancy and early motherhood;b) Providing specialist 1-1 perinatal counselling from counsellors who are clinically supervised and trained;c) Organising counselling groups and other therapeutic support; andd) Providing access to health professionals and other frontline staff.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Other Charitable Purposes
- **Who:** Other Defined Groups

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£388,547	£432,262	-	-
2024-03-31	£384,775	£374,225	-	-
2023-03-31	£426,294	£383,441	-	-
2022-03-31	£331,242	£360,529	-	-
2021-03-31	£619,022	£287,874	£384,618	5

Trustees

Name	Role	Appointed
Angela Smith-Morgan	Chair	2024-01-18
Clare Alison Harland		2018-09-08
Grishma Ramesh Patel		2021-04-29
Hazel Pearson		2020-06-23
JILL THOMPSON		2018-09-07
Michelle McCracken		2025-07-31
Polly Ali		2023-11-02
Renu Assi		2022-06-16
Stephen Lipton		2025-10-16
Stephen McDermott		2024-01-18

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

England & Wales - Charity number 1179849

Accounts



MumsAid Maternal Mental Health Support

Report and Accounts

Year ended 31 March 2025

MumsAid Maternal Mental Health Support

Charity Number: 1179849

Welcome from Dr Miriam Donaghy, our Founder and CEO

Reflecting on the past year at MumsAid, I am proud to review what has been a landmark year of recognition, growth, and impact. A significant highlight was the independent validation of our effectiveness through the Pro Bono Economics "Pregnant then Blue?" report, which demonstrated that 76% of mothers supported by our services experienced significant improvement in their mental health, with an estimated economic benefit of £10,000 per recipient. We were also delighted that the report showed that the improvement achieved through our services compared very favourably to NHS Talking Therapies in both efficacy and cost-effectiveness.

This year brought significant recognition of our work's importance through a number of other channels. I was invited to join Lord Darzi's expert reference group for his Independent Investigation of the NHS in England, had an article published in the British Journal of Midwifery outlining our model and our impact, and our young mothers' work was featured on BBC News for Children in Need. The Maternal Mental Health Alliance and Mental Health Foundation published their "Creating Connections" report for policymakers on supporting young mums, which further raised our profile as it featured our work as an exemplar and acknowledged my contribution to the knowledge base.

We also continued strengthening our strategic partnerships that position MumsAid as experts in perinatal mental health intervention, particularly with marginalised groups.

Notable developments include our role as VCSE representative on the South London Perinatal Partnership Programme, contributing to NIHR-funded research led by York University on young women's perinatal support, and membership of both the GABI research steering group (a longitudinal cohort study investigating the impact of General Anaesthetic Caesarean Section on mothers' mental health, with Kings College London) and the Young Parent Network, advocating nationally for young parent families. I was also pleased to be asked to provide clinical supervision and consultancy for a team of specialist midwives based in the Midlands during the last year. It was a privilege getting to know them and to support the amazing work they do.

This year also saw us welcome our first Patron, Dr Trudi Seneviratne, and our new Ambassador, Laura Richmond, and we were honoured to have them join us. We were also delighted to host a visit from Deputy Mayor of London Joanne McCartney—all testament to the growing recognition of our vital work.

Despite ongoing funding pressures, we achieved a 22% increase in service provision and strengthened our team structure with new Counselling Coordinator and Clinical Lead roles. Our specialised services continue delivering outstanding outcomes: 100% of young mothers reported improved parent-baby bonding, while 98% of mothers in our Akwaaba service felt less isolated and more positive.

Looking ahead, we are now very well-positioned to build on our strong track record and the recognition this year has brought, to expand our impact and to advocate for systemic change to ensure all mothers receive quality care.

I extend heartfelt gratitude to our trustees, staff, volunteers, and partners. Their expertise and dedication continue driving MumsAid's success as we transform individual lives while demonstrating how effective, inclusive maternal mental health services should be delivered.

Welcome from Angela Smith-Morgan, our Chair

I look back over the year's achievements of MumsAid with great pride. The MumsAid team has again delivered life-changing impacts for hundreds of families, meaning that the start in life of their babies is the best they can give. The measuring of this impact by Pro Bono Economics simply underlines what the team see day to day as our mums grow in confidence and build essential bonds with their babies.

Despite the cost-of-living pressures which impact securing funds, our small team has again responded to growing demand. Our charity relies on our incredible supporters, donors and volunteers to continue our vital work.

Thank you!

1. Administrative Details

Registered office

184–186 Westcombe Hill, Blackheath, SE3 7DH

Trustees

- Polly Jahan Ali (Treasurer)
- Renu Assi
- Beverley Bernstein (appointed 2 November 2023, resigned 11 July 2024)
- Clare Harland
- Stephen McDermott
- Grishma Patel
- Hazel Pearson
- Zenah Shuhaiber (Resigned 11 September 2024)
- Angela Smith-Morgan (Chair)
- Jill Thompson

Key Staff

- Dr Miriam Donaghy, Founder & CEO

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Trustees' Annual Report 2024-25

2. Structure, Governance and Management

MumsAid is a CIO (Constitution registered 2018, updated 2023). Trustees are appointed by the Board following a skills-based recruitment and approval process. There are currently 8 Trustees, and all new trustees receive an induction pack, including links to Charity Commission guidance, and are given opportunities to participate in governance training.

Public Benefit statement

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning MumsAid's future activities. In particular, the Trustees consider how planned activities will contribute to MumsAid's charitable purpose.

The organisation is led by CEO & Founder, Dr Miriam Donaghy, supported by a small staff team (7 FTE) and a Clinical Lead, with 17 volunteer counsellors across the year (12 active at any one time), and associate therapists.

Operational matters are managed by the CEO and the Service Manager. The Trustee Board meets quarterly, as do the permanent subcommittees for Finance & Risk, Fundraising and Governance. Ad hoc Board subcommittees are formed on occasion as need arises.

MumsAid is an organisational member of the British Association for Counselling and Psychotherapy (BACP).

3. Objectives and Activities

The charity was set up to provide specialist counselling and therapeutic support to pregnant women and new mothers experiencing emotional or mental health challenges, and to raise awareness of perinatal mental health.

MumsAid's vision is of a future where all mothers are supported in giving their babies the best start in life.

MumsAid takes a holistic approach to the needs of mothers experiencing Perinatal Mental Health (PMH) challenges. Our services encompass individual counselling and group support plus outreach and advocacy, including help with housing, finance and employment. We also play a vital role in helping mothers access other support via our network of partners. Group services are free to users in Greenwich. Additional support available includes creche, text support, and private counselling sessions.

Our main activities aim to provide support to the most marginalised women who would not otherwise find the assistance they need. We have developed our group services to respond to the needs of our local Greenwich area:

- YoungMumsAid programme for mothers aged 16–22
- Akwaaba group for global majority mothers and babies
- Mighty Acorns Plus for babies with disabilities and complex medical conditions
- Restore, for mothers who have experienced a traumatic pregnancy and/or birth
- Art workshops, open to all, giving clients the opportunity to express their emotions through creativity, create friendships and combat isolation

In addition to our provision of free counselling services and our group work with parents, we aim this year to extend the availability of private counselling to those who can afford to pay for counselling, and reinvest any surplus in our free provision.

Our Volunteers

MumsAid could not achieve the impactful and much needed services it continues to deliver without the support and involvement of our hardworking and committed volunteers. This year we are so pleased and grateful to have had even more volunteers joining the MumsAid team.

a) MumsAid Volunteer Counsellors

We were able to offer a total of 17 volunteer counselling placements over the year, with each volunteer counsellor offering up to 3 weekly sessions. Our Mighty Acorns group has also benefited from the crucial and much valued support throughout the year of their dedicated team of 5 volunteers. In addition, we have been fortunate to have had a further 4 volunteers supporting the work of MumsAid's core staff with administrative tasks, marketing and fundraising, making a total of 26 volunteers over the year.

b) MumsAid Community Champions

We continue to be especially proud of our three MumsAid Community Champions. They are all ex-service users who are keen to give back by volunteering their time for fundraising and public-speaking events, sharing their passion and belief in the transformative impact that being given the right support at the right time can achieve. Our champions also feature prominently in our promotional videos.

c) MumsAid Ambassadors

We are grateful for our two Ambassadors, Zoe Tapper, an actress who is passionate about supporting perinatal mental health and has been so supportive to the MumsAid cause for over a decade now. Joining Zoe this year, as another Ambassador, is Laura Richmond, a celebrated author, who has written a deeply moving memoir about motherhood and mental health.

MumsAid Patron

We were also delighted that one of our previous Ambassadors, Dr Trudi Seneviratne (OBE, FRCPsych), a consultant adult and perinatal psychiatrist, who has held national and international roles promoting PMH services, agreed to become a Patron for MumsAid.

4. Performance and Achievements

This year we worked with 532 service users, which is a 22% increase on last year.

Outcomes by services:

Generic counselling service

- 85.05% of mums had improved scores on the Edinburgh Postnatal Depression Scale (EPDS), with the mean score going from 14.84 to 9.53
- 91.97% showed improvement against the Perceived Stress Scale, with the mean score going down from 34.15 to 26.92
- 87.47% showed improvement in confidence as a parent and 91.32% reported improved bonds with their baby; mean score went from 5.97 to 4.09
- Satisfaction score for the overall service was 4.6/5
- 100% of them would recommend the service to others

YoungMumsAid service (counselling)

- 86.75% of mums reported improved mental health and wellbeing
- 86.25% reported feeling better able to cope, less isolated and more positive
- 100% reported improved parent-baby bonding
- 83.75% reported improved parental confidence
- 100% of mums felt they have benefited from the programme/support received

Case study

Ruby is a 21-year-old mother to a two-year-old son. She is a care leaver who entered the care system at age six following sustained abuse from her mother and others. With no local family support—her foster placement was in Kent—she now lives with her son in temporary semi-supported housing. Ruby has low-level learning needs and is awaiting an ADHD assessment. She has also been diagnosed with post-traumatic stress disorder (PTSD) due to her experience of early childhood trauma.

When she first engaged with YoungMumsAid, Ruby found it extremely difficult to trust professionals. She frequently avoided appointments and disengaged from services, which led to concerns from other agencies about the potential impact of unresolved trauma on her son.

YoungMumsAid used a trauma-informed, relationship-based approach to slowly build trust. Over time, Ruby began to open up and express her feelings, rather than avoiding conversations or becoming angry. We advocated on her behalf, working with mental health teams to ensure a coordinated response and helping her access an ADHD assessment via the Right to Choose pathway. We supported her during assessments with the ADAPT team, enabling her to access the right therapeutic care for PTSD and complex trauma.

As a result, Ruby is now receiving long-term support from the ADAPT team. She has started group therapy and will be referred to Eye Movement Desensitization and Reprocessing (EMDR) therapy to address her trauma.

Ruby's son recently completed his first year at nursery and is thriving, described as a happy, playful child with a strong bond with his mother. Ruby has developed meaningful relationships with professionals and peers, reducing her isolation and expanding her support network. She attends the YoungMumsAid drop-in group and has completed The Freedom Programme and Strengthening Families through the local Children's Centre. Ruby said:

"I don't think I could've gone through the last year if it was not for YoungMumsAid's support. I would not be the mum I am to my son without being able to look after my mental health—something I was really struggling with, as I didn't know where to go for the right support. I had to keep telling my story over and over again to different professionals and got passed around with no real help. YoungMumsAid advocated for me, helped me find my voice, and gain the right support."

Ruby's journey is ongoing. Her goals include securing permanent housing, receiving a confirmed ADHD diagnosis, and completing her EMDR treatment. She has also expressed a desire to help others by sharing her story and is now attending the Young Mums Active group at MumsAid with hopes of training as a peer supporter.

**Any identifying information has been changed, and we have been granted permission by the mums to include their stories in this report.*

Akwaaba counselling

- 89% of mums reported improved mental health, depression and anxiety
- 79.7% reported improved resilience
- 98.33% reported feeling better able to cope, less isolated and more positive
- 75.39% reported improved confidence and well-being
- 100% of mums felt they have benefited from the programme/support received

Case study

Anna, a 31-year-old Black African woman, married to a White British man, was referred to MumsAid's service by her health visitor following the birth of her daughter. Although she described loving and caring feelings toward her baby, Anna experienced intense anger rooted in the absence of a nurturing relationship with her own mother. She was also managing a complex personal history, including depression, anxiety, a diagnosis of ADHD, childhood sexual abuse, and previous suicidal thoughts. At the time of referral, she was estranged from her family.

MumsAid contacted Anna within 24 hours of her referral and carried out a full telephone assessment within a week. She was quickly offered a place in our counselling service and received 12 sessions of face-to-face counselling.

Working with her MumsAid therapist, Anna explored the deep emotional impact of her past: her feelings of abandonment, her role as a mother, and the influence of intergenerational trauma. Together, they examined her relationship with her husband and considered what a safe, culturally-meaningful connection with her wider family, particularly for her daughter, might look like. Anna engaged fully in the work, showing openness and deep reflection. In time, she came to recognise that her anger masked profound sadness. This shift enabled her to reconnect with her mother. For the first time, Anna was able to speak openly and be heard. The healing that followed helped her begin to rebuild a relationship with her mother—one that now allows her daughter a meaningful link to her heritage. Anna said: *"I found having someone to talk to regularly very helpful... This is a very important service."*

She attended her 3-month follow-up session and will be offered another at 6 months. While she may not need further support, MumsAid will continue to offer signposting if required. Her therapist reflected:

“This client came to us after years of counselling during which she addressed significant trauma from abuse. She was extremely reflective and self-aware and displayed openness and empathy. Working intersubjectively was a very effective way for her to connect with her own feelings as well as her daughter and her mother.”

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Mighty Acorns

- 100% of mums reported improved mental health and wellbeing
- 100% reported feeling better able to cope, less isolated and more positive
- 75% reported improved parent-baby bonding
- 75% reported improved parental confidence
- 100% of mums felt they have benefited from the programme/support received

Case study

Juliana was first referred to MumsAid after struggling with anxiety following the loss of her mother and a difficult relationship with her father. She received one-to-one counselling with us, which helped her begin to rebuild her confidence. Later, after the birth of her daughter, F, she self-referred again. F had been born with a bleed on the brain and underwent surgery at just one day old. Her parents were told she would have lasting brain damage, though the extent was uncertain. Juliana found it difficult to connect with other mothers whose children did not share these challenges, and she felt increasingly isolated.

Through the Mighty Acorns service, Juliana was introduced to other families with children who have disabilities. She received practical advice on specialist toys and equipment, childcare, benefits, and returning to work. Though travelling across the borough was not easy, Juliana attended regularly and quickly built friendships with other parents who understood her situation. She now contributes actively to the Mighty Acorns WhatsApp group, sharing her experiences and supporting other families.

The impact has been significant: Juliana reports a reduction in isolation, has childcare in place and plans to return to work, and has applied for Disability Living Allowance

for F. Her daughter has also benefited from access to specialist toys and resources through Charlton Toy Library. Reflecting on her journey, Juliana said:

“Everyone is so friendly and helpful... the best thing about the service is meeting parents who share the same worries and uncertainties about the future as I do.”

Today, Juliana continues to attend Mighty Acorns, both in person and online, and has become a welcoming presence for new families joining the group.

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Restore Birth Trauma Service

- 100% of mums showed an improvement in EPDS scores, with one third showing significant improvements in their mental health

Case study

Jane was referred to Restore by her NHS Perinatal Mental Health Midwife while pregnant with her second child. Previously, she had a traumatic birth experience, resulting in high anxiety, panic attacks, and intrusive thoughts about her first birth. Despite not having a formal diagnosis, Jane believed she had faced postnatal depression and was apprehensive about giving birth again. Her anxiety stemmed from feelings of losing control during her initial labour, and she struggled to ask for help due to concerns over judgment, which contributed to her isolation.

After an in-depth assessment by Restore, Jane decided to have six individual sessions before joining a group. These sessions included trauma psychoeducation and introduced somatic tools to help regulate her nervous system. Although she cancelled two sessions due to anxiety and balancing full-time work, attending four sessions laid a strong foundation for her understanding of trauma.

In the eight-week Restore Birth Trauma Group, Jane engaged in various therapeutic techniques, including somatic interventions, psychoeducation, trigger identification, and peer support. These activities helped her manage anxiety and prepare for antenatal appointments with increased confidence. She became empowered to ask questions about her upcoming birth, feeling more in control of her choices.

Ultimately, Jane successfully planned a home birth, aligning with her needs for safety and autonomy. Following the birth, she reported an “amazing birth” and felt empowered and supported, no longer requiring ongoing help. Her journey illustrates the significance of providing a safe space for mothers to process birth trauma, emphasizing how compassionate support can transform perinatal experiences and improve mental health outcomes for families.

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Art Workshops

MumsAid continues, for the 6th year, to run a successful therapeutic art group. Clients said of the group:

‘The group gave me confidence back that I can do hard things even if I never had done art before.’

‘It gives me some time to think and to express ourselves in new ways. Tanaz is amazing, such a kind and generous and talented person that has helped us reconnect with a younger and more carefree self—full of ideas and courage.’

‘The group gave me the time to talk about life and take time for art. My baby can see and play with new people.’

‘I loved all members and mums like me, and it gave me time to relax, doing some art.’

“Pregnant then Blue” Report

In December 2024, Pro Bono Economics published the “Pregnant then Blue?” report highlighting the value of MumsAid’s perinatal interventions.

Key takeaways include:

- 1 in 5 new or expectant mothers experience depression.
- Up to 50% go undetected, with barriers for minority ethnic women.
- MumsAid’s services result in:
 - 1 in 3 achieving sustained recovery
 - 76% significant mental health improvement
 - Estimated economic benefit per participant: ~£10,000.

The report gives significant evidence that MumsAid offers a highly cost-effective model.

In conclusion, at a time of growing need and stretched public services, MumsAid continues to deliver high-impact, trauma-informed care to mothers and babies who are too often overlooked. This year’s 22% increase in provision is both a challenge and a call to action, and one that we’ve met with compassion, clinical rigour, and strategic growth.

Our outcomes remain consistently strong, our policy voice is growing, and our model is now delivering not just emotional transformation, but proven economic value.

5. Financial Review

We are grateful to receive grants, donations, funding via local authority commissioning, and private counselling fees.

The financial strategy aims for a sustainable funding model with a mix of income streams, with a focus on increasing unrestricted income and developing programmes with partners to broaden the specialist perinatal mental health offer.

Our funding is largely made up of grants from charitable trusts and locally contracted services.

Income during the period, primarily from grants and contracts, totalled £388,547 (23-24: £384,775), of which £278,536 (23-24: £283,786) was restricted. Expenditure exceeded income for the financial year resulting in a deficit of £43,715 (23-24 surplus: £10,550). The increase in expenditure is largely attributable to increases in staff and support costs.

Notable funding received includes: £20,000 from the National Lottery Fund; Propel £85,400; Royal Borough of Greenwich commissioning £88,060; BBC Children in Need £15,000; City Bridge suicide prevention grant £10,000; and BACP £10,000.

We continue to successfully deliver commissioned perinatal services for the Royal Borough of Greenwich and this service is currently funded to April 2027.

As for many smaller charities, our key challenge is achieving long-term financial sustainability.

We are working to diversify our funding mix and the range of partners we work with even further. In 2025-26 we will continue our focus on increasing unrestricted income, including community fundraising and MumsAid organised events as new income streams, as well as applying for unrestricted grants from trusts and foundations.

We have a fundraising events officer in post; this will assist to drive more events-related income streams. We also aim to expand our work in partnership with organisations with similar aims, to reach more mothers than ever before.

Reserves policy

The trustees have set a reserves policy that requires reserves to be maintained at a level that would enable MumsAid's activities to continue during times of unforeseen difficulties. We hold reserves to manage cashflow and enable investment in new services and ideas. We aim to hold a minimum of three months' charitable expenditure as general reserves, approximately £128,340, based on current forecasted activity in the next financial year to March 2026. The free reserves at March 2025 were £141,523, which is in line with policy.

We have budgeted to build our general reserves over the coming years to support the foundations for growth; our business strategy for the next three years is targeting substantial growth in response to growing demand, and thus our underlying reserves requirement to support sustainability will increase. The budget for 2025-26 is for a surplus.

Unrestricted reserves of £25,434 (2024: £35,305) carried forward are designated. These funds shall be designated to support further improvements to finance processes and continue to fund fundraising activities.

£101,512 of the total restricted funds £195,754 at the year ending 31st March 2025 are carried forward from the CGCC fund.

Challenges

Key challenges relate to increasing demand at times of income pressures, and inflationary pressures, which will be managed via prudent planning.

6. Future Planning

As demand for our services continues to grow, our following priorities will enable us to focus our resources on the areas of greatest impact, ensuring we deliver our vision effectively:

- Sustain current service capacity and quality while expanding to meet emerging need
- Build financial resilience
- Strengthen infrastructure
- Increase profile, reputation and influence
- Enhance services for SEND and Global Majority clients.

7. Risk Management

Key risks are managed by the Board and reviewed at each Trustee meeting. A full register of risks is held and risk responsibility allocated amongst key staff and Trustees for mitigating action and reporting. The key risks facing MumsAid include income sustainability and diversification. We have significant funding from the local council and a small number of trusts and foundations, so we are actively working on a programme to diversify income and develop new income streams, from things like offering a private counselling service and also building our community following.

Risks

Funding gaps are highlighted in our regular updates to the Board and the Finance and Risk Subcommittee so that mitigating actions can be planned. Another key risk common to many small charities is that of losing key staff. We are very conscious that in this time of very high demand the pressures on our staff team can be high. In parallel with the high demand, we are seeing high numbers of safeguarding instances, for which we have a highly-qualified staff team, who also receive supervision.

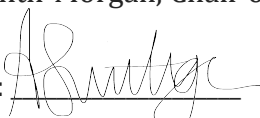
Mitigation

The Trustees review the risks as well as reviewing the agreed mitigating actions. For example, our plans to offer private counselling (for parents who can afford to pay) in order to generate unrestricted income are well underway, and we regularly review our policies and policy compliance in order to ensure our team and services are appropriately and clearly managed.

8. Declaration

Approved by the Board of Trustees on 16th Oct 2025 and signed on its behalf by:

Angela Smith-Morgan, Chair of Trustees

Signature: 
Date: 05/11/2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MUMSAID MATERNAL MENTAL HEALTH SUPPORT
('the Charity')

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement:

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Heather Dunlop FCA (Institute of Chartered Accountants in England and Wales)
Contando Limited
7 Bell Yard
London
WC2A 2JR

Date: 06/11/2025

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	79,896	278,536	358,432	369,109
Charitable activities	4	27,702	-	27,702	13,546
Interest income		2,413	-	2,413	2,120
Total income and endowments		110,011	278,536	388,547	384,775
EXPENDITURE ON:					
Charitable activities	5	24,318	360,650	384,968	338,290
Cost of raising funds	7	47,294	-	47,294	35,935
Total expenditure		71,612	360,650	432,262	374,225
Net income/(expenditure)	10	38,399	(82,114)	(43,715)	10,550
Transfers between funds	16	-	-	-	-
		38,399	(82,114)	(43,715)	10,550
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	-
Net movement in funds		38,399	(82,114)	(43,715)	10,550
Reconciliation of funds:					
Total funds brought forward		130,866	277,868	408,734	398,184
Total funds carried forward	16	169,265	195,754	365,019	408,734

The statement of financial activities includes all gains and losses recognised in the year.

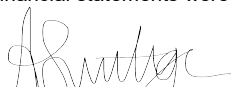
All income and expenditure derive from continuing operations.

The notes on pages 21-28 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
BALANCE SHEET
AS AT 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	11	2,308	-	2,308	1,063
		<u>2,308</u>	<u>-</u>	<u>2,308</u>	<u>1,063</u>
CURRENT ASSETS					
Debtors	12	7,718	24,020	31,738	118,540
Cash at bank and in hand	13	163,986	203,396	367,382	316,167
		171,704	227,416	399,120	434,707
CREDITORS: Amounts falling due within one year	14	(4,747)	(31,662)	(36,409)	(27,036)
Net current assets / (liabilities)		<u>166,957</u>	<u>195,754</u>	<u>362,711</u>	<u>407,671</u>
Total assets less current liabilities		<u>169,265</u>	<u>195,754</u>	<u>365,019</u>	<u>408,734</u>
CREDITORS: Amounts falling due after more than one year		-	-	-	-
Net assets / (liabilities)		<u>169,265</u>	<u>195,754</u>	<u>365,019</u>	<u>408,734</u>
TOTAL NET ASSETS		<u>169,265</u>	<u>195,754</u>	<u>365,019</u>	<u>408,734</u>
FUND BALANCES					
16					
Unrestricted Funds					
General		143,831	-	143,831	95,561
Designated		25,434	-	25,434	35,305
		<u>169,265</u>	<u>-</u>	<u>169,265</u>	<u>130,866</u>
Restricted Funds		<u>-</u>	<u>195,754</u>	<u>195,754</u>	<u>277,868</u>
TOTAL FUNDS		<u>169,265</u>	<u>195,754</u>	<u>365,019</u>	<u>408,734</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:



 Angela Smith-Morgan, Chair of Trustees

Date 05/11/2025

Charity number: 1179849

The notes on pages 21-28 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including income from government grants is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured reliably, and receipt is probable. Donations are generally recognised when they are received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it.

Gift aid income are recognised when claims are submitted to HMRC. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from traded private and low cost counselling services, training and consultancy provision.

c) Expenditure

Expenditure is recognised when it is incurred and it includes attributable VAT which cannot be recovered.

Support costs have been apportioned between the cost of raising funds and charitable activities based on the proportion of direct costs.

Governance costs, which are included in support costs but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

The value of any voluntary help received is not included in the accounts.

Termination benefits, including redundancy costs, are recognised when the charity has an obligation to pay the benefits and they can be measured reliably.

d) Donated goods, services and facilities

Donated goods, services and facilities are included at the estimated value to the charity.

e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors. Employment costs, including pension costs, may be allocated to restricted funds where this is allowed by the terms of the restricted donation.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items is equal to or more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset over its expected useful economic life. To achieve this objective the following depreciation periods are used:

ICT Equipment	Between 3 and 7 years
---------------	-----------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

g) Debtors, creditors and provisions

Debtors are recognised at the settlement amount due after any discounts offered.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

h) Basic financial instruments

Financial assets and liabilities: Financial assets and financial liabilities, including debtors and creditors, are recognised when the charity becomes party to the contractual provisions of the instrument. Additionally, all financial assets and liabilities are classified according to the substance of the contractual arrangements entered into. Financial assets and liabilities are initially measured at transaction price (including transaction costs) and are subsequently re-measured where applicable at amortised cost.

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors – trade and other debtors (including accrued income) are financial instruments and are debt instruments measured at amortised cost as detailed in the note to the accounts. Prepayments are not financial instruments.
- Cash at bank – is classified as a basic financial instrument and is measured at face value.
- Liabilities – trade creditors, accruals and other creditors are classified as financial instruments, and are measured at amortised cost as detailed in the notes to the accounts. Amounts due for taxation and social security are not included in the financial instruments disclosure. Deferred income amounting is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

i) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

j) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	2025	2024
	£	£
Donations	22,296	15,685
Grants and contract income	320,536	337,824
Donated goods, services and facilities	15,600	15,600
	<u>358,432</u>	<u>369,109</u>

Grants above includes government grants of £109,206 from the Royal Borough of Greenwich (2024: £249,711 from the Royal Borough of Greenwich). Further details of the nature of the grants are in the note 16 below.

Donated goods, services and facilities include £19,720 for rooms and creche in children's centres for sessions and groups, (2024: £14,100 for rooms and creche in children's centres for sessions and groups, £1,500 Pro-bono consultancy). The corresponding costs have been included in the relevant expenditure headings in note 5.

4 Income from charitable activities

	2025	2024
	£	£
Private Counselling	8,580	9,991
Low Cost Counselling	1,740	480
Consultancy	6,900	3,000
Other income	10,482	75
	<u>27,702</u>	<u>13,546</u>

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

5 Charitable expenditure

	2025	2024
	£	£
Costs incurred directly on charitable activities		
Staff costs	191,081	162,797
Costs to deliver client activities	22,050	17,468
Client Support	2,235	3,899
Digital Services Costs	5,880	6,125
Memberships/Insurance	5,542	3,626
Supervision	900	780
Training	2,615	1,267
Marketing/Advertising	418	8,064
Travel	949	549
IT development	11,142	5,159
Depreciation	475	378
Support costs	141,681	128,178
	<u>384,968</u>	<u>338,290</u>

6 Costs incurred on support & administration

Governance costs	2,984	3,058
Support staff costs	141,423	120,489
Accounting fees	1,035	6,885
Office rent	7,061	6,352
Insurance	1,310	884
Printing, postage and stationery	789	689
Telephone	1,946	1,580
Sundry	543	(38)
Professional fees	1,996	4,026
	<u>159,087</u>	<u>143,925</u>

7 Cost of raising funds

	2025	2024
	£	£
Fundraising costs	29,888	20,188
Support costs	17,406	15,747
	<u>47,294</u>	<u>35,935</u>

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2025	2024
	£	£
Gross wages and salaries	277,690	231,412
Employer's National Insurance	17,648	15,513
Pension costs	34,805	35,179
Redundancy and termination payments	-	7,875
Total Staff Costs	<u>330,143</u>	<u>289,979</u>

The total staff costs in this note excludes non payroll related staff cost such as sessional staff and recruitment which are included in notes 5 -7.

Termination payments totalled £NIL for the year (2024: £7,875) paid as a result of the restructuring the Charity went through, of which £NIL was non contractual (2024: £4,240). £NIL was accrued at year end (2024: £4,240).

The average monthly number of employees during the year was 13 totalling 7 FTE (2024: 10 totalling 6 FTE). A significant proportion of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2024:£NIL).

The charity's key management personnel comprise the trustees, the CEO, service manager, fundraiser and Senior Finance Officer (2024: the trustees, the CEO, service

During the year key management personnel received employment benefits totalling £181,585 (2024: £117,377).

No trustees received any remuneration or other benefits from an employment with the charity or a related entity in either the current or preceding year.

MumsAid counselling placements continue to be in high demand. Over the past year, a dedicated team of 17 volunteer counsellors has supported the organisation, each contributing a minimum of three hours per week. Requests for trainee counselling placements are received on an ongoing basis, reflecting the strong reputation of the service. We have also had some volunteers within our Restore group and our YMA groups.

Both face-to-face and online counselling sessions have been delivered. The closure of a number of children's centres has, however, limited venue availability, resulting in additional costs for face-to-face delivery going forward.

A further six parent volunteers have worked closely with the Mighty Acorn group, all of whom bring valuable lived experience to their roles.

In addition, MumsAid has benefitted from the contribution of volunteers providing support in administration and human resources, strengthening organisational capacity.

9 Transactions with related parties

During the year the charity:

a) Received donations totalling £NIL (2024: £95) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

b) No expenses (2024: £NIL) were paid to, or for, the trustees.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

10 Net Income/Expenditure for the year		
This is stated after charging:	2025	2024
	£	£
Amount paid to independent examiner for examination (inc VAT)	2,880	2,700
Depreciation	475	378

11 Tangible fixed assets

	ICT Equipment £	Total 2025 £
Cost		
At 1 April 2024	4,484	4,484
Additions	1,720	1,720
Disposals	-	-
At 31 March 2025	<u>6,204</u>	<u>6,204</u>
Accumulated depreciation		
At 1 April 2024	3,421	3,421
Charge for the year	475	475
Eliminated on disposal	-	-
At 31 March 2025	<u>3,896</u>	<u>3,896</u>
Net book value		
At 31 March 2025	<u>2,308</u>	<u>2,308</u>
At 31 March 2024	<u>1,063</u>	<u>1,063</u>

12 Debtors

	2025	2024
	£	£
Falling due within one year:		
Trade debtors	-	7,322
Prepayments and accrued income	31,738	111,218
	<u>31,738</u>	<u>118,540</u>

The accrued income relates to income recognised in advance of receipt for planned delivery in the coming financial year of £24,020. The relevant grant agreements show that MumsAid has entitlement to the income, thus it has been recognised.

13 Cash at Bank and in Hand

	2025	2024
	£	£
Bank operating accounts	367,328	316,113
Petty cash	54	54
	<u>367,382</u>	<u>316,167</u>

14 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	1,867	727
Accruals and deferred income	34,542	26,309
	<u>36,409</u>	<u>27,036</u>

15 Pension commitments

During the year employer's pension contributions totalling £35,806 (2024: £35,179) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £NIL).

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

16 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-24 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-25 £
<i>General Unrestricted Funds</i>	95,561	110,011	(61,741)	-	-	143,831
<i>Designated Funds - Finance & Administration</i>	3,149	-	-	-	-	3,149
<i>Designated Funds - Fundraising</i>	18,730	-	-	-	-	18,730
<i>Designated Funds - Charitable Activities</i>	13,426	-	(9,871)	-	-	3,555
Total Unrestricted Funds	130,866	110,011	(71,612)	-	-	169,265
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	101,512	-	-	-	-	101,512
City Bridge Trust	28,424	12,263	(40,687)	-	-	-
Greenwich Peninsula Fund	9,544	14,000	(13,044)	-	-	10,500
National Lottery Awards for All	-	20,000	(12,222)	-	-	7,778
Propel Fund	(20)	85,400	(85,380)	-	-	-
RBG Commissioning	-	88,060	(88,060)	-	-	-
RBG (Mighty Acorn Plus)	-	21,146	(21,146)	-	-	-
RBG (Young mums project)	72,142	-	(41,224)	-	-	30,918
RBG (Akwaaba group)	66,099	-	(32,303)	-	-	33,796
BBC Children in Need	-	15,000	(11,250)	-	-	3,750
Mr & Mrs Smith and Mount Trust	-	2,667	(2,667)	-	-	-
City Bridge Suicide Prevention Grant	-	10,000	(10,000)	-	-	-
BACP	-	10,000	(2,500)	-	-	7,500
C19 - Lloyds Bank Foundation	167	-	(167)	-	-	-
Total Restricted Funds	277,868	278,536	(360,650)	-	-	195,754
Aggregate of funds	408,734	388,547	(432,262)	-	-	365,019

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2025 £
Tangible fixed assets	2,308	-	2,308
Debtors	7,718	24,020	31,738
Cash at bank and in hand	163,986	203,396	367,382
Creditors falling due within one year	(4,747)	(31,662)	(36,409)
Creditors falling due after one year	-	-	-
	169,265	195,754	365,019

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

In the previous year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-23 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-24 £
<i>General Unrestricted Funds</i>	83,242	100,989	(88,670)	-	-	95,561
<i>Designated Funds - Finance & Administration</i>	11,800	-	(8,651)	-	-	3,149
<i>Designated Funds - Fundraising</i>	39,395	-	(20,665)	-	-	18,730
<i>Designated Funds - Charitable Activities</i>	51,561	-	(38,135)	-	-	13,426
Total Unrestricted Funds	185,998	100,989	(156,121)	-	-	130,866
Restricted Funds						
Central Greenwich Children's Centres (CGCC)	129,746	-	(28,234)	-	-	101,512
City Bridge Trust	76,409	-	(47,985)	-	-	28,424
Greenwich Peninsula Fund	-	12,725	(3,181)	-	-	9,544
National Lottery Community Fund (Mighty Acorn)	3,816	-	(3,816)	-	-	-
Propel Fund	-	21,350	(21,370)	-	-	(20)
RBG SEND group (Mighty Acorn project)	-	3,661	(3,661)	-	-	-
RBG Commissioning	-	88,060	(88,060)	-	-	-
RBG Winter Support Grant	1,823	-	(1,823)	-	-	-
RBG (Young mums project)	-	82,448	(10,306)	-	-	72,142
RBG (Akwaaba group)	-	75,542	(9,443)	-	-	66,099
C19 - Lloyds Bank Foundation	392	-	(225)	-	-	167
Total Restricted Funds	212,186	283,786	(218,104)	-	-	277,868
Aggregate of funds	398,184	384,775	(374,225)	-	-	408,734

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2024 £
Tangible fixed assets	896	167	1,063
Debtors	7,857	110,683	118,540
Cash at bank and in hand	132,678	183,489	316,167
Creditors falling due within one year	(10,565)	(16,471)	(27,036)
Creditors falling due after one year	-	-	-
	130,866	277,868	408,734

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

Purposes of restricted funds:

Central Greenwich Children's Centres (CGCC)

Grant supporting the delivery of MumsAid's charitable services in the Royal Borough of Greenwich.

City Bridge Trust

Two year funding towards support of Young MumsAid Trauma and advocacy service, enabling us to continue the Restore trauma group and provide individual trauma counselling.

City Bridge Suicide Prevention

This funds our 4 groups - Akwaaba, Mighty Acorns Plus, Restore and Young Mums Aid. It focusses on reducing isolation, building resilience and creating a safe community.

Greenwich Peninsula Fund

We are providing 5 weekly sessions of free, specialist counselling for perinatal women living in the Peninsula area. This will deliver up to 12 sessions of our evidence-based counselling to an estimated 15 mothers per annum.

BACP

This is a one year fund from the British Association for Counselling & Psychotherapy. It funds a therapist for our Akwaaba service, increasing the diversity of our therapists enabling us to respond to the cultural needs and sensitivities of our mums.

National Lottery Community Fund (Mighty Acorns)

Mighty Acorns project is a holistic support service for parents of babies aged 0-2 with medical conditions, additional needs or disabilities.

Propel Fund

This mentoring project is being delivered as part of the Mayor's New Deal for Young People mission. The project will support the aim of the mission by delivering quality mentoring for young Londoners most in need. We will provide our award-winning programme of support (YMA) for young women aged 14-21 in Greenwich, who are pregnant or have a child under two. We will deliver: key worker home visits / needs assessment; trauma-informed psychotherapy; practical help; a 24-hour text service; and peer support groups with a psycho-educational programme. The project will be delivered in the borough of Greenwich.

RBG (Akwaaba group)

This is a transformative initiative aimed at addressing the critical gaps in mental health care for Black and Global Majority (B&GM) families and mothers during the perinatal period. B&GM women face unique barriers that hinder access to timely and culturally sensitive PMH support. This project seeks to establish a specialised service that recognises and addresses these challenges, ultimately fostering improved mental health outcomes for B&GM mothers and their families.

RBG (Young mums project)

We are supporting the needs of young mothers aged 25 years and under, who are experiencing mild to moderate mental health difficulties during the perinatal period. We will do this by providing weekly, drop-in well-being/support groups which will provide light-touch activities for parents not yet ready to engage with counselling, or who require ongoing support after counselling, and will include our psycho-education approach which has been proven to reduce isolation, enhance emotional well-

RBG Commissioning

Local authority commissioned services to provide counselling and therapeutic groups to women in Royal Borough of Greenwich. We work in partnership with Bromely, Lewisham and Greenwich Mind who deliver groups for new mums under this grant.

RBG SEND group (Mighty Acorn project)

Project run from The Bridge CIC: This is a service that offers a holistic support for parents of babies under 2 years old with medical conditions, additional needs or disabilities.

BBC Children in Need

This funds 10% of our CEO's salary and 27% of the Finance Officer's salary supporting our core organisational capacity.

RBG Winter Support Grant

Supporting young mums with help to keep their homes warm, with household items such as rugs curtains and quilts and to provide vouchers towards utility costs of electricity and gas etc.

Awards for All

This fund employs our Counselling Coordinator who will enable us to help more people (mothers) to reach their potential, by supporting them and their babies at the earliest possible stage. Also it will significantly enhance the effectiveness, capacity and accessibility of our therapeutic services.

Mr & Mrs Smith and Mount Trust

This funds a Clinical Lead, identified as an important next step in our recent structural review, in order to enhance capacity and maintain clinical excellence and organisational robustness as we expand to meet increased demand. This application will fund 50% of the salary for three years.

C19 - Lloyds Bank Foundation

Bridging grant furthering the support provided by our Lloyds Bank Foundation Enhance grant including provision for investment in IT capacity and capability and additional business development manager hours to support effective continuation of services during Covid-19 pandemic.

Purposes of designated funds:

Finance & Administration

To support further improvement of finance processes and replace IT hardware.

Fundraising

To fund the recruitment and salary of a fundraiser for one year.

Charitable Activities

To support the following activities for 6 months from April 2023 to September 2023: Young Mums Aid, Mighty Acorns and Motherhood group. This represents the difference between the total cost to run these services for this period, less funding secured specifically for these services for the same period.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	79,896	278,536	358,432	85,323	283,786	369,109
Charitable activities	4	27,702	-	27,702	13,546	-	13,546
Interest income		2,413	-	2,413	2,120	-	2,120
Total income and endowments		110,011	278,536	388,547	100,989	283,786	384,775
EXPENDITURE ON:							
Charitable activities	5	24,318	360,650	384,968	120,186	218,104	338,290
Cost of raising funds	6	47,294	-	47,294	35,935	-	35,935
Total Expenditure		71,612	360,650	432,262	156,121	218,104	374,225
Net income/(expenditure)		38,399	(82,114)	(43,715)	(55,132)	65,682	10,550
Transfers between funds	16	-	-	-	-	-	-
Other recognised gains/(losses):		38,399	(82,114)	(43,715)	(55,132)	65,682	10,550
Other gains/(losses)		-	-	-	-	-	-
Net movement in funds		38,399	(82,114)	(43,715)	(55,132)	65,682	10,550
Reconciliation of funds:							
Total funds brought forward		130,866	277,868	408,734	185,998	212,186	398,184
Total funds carried forward	16	169,265	195,754	365,019	130,866	277,868	408,734

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

England & Wales - Charity number 1179849

Accounts



MumsAid Annual Report and Accounts
2023/2024

Welcome from Dr Miriam Donaghy, our founder and CEO

Reflecting on the past year at MumsAid (April 2023 to March 2024), which has been one of significant growth and development, I want to acknowledge the resilience, dedication, and innovation displayed by our team as we continued to provide an increasing range of holistic services to meet the rise in demand for maternal mental health support.

As well as reaching over 430 mothers, including nearly 120 young mothers through our specialist YoungMumsAid service, we developed and expanded other specialised services, such as the Akwaaba group for Black and global majority women; Mighty Acorns for mothers of babies with complex medical conditions or disabilities; and the Restore birth trauma service. These crucial services aimed at ensuring that all mothers, regardless of their background, receive the support they need, reflect our deep commitment to inclusivity and our belief that tailored support is essential for every mother and family we serve.

This year has also presented challenges, including our ongoing search for suitable premises and the increasing workload that having to continuously secure new funding entails. Nevertheless, our team's creativity, adaptability, and relentless drive have allowed us to navigate these challenges and continue providing essential services.

We were delighted that our reputation for excellence in specialised maternal mental health services was further validated when we were recognised as the 'Best Practice Example' in England, for supporting young mothers in a [report](#) published by the Maternal Mental Health Alliance (Oct 2023). This recognition underscores the impact and significance of our work, highlighting our leadership in maternal mental health at both local and national levels.

Looking ahead, I am excited to welcome our new Chair, Angela Smith-Morgan, whose extensive experience and leadership will be invaluable as we enter the next phase of MumsAid's journey. I would also like to express my deepest gratitude to Jill Thompson, who stepped down as Chair, but continues to serve as a trustee, and to Vicki Wright, who served as our Treasurer for nearly nine years. Their exceptional leadership and unwavering support have been instrumental in shaping MumsAid into the organisation it is today.

In closing, I want to extend my heartfelt thanks to our trustees, staff, volunteers, and partners. Their dedication and passion are the foundation of MumsAid's success, and together, we will continue to build on our achievements, ensuring that every mother receives the care and support she needs to thrive.

Thank you!

Welcome from Angela Smith-Morgan, our Chair

I was delighted to be appointed as Chair earlier this year and am particularly grateful to Jill Thompson, the outgoing Chair of nine years, for ensuring we had a smooth handover, and for remaining with us as an active Trustee so that we continue to benefit from her depth of knowledge and experience.

Indeed, as I gradually deepen my own understanding of the MumsAid service model and the life changing difference our services make to mothers, babies and families every day, I am increasingly in awe of the work done by the dedicated and talented MumsAid team, led by the inspirational Dr Miriam Donaghy.

This has been another busy year for the charity, as we continue to expand services to support particular minority interest groups, maintaining our core focus of delivering high quality, perinatal mental health support to the most disadvantaged and marginalised women in south-east London. The charity was proud to receive further recognition of its work by being selected as a best practice example of supporting young mums by the Maternal Mental Health Alliance earlier this year.

Day to day challenges, such as cost of living increases, mean that demand for our services is growing, and we are increasingly responding to needs outside our home borough of Greenwich and in the coming year will certainly grow beyond our traditional geography. As for all charities, we face significant fundraising challenges and are grateful to our major supporters and partners who continue to make our work possible.

In addition, we are fortunate to have such a dedicated team of staff and volunteers who go above and beyond to ensure no family in need of our help is left unserved. In the coming year we will be ready to rise to the challenge of increased demand as there is more recognition nationally on the importance of perinatal mental health support, which is simply not available to too many mums in too many parts of the UK. Getting the right help at the right time generates lasting change for both generations.

Finally, I would like to say a big thank you to our incredible team of colleagues, trustees and partners who make sure our services continue to develop to serve the needs of mums and babies in greatest need.

MumsAid Maternal Mental Health Support (MumsAid)
Charitable Incorporated Organisation number 1179849
Trustee report for 1 April 2023 to 31 March 2024

Overview

Trustees

The trustees who served during the year and at the date of approval were as follows:

Polly Jahan Ali (appointed 2 November 2023, appointed as Treasurer 18 January 2024)
Renu Assi
Beverley Bernstein (appointed 2 November 2023, resigned 11 July 2024)
Clare Harland
Stephen McDermott (appointed 18 January 2024)
Grishma Patel
Hazel Pearson
Zenah Shuhaiber
Angela Smith-Morgan, Chair (appointed 18 January 2024)
Jill Thompson, Chair (stepped down as Chair on 17 January 2024, but continues as a trustee)
Victoria Wright, Treasurer (resigned 18 January 2024)
Dr Nupur Yogarajah (resigned 6 February 2024)

Key Staff

Dr Miriam Donaghy, Founder & CEO

Governing Document

CIO constitution, version 2, adopted 30 March 2023 and registered 11 April 2023

Principal Address

184 - 186 Westcombe Hill
Blackheath
London SE3 7DH

Independent Examiner

Heather Dunlop FCA

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The trustees of MumsAid are pleased to present the annual report and financial statements for the period above.

Objectives and activities

Objectives

MumsAid is a Charitable Incorporated Organisation (CIO). The charity's principal objectives as set out in its constitution are the preservation and protection of health and the advancement of good health.

On 30 March 2023, the Trustees adopted a revised objects clause for its constitution, reflecting the charity's increased scope and ambition. MumsAid will achieve its principal objectives in particular by:

- a) Supporting the mental health and emotional health and well-being of women and families especially during pregnancy and early motherhood.
- b) Providing a holistic support service tailored to individual need including specialist 1-1 perinatal and other counselling from counsellors who are clinically supervised and trained.
- c) Delivering therapeutic groups and facilitating peer support.
- d) Providing information, advice, guidance and community advocacy to resolve issues and identify available support options.
- e) Sharing MumsAid's specialist knowledge and disseminating best practice to raise awareness and understanding of how to support maternal and family mental health.

MumsAid's vision is of a future where all mothers are supported in giving their babies the best start in life. We believe passionately that pregnancy and new motherhood can be an exciting, but also challenging, time, and that the right support can make a difference, not just to mothers but to the healthy emotional development of their babies, and the broader wellbeing of their families and communities.

"I strongly believe that the opportunity that I had with MumsAid made all the difference in getting to where I am now; a happy, outgoing, thriving Mum."

Activities this year

MumsAid takes a holistic approach to the needs of mothers experiencing Perinatal Mental Health (PMH) challenges. Our services combine individual counselling and group support plus outreach and advocacy, including help with housing, finance and employment. We also play a vital role helping mothers access other support via our network of partners.

We have nine key services:

- A **specialist perinatal counselling service** open to mothers of any age, provided one-to-one by counsellors who are clinically supervised and trained.
- **Therapeutic and peer support groups** bringing together mums facing similar issues so they can learn how to manage their own mental health and support each other.
- **YoungMumsAid (YMA)**: an accessible, trauma-informed and specialist service offering more intensive support for mothers under 21, including home visits, regular contact from YMA staff, advocacy, weekly drop-in groups, a 24/7 texting service, WhatsApp group and up to 24 sessions of individual therapy.
- **Outreach services**: these include home visits and attendance support at essential health appointments with babies. Other elements include befriending support as well as advice and referrals to other services on issues include housing, managing finances and debt, and domestic violence issues. Some mothers need help with completion of benefits and housing forms and with college and work applications. We also help with donated furniture and white goods, essentials such as nappies and formula, and securing additional payments and childcare (through Care to Learn).
- **Mighty Acorns Plus**: a new holistic support service for parents of babies aged 0-2 with complex medical conditions, additional needs or disabilities. This service offers a weekly drop-in group, WhatsApp group and outreach service. Parents can also access 1-1 counselling.
- **Akwaaba** (meaning “welcome” in Ghanaian): a new weekly support group for Black and Brown women and their babies, facilitated by a specialist perinatal mental health nurse who was previously a visiting lecturer in the transcultural effects of perinatal mental illness at Glasgow University
- **Partnership with The Motherhood Group** offering specialist individual counselling provided by Black and Brown therapists to support Black and Brown mothers.
- **Restore birth trauma service**: a dedicated, specialist programme of therapy and group support for mothers experiencing trauma (including birth trauma) and complex challenges such as domestic abuse.
- **Private and low-cost counselling services**: available to women and their partners who are not eligible or able to attend our counselling services (e.g. working parents not available during the day). All funds generated by these services are channelled back into our core charitable activities.

In addition, we are increasingly working with partners (see [Partnerships](#), below), to:

- **Improve access to PMH services:** especially for under-served mothers.
- **Raise awareness and reduce the stigma surrounding PMH,** for example: speaking at the Westminster Health Forum Policy Conference, presenting at the Maternal Mental Health Alliance event on Young Mums; active support for Maternal Mental Health Awareness Week.
- **Share expertise with others:** attending the Southeast London VCSE forum, and the monthly SEL Perinatal Partnership Group chaired by the Chief Executive of Oxleas NHS Trust, presenting at the Midwifery Conference, being featured on the NHS England website on the Futures NHS Collaboration platform as a case study for PMH.
- **Contribute to important research studies** with academic partners, including on the impact of caesarean birth on mother and baby bonding, and the experiences of mothers from Black and global majority communities.

Achievements, impact and performance

Our work has a proven positive impact on maternal mental health. Ongoing evaluation of our counselling services continues to demonstrate that we are engaging under-served groups that some other services have difficulty reaching. More than half of all women supported are from non-white British ethnic backgrounds.

The difference we make

MumsAid supports mothers who are experiencing significant pre- and post-natal mental health challenges. We work with them to address immediate emotional challenges and provide ongoing support to help them get back on track. Specifically, we support mothers to achieve positive change in four areas:

- Improved mental health, increasing resilience and ability to make positive choices.
- Improved relationship with their babies.
- Reduced social isolation.
- Improved quality of life.

Many of the women we support face multiple, intersecting challenges including relationship difficulties, loss, housing and financial problems. Some have histories of complex trauma in abusive families or the care system.

MumsAid's evidence-based therapeutic model takes a holistic, trauma-informed approach and provides consistent care for women through challenging times. It has had a proven positive impact in: reducing depression, anxiety, and stress; improving mothers' confidence in parenting; and enhancing relationship quality and mother-baby bonds, thus enabling lasting, transgenerational change (McPin 2020). An external evaluation found that 96% of those who

received face-to-face therapy achieved positive and significant changes in depression scores (Carter, K. 2022).

We have robust monitoring processes (see [How we measure success](#) below), and our most recent internal evaluation of outcomes (March 2024) indicates that we continue to achieve great outcomes for our clients:

- **Depression:** 93% of mothers who completed counselling saw their scores on the Edinburgh Postnatal Depression Scale (EPDS) fall; 79% moved below the threshold for clinical depression.
- **Stress:** 94.5% of mothers saw their scores from the Perceived Stress Scale improved.
- **Confidence:** There was a marked improvement after counselling for mothers who identified 'confidence in their parenting' as an issue at the outset. 85% of women reported increased confidence in their parenting abilities.
- **Bonding:** After MumsAid counselling, 87% reported having an improved bond with their baby.
- **Satisfaction:** The overall rating was 4.8 out of 5. 100% would recommend our services.

"I am extremely grateful to have been able to access this service. It is difficult to put into words the significant impact J's counselling has had on my journey into motherhood. There were sessions where I could barely get a word in edgeways but even just being able to have a space where I can openly discuss my worries, without an ounce of judgement was, has been extremely helpful. I strongly believe this service should be available to every new mum."

Who benefits and in what way?

Our core beneficiary group consists of **mothers and families** in the Royal Borough of Greenwich (South-East London) and, increasingly, beyond. This includes four main under-served groups:

- women experiencing perinatal mental health difficulties during pregnancy and the first two years postpartum;
- teenage and young mothers;
- mothers from Black and global majority backgrounds; and
- mothers of babies with disabilities and medical conditions.

Our primary activity has continued to be the provision of free counselling, using an evidence-based model, STARK®, developed by MumsAid's CEO, Dr Miriam Donaghy, for women

experiencing mental health issues or emotional difficulties during pregnancy or after having a baby. MumsAid continues to offer hybrid services: face-to-face contact for those who want it, and when this is not feasible, we deliver services online or by telephone. We recognise that online and telephone support can have benefits in broadening access and enabling us to respond to individual needs and preferences, meeting women where they feel most comfortable.

Much of our work with **young mothers** involves teenage women who suffered neglect or abuse as children, and many have babies who are subject to child protection plans. Many experience intersecting problems including poverty, isolation, unstable housing, loss, relationship breakdown and a lack of family support, and this has a negative impact on their mental health. The majority are significantly above the **Adverse Childhood Experiences (ACEs)** scale threshold for elevated risk for a wide range of negative medical, mental health, and social outcomes. Our data shows that: 60% have experienced domestic violence; 97% have had previous mental health problems; 51% have special educational needs or disabilities; 53% have been known to Social Care CIN/CP; 58% have reported childhood neglect; and 100% of them are dependent on benefits.

54% of the young mothers that we support are from **Black and global majority backgrounds**. Some have been trafficked or involved in drugs and gangs.

Mothers benefit by accessing professional therapeutic support which allows them to begin working through the difficulties they are experiencing. However, vulnerable mothers are better able to engage with therapy when other urgent, practical needs are being addressed, such as the need for secure housing or access to financial assistance. We have therefore developed other services to wrap around the needs of mothers, their babies and families, helping them to access wider care and assistance and build new relationships and networks of support. This includes:

- Supporting attendance at essential health appointments with babies
- Supporting attendance at court for custody of their children
- Completion of benefits and housing forms
- Help with college and work applications
- Advice and support with rehousing
- Completion of PIP forms
- Completion of forms to access DLA payments for children
- Support with moving away from violent relationships
- Provision of donated furniture and white goods
- Support to secure additional payments
- Childcare support

Another key audience for MumsAid is **health and social care professionals** who work with mothers and families. We aim to build their knowledge and understanding of PMH issues so that they can provide effective signposting and support for families during the perinatal period. We have developed training in response to requests from professionals themselves. Next year we want to proactively offer a bespoke training programme for health and social care professionals to meet the demand we know exists from our pilot schemes this year.

Beneficiary numbers

In 2023-24, we supported approximately 436 mothers (compared to 310 in 2022-23). 119 of these received support through our Young MumsAid service.

Our new services made positive starts. We supported 16 mothers in Akwaaba, 22 in our Restore trauma service, and 17 families in our Mighty Acorns group.

How we measure success

Mothers receiving counselling complete pre- and post-service questionnaires, which use recognised clinical measures including the Edinburgh Postnatal Depression Scale and the Perceived Stress Scale to evaluate mental health improvement, stress levels, and relationship quality with partners, as well as gathering feedback on their experience of our services. We use self-report scales to determine confidence in parenting and the bond between mother and baby. These are recorded as part of individual case notes.

We also keep in touch with mothers who have accessed any of our services, following up with them at least at three and six months “post service”. Sometimes this can help identify ongoing or further needs. Sometimes it sees mothers re-engaging with our services as part of a network of mutual support.

For women who are receiving additional support beyond counselling, we also:

- Maintain case notes to track support provided, referrals and resolutions/outcomes
- Gather group attendance data
- Evaluate the impact of groups using the ONS wellbeing score, a parent-baby bonding scale and a social connection score
- Gather quarterly participant feedback on services received and any other support needed
- Record therapists'/advocacy workers' observations of mother-baby bonds
- Collect referrer/partner feedback on engagement with other services

We are embarking on an evaluation of our services with Pro-Bono Economics which will enable us to better articulate our impact and the Social Return on Investment in our approach.

At the individual level, success for us is about helping mothers access the help they need to move forward and take the steps they need to thrive as parents. Each clinical measure or self-report scale seeks to capture that and help identify where we can improve the support we provide.

The impact of our work is seen through the experiences of the individual mothers we work with. Mothers report reduced isolation, supporting their children to socialise and seeing them develop, as well as improved housing and money management.

“My son has complex needs and attending mighty acorns was a lifeline for us in the early months. It enabled me to meet and connect with other families for the first time in a very difficult journey and I am so grateful it existed for me! It was the only place I felt comfortable bringing my son to as all other baby groups weren’t appropriate for us and I felt very isolated. The volunteers were supportive and got to know us, and the helpers at the centre were wonderfully supportive. There was always someone to make a cup of tea and listen and check in with us. It was lovely to be surrounded by others that ‘get it’. Counselling was absolutely brilliant. Faultless service which I needed so much and it was organised promptly which enabled me to work through things in a timely manner during pregnancy. Counsellor was amazing and I felt so supported.”

External recognition

As pioneers in the development and delivery of maternal mental health services, MumsAid has provided over 5,000 pregnant and new mums with highly specialised free and low-cost perinatal support since 2012.

We have grown from a small start-up to an award-winning charity that has achieved national recognition, including:

- Maternal Mental Health Alliance – Diversity and Inclusion Award Winner, 2018.
- Royal Society for Public Health – Public Mental Health and Wellbeing Award Winner, 2018.
- Public Health England featured MumsAid’s work as an example of best practice in perinatal mental health in 2018.
- Overall winner of the Kings Fund / GSK Impact Award, 2021 (our award video is available here: <https://www.youtube.com/watch?v=y1Sj5usWZNA>).
- Highly commended for the Best of Royal Greenwich Business Award, Health and Wellbeing category, December 2022.
- Maternal Mental Health Alliance featured MumsAid as the best practice example in England in supporting young mothers, 2023.

Governance, structure and trustees

Governing document

MumsAid was set up as a CIC in 2012. In 2018, MumsAid was established as a CIO governed by its Constitution.

MumsAid's CIO Constitution was amended for the first time in 2023. On 30 March 2023, the Trustees adopted a revised objects clause, reflecting the charity's increased scope and ambition. MumsAid's revised objectives are the preservation and protection of health and the advancement of good health; further detail is outlined above (see page 5).

Governance

MumsAid is governed by its board of trustees, which meets regularly with the CEO and the senior leadership team (on average every two months). Board papers and the agenda are circulated in advance and the meetings are minuted, with action points logged and reported back on.

The CEO is responsible to the board of trustees for the day-to-day running of MumsAid and for delivering our organisational strategy and policies. We ensure that our governance practices and policies are aligned with relevant Charity Commission guidance.

We have a conflicts of interest policy which requires us to identify and record any conflicts of interest with MumsAid. Any conflicts arising are formally recorded at trustee board meetings. All board meetings have conflicts of interest as a standing agenda item, and where a conflict arises, we ensure our policy is followed.

The work of the board is supported by several sub-groups, including a Finance, Risk & Audit Committee and subgroups for Governance, Fundraising, HR and Strategy. The subgroups comprise trustees and relevant staff members. The Finance Committee and the Governance and Fundraising subgroups typically meet 1-2 weeks before the board meetings to prepare for them. Other subgroups meet as and when needed, and additional working groups may be convened on an ad hoc basis to work on a particular topic, such as reviewing MumsAid's organisational structure.

MumsAid reviews its risks regularly at board, sub-group and executive level. We maintain a risk register which the trustees review regularly. We manage ongoing risks and identify new risks. We consider the impact and likelihood of each risk and focus most on the management and mitigation of the most severe risks.

Trustees

MumsAid currently has nine trustees with a broad range of relevant knowledge, skills and experience.

The Board is led by MumsAid's Chair Angela Smith-Morgan, who is an experienced charity CEO and Trustee. Most recently she was CEO of Spinal Muscular Atrophy UK, and before that Leukaemia UK, which she grew from a small local charity to build the foundations for it to become the thriving national organisation it is today.

MumsAid's Treasurer, Polly Jahan Ali, is a Financial Accountant at Federated Hermes Limited and has experience working and volunteering in the charity and not for profit sectors.

Other board members' experience includes: a psychotherapist specialising in perinatal mental health and relationship therapy; an integrative psychotherapist with a background in charity research, consultancy and grant making; a lawyer with a focus on governance, risk and compliance; professionals with senior level experience in Operations and Human Resources, Business Planning, Risk Management and Finance. Several members have lived experience of PMH and birth trauma. One is a past service user.

Trustee recruitment, appointment and induction

The members of the CIO are its charity trustees for the time being and only its trustees may be its members.

All our trustees go through an application and interview process. All trustees are provided with key documents such as the constitution and MumsAid Trustee Code of Conduct as part of an induction package, along with Charity Commission guidance on being a trustee.

In recent years, we have been continuing to develop and enhance our governance processes, including undertaking skills audits and trustee recruitment to fill skills gaps, introducing a Trustee Code of Conduct, developing our induction and selection processes, broadening the CPD opportunities for trustees, and reviewing trustee commitment and involvement. We work with partner organisations to help us fill any identified skills gaps.

Management, staff and volunteers

Core team

MumsAid is led by **Dr Miriam Donaghy, Founder and CEO** of MumsAid. Dr Donaghy founded MumsAid in response to the dearth of support for new mothers, when awareness of PMH was extremely limited. She has over 25 years' experience of providing PMH services and holds a Doctorate in Psychotherapy (thesis on PMH). The approach she developed challenges existing models of viewing PMH as only a medical condition, highlighting the crisis of identity and

purpose that many new mothers experience and advocating for an individualised approach to help recovery. Her academic work and direct experiences are the foundations of MumsAid's approach today. We are extremely fortunate to have a CEO who is a recognised and well-respected authority in the perinatal mental health field.

In the financial year ended 31 March 2024, the Board undertook a strategic review of its organisational structure. As a result, Dr Donaghy is now supported by a skilled, experienced senior leadership team (SLT) comprising the following roles:

- **Service Manager, Jessica Svejdar.** Jessica joined MumsAid in early 2015 and as the service manager, is the first point of contact for our clients and integral to the smooth running of the organisation. She regularly represents MumsAid at community and nationwide events.
- **Senior Finance Office, Anila Destani.** Anila has a BA (Hons) in Maths from Tirana University and is qualified in accountancy and business administration. She first began supporting MumsAid as an admin volunteer at the end of 2013. MumsAid is proud to have supported her professional development over the years.
- **Fundraising Manager, Rachael Clohesy.** Rachael, who joined MumsAid in 2023, has worked in the non-profit field for most of her career and is passionate about creating a more equitable society. Most recently, she specialised in fundraising and organisational development. Before that, she co-founded a content production company and served as the head of digital strategy at a media production company.

The SLT provides leadership and supports the MumsAid delivery team, enabling us to monitor and evaluate our work, maintain our high standard of care, ensure financial sustainability and develop and implement longer-term strategic plans so we can reach more women and ensure that we are meeting their needs in an increasingly challenging landscape.

The entire MumsAid team comprises 10 paid staff. They bring our values of compassion and professionalism to life. We have a loyal and dedicated core team with low levels of staff turnover and most of our core staff have been with the organisation for many years. This has been particularly appreciated in the current climate of skills shortages.

The team adapted to working remotely during the pandemic restrictions and now, as in many other organisations, a hybrid working culture has become established. As a living wage accredited employer since December 2022, we are fully committed to providing salaries that meet actual costs of living rather than a government directed minimum.

Volunteers

Our MumsAid counselling placements continue to be sought after and we have had a committed team of 12 **volunteer counsellors** during the last year, each providing a minimum of 3 hours per week. We receive requests for trainee counselling placements throughout the year. Since the pandemic restrictions, online sessions have become an established part of the counselling service and have made our placements more accessible to those students based

further afield. The main focus, however, has been to continue to work in partnership with the local children's centres and offer face-to-face counselling in community-based settings.

This last year has seen an expansion in our volunteer placement provision as we have recently taken on two **befrienders**, both first year students at the Centre for Counselling and Psychotherapy Education (CCPE). These placements offer the flexibility to support our young mothers, who often require more practical help before being able to utilise counselling support. We also have a volunteer supporting one of the YMA drop-in groups.

In addition, we have benefitted from volunteers who have helped with administration, supporting core staff, as well as fundraising and outreach volunteers, promoting and attending events to increase awareness about our services.

We are grateful to our two **Ambassadors**, Dr Trudi Seneviratne (OBE, MBBS, FRCPsych), a Consultant in General Adult and Perinatal Psychiatry who has held national and international roles promoting PMH services and long-time supporter of MumsAid, and actor Zoë Tapper, who is passionate about supporting PMH. Their continued support of our cause and mission is vital in promoting our work as widely as possible and encouraging more people to support MumsAid and use our services.

We are especially proud of our three MumsAid **Community Champions**, all ex-service users keen to give back by volunteering their time for fundraising and public-speaking events, sharing their passion and belief in the transformative impact that being given the right support at the right time can achieve. Our champions feature prominently in our promotional videos.

Partnerships

We are committed to co-creation, holding regular steering groups and feedback sessions with service users, and have strong cross-sector partnerships with GPs, health visitors, social workers, midwives, psychiatry, and children's centres, supporting two-way referrals and ensuring our work complements other services. We also work closely with other charities, community organisations and statutory agencies to ensure that we reach the people most in need of support, and work in a joined-up way to address their needs as effectively as possible. Broadly our partners fit into five groups.

1. Referral partners

We have strong cross-sector partnerships that allow for two-way referrals and ensure that our work complements other services. Referral partners include: GPs; health visitors; social workers; the pre-birth team; Best Beginnings specialist midwives; the NHS Perinatal Mental Health Team; children's centres; Time to Talk (part of the NHS Improving Access to Psychological Therapies programme); and other charities including Mind and the Her Centre. We participate in multi-agency Early Help meetings to provide early intervention support for struggling families.

2. Delivery partners

Delivery partners include:

- The Motherhood Group, a social enterprise which supports and shares the Black maternal experience. We support their work and provide counselling to mothers in their network.
- The Bridge Community Centre, which hosts and supports the Mighty Acorns service for mothers of babies with disabilities, medical conditions or complex needs.
- Greenwich Leisure Limited, which provides us with rooms and creche support in two of the children's centres they manage.
- Home-Start Greenwich, which provides us with rooms and creche support for counselling and for our Akwaaba and Restore Groups.
- More2, which provides: childcare and learning and play opportunities for children; training and employment support for parents; and free creche spaces for mothers receiving counselling.

3. Supporting access to other services and support

This includes partnerships with South-East London Community Energy (SELCE) to help families with energy costs, and with Mama Kind, a local "baby bank" that helps mothers access essentials such as nappies and formula.

4. Other local partnerships

Other local partnerships include:

- Family Hubs: we are part of the new provision in the Royal Borough of Greenwich which has contributed funding for Akwaaba, Mighty Acorns and YoungMumsAid, so we are active in various forums for this.
- Home-Start Greenwich: we provide services in some of their children's centres (as noted above) plus postnatal depression awareness training for staff and volunteers.
- Greenwich Action for Voluntary Service (METRO GAVS): which helps us to identify potential funders and partners.

5. Good-practice sharing and learning

We are a member of the Maternal Mental Health Alliance, a coalition of organisations working together to improve the lives of women and families in the UK affected by maternal mental health difficulties (<https://maternalmentalhealthalliance.org/>) and of the British Association for Counselling and Psychotherapy (BACP). We are also part of the South London Perinatal Mental Health Network and the local Maternity Voices group.

Financial review

The financial strategy aims for a sustainable funding model with a mix of income streams, with a focus on increasing unrestricted income and developing programmes with partners to broaden the specialist perinatal mental health offer.

Our funding is largely made up of grants from charitable trusts and locally contracted services. Income during the period, primarily from grants and contracts, totalled £384,775 (22-23: £426,294), of which £283,786 (22-23: £294,383) was restricted. Income remained stable over this year, compared to last year.

We are the 'go to' service in Greenwich for PMH support. MumsAid recruited a dedicated fundraising manager during the year, to lead on funding applications and develop new sources of income/fundraising.

These funds are supporting us to meet unmet need in Greenwich as well as increase our sustainability. They will contribute to building sustainable core staffing and infrastructure alongside extending our services to respond to demand, including through the flexibility of adding stretch capacity via sessional roles to meet fluctuating local demand for our services.

We continue to successfully deliver commissioned perinatal services for the Royal Borough of Greenwich and this service is currently funded to April 2026.

In January 2024 we successfully received funding from London Peninsula Community Fund and RBG Family Hubs to fund Young Mums drop-in groups, Akwaaba, which supports Black Asian and ethnic minority communities, and Mighty Acorns Plus, which supports mothers who have children with disabilities or medical conditions.

As for many smaller charities, our key challenge is achieving long-term financial sustainability. We are working to diversify our funding mix and the range of partners we work with even further. In 2024-25 we will continue our focus on increasing unrestricted income including working to grow our private and low-cost counselling services and to develop an enhanced training offer, as well as applying for unrestricted grants from trusts and foundations. We also aim to expand our work in partnership with organisations with similar aims, to reach more mothers than ever before.

Total expenditure was £374,225 (22-23: £383,441), of which £218,104 (22-23: £331,301) was restricted. Unrestricted funds at the period end totalled £130,866 (22-23: £185,998) and restricted funds were £277,868 (22-23: £212,186). The restricted fund balance is predominantly made up of the CGCC funds along with funding from RBG (Royal Borough of Greenwich) for Young-Mums and Akwaaba project, for which we had entitlement at the year-end, but which relate to activities to be carried out in future years.

MumsAid provides exceptional value for money. We have the equivalent of 6.33 full time equivalent staff. We utilise volunteers to promote our work and reach out to young mothers via the channels that work for them. We also benefit from some volunteer admin support.

We monitor our running costs carefully and seek donations in kind where possible to keep costs down; for example, we have secured free or discounted use of counselling rooms and crèche facilities from many of our host partners. We have low overhead costs and work flexibly to reduce fixed costs.

Reserves policy

The trustees have set a reserves policy that requires reserves to be maintained at a level that would enable MumsAid's activities to continue during times of unforeseen difficulties. We hold reserves to manage cashflow and enable investment in new services and ideas. We aim to hold a minimum of three months' charitable expenditure as general reserves, approximately £107,296 based on current forecasted activity in the next financial year to March 2025.

We currently have approximately 3.7 months' cover in free reserves, which is in line with our policy target. We have budgeted to build our general reserves over the coming years to support the foundations for growth; our business strategy for the next three years is targeting substantial growth in response to growing demand, and thus our underlying reserves requirement to support sustainability will increase. We expect our overall operating financial position in 2024-25 to be a surplus.

Unrestricted reserves of £35,305 carried forward are designated. These funds shall be designated to support further improvements on finance processes and continue to fund fundraiser role.

Public benefit

As discussed further in [Achievements, impact and performance](#) (above), all our charitable activities benefit the public by their nature, because we directly support parents experiencing mental health problems and emotional distress, and their babies, in London's Royal Borough of Greenwich and elsewhere. We support our service users so that they can manage their mental health effectively and are thereby able to participate and contribute more fully in society, as opposed to being marginalised and excluded. This also has associated benefits for their children, supporting improved developmental outcomes over the long term. It also benefits the public through the improved engagement of our service users with society, their enhanced ability to contribute as members of the wider public, and in many cases their reduced reliance on statutory services.

Our services are widely available throughout Greenwich and the development of our online services has further increased our reach. Our clients can self-refer or come to us through a variety of agencies. Most of our services are free, and any contribution expected from clients is in line with their ability to pay. Nobody is excluded from accessing our services on a financial basis.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

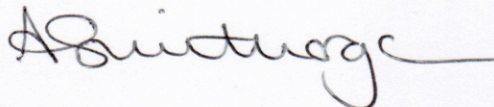
Responsibility of trustees

Charity law requires us as trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Name: Angela Smith-Morgan, Chair



Date: 18th October 2024

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	85,323	283,786	369,109	411,519
Charitable activities	4	13,546	-	13,546	14,775
Interest income		2,120	-	2,120	-
Total income and endowments		100,989	283,786	384,775	426,294
EXPENDITURE ON:					
Charitable activities	5	135,933	218,104	354,037	378,326
Cost of raising funds	6	20,188	-	20,188	5,115
Total expenditure		156,121	218,104	374,225	383,441
Net income/(expenditure)		(55,132)	65,682	10,550	42,853
Transfers between funds	14	-	-	-	-
		(55,132)	65,682	10,550	42,853
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	-
Net movement in funds		(55,132)	65,682	10,550	42,853
Reconciliation of funds:					
Total funds brought forward		185,998	212,186	398,184	355,331
Total funds carried forward	14	130,866	277,868	408,734	398,184

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 23-31 form part of these accounts.

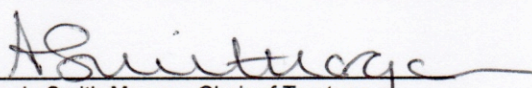
MUMSAID MATERNAL MENTAL HEALTH SUPPORT

BALANCE SHEET

AS AT 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS					
Tangible assets	9	896	167	1,063	392
		<u>896</u>	<u>167</u>	<u>1,063</u>	<u>392</u>
CURRENT ASSETS					
Debtors	10	7,857	110,683	118,540	110,005
Cash at bank and in hand	11	132,678	183,489	316,167	294,985
		140,535	294,172	434,707	404,990
CREDITORS: Amounts falling due within one year	12	(10,565)	(16,471)	(27,036)	(7,198)
Net current assets / (liabilities)		<u>129,970</u>	<u>277,701</u>	<u>407,671</u>	<u>397,792</u>
Total assets less current liabilities		<u>130,866</u>	<u>277,868</u>	<u>408,734</u>	<u>398,184</u>
CREDITORS: Amounts falling due after more than one year		-	-	-	-
Net assets / (liabilities)		<u>130,866</u>	<u>277,868</u>	<u>408,734</u>	<u>398,184</u>
TOTAL NET ASSETS		<u>130,866</u>	<u>277,868</u>	<u>408,734</u>	<u>398,184</u>
FUND BALANCES					
Unrestricted Funds					
General		95,561	-	95,561	83,242
Designated		35,305	-	35,305	102,756
		<u>130,866</u>	<u>-</u>	<u>130,866</u>	<u>185,998</u>
Restricted Funds		<u>-</u>	<u>277,868</u>	<u>277,868</u>	<u>212,186</u>
TOTAL FUNDS		<u>130,866</u>	<u>277,868</u>	<u>408,734</u>	<u>398,184</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:


Angela Smith-Morgan, Chair of Trustees

Date 18/10/24

Charity number: 1179849

The notes on pages 23-31 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including income from government grants is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured reliably, and receipt is probable. Donations are generally recognised when they are received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it.

Gift aid income are recognised when claims are submitted to HMRC. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from traded private and low cost counselling services, training and consultancy provision.

c) Expenditure

Expenditure is recognised when it is incurred and it includes attributable VAT which cannot be recovered.

Support costs have been allocated 100% to charitable activities as the direct costs of raising funds are a trivial value compared to the direct costs of charitable activities. As such the Trustees do not believe that the benefits of greater accuracy through further detailed allocation of support costs would outweigh the costs involved.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

The value of any voluntary help received is not included in the accounts.

Termination benefits, including redundancy costs, are recognised when the charity has an obligation to pay the benefits and they can be measured reliably.

d) Donated goods, services and facilities

Donated goods, services and facilities are included at the estimated value to the charity.

e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors. Employment costs, including pension costs, may be allocated to restricted funds where this is allowed by the terms of the restricted donation.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items is equal to or more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset over its expected useful economic life. To achieve this objective the following depreciation periods are used:

ICT Equipment	Between 3 and 7 years
---------------	-----------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

g) Debtors, creditors and provisions

Debtors are recognised at the settlement amount due after any discounts offered.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

h) Basic financial instruments

Financial assets and liabilities: Financial assets and financial liabilities, including debtors and creditors, are recognised when the charity becomes party to the contractual provisions of the instrument. Additionally, all financial assets and liabilities are classified according to the substance of the contractual arrangements entered into. Financial assets and liabilities are initially measured at transaction price (including transaction costs) and are subsequently re-measured where applicable at amortised cost.

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors – trade and other debtors (including accrued income) are financial instruments and are debt instruments measured at amortised cost as detailed in the note to the accounts. Prepayments are not financial instruments.
- Cash at bank – is classified as a basic financial instrument and is measured at face value.
- Liabilities – trade creditors, accruals and other creditors are classified as financial instruments, and are measured at amortised cost as detailed in the notes to the accounts. Amounts due for taxation and social security are not included in the financial instruments disclosure. Deferred income amounting is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

i) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

j) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	2024	2023
	£	£
Donations	15,685	13,489
Grants and contract income	337,824	376,130
Donated goods, services and facilities	15,600	21,900
	<u>369,109</u>	<u>411,519</u>

Grants above includes government grants of £249,711 from the Royal Borough of Greenwich (2023: £134,222 from the Royal Borough of Greenwich). Further details of the nature of the grants are in the note 14 below.

Donated goods, services and facilities include £14,100 for rooms and creche in children's centres for sessions and groups, £1,500 Pro-bono consultancy (2023: £12,000 for rooms and creche in children's centres for sessions and groups, £2,400 HR consultation, £7,500 Pro-bono legal support). The corresponding costs have been included in the relevant expenditure headings in note 5.

4 Income from charitable activities

	2024	2023
	£	£
Private Counselling	9,991	12,130
Low Cost Counselling	480	320
Therapeutic groups	-	125
Consultancy	3,000	2,200
Other income	75	-
	<u>13,546</u>	<u>14,775</u>

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

5 Charitable expenditure	2024 £	2023 £
a Costs incurred directly on charitable activities		
Staff costs	283,286	267,701
Costs to deliver client activities	17,468	17,021
Client Support	3,899	8,217
Digital Services Costs	6,125	5,850
Memberships/Insurance	3,626	2,163
Supervision	780	900
Subcontractors and Partners	-	34,025
Training	1,267	2,764
Marketing/Advertising	8,064	10,975
Travel	549	12
IT development	5,159	2,677
Depreciation	378	225
	<u>330,601</u>	<u>352,530</u>
b Costs incurred on support & administration		
Governance costs	3,058	2,735
Accounting fees	6,885	3,840
Office rent	6,352	5,475
Insurance	884	857
Printing, postage and stationery	689	527
Telephone	1,580	2,377
Sundry	(38)	85
Professional fees	4,026	9,900
	<u>23,436</u>	<u>25,796</u>
Total expenditure	<u>354,037</u>	<u>378,326</u>
 6 Cost of raising funds	 2024 £	 2023 £
Fundraising costs	20,188	5,115
	<u>20,188</u>	<u>5,115</u>
 7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses	 2024 £	 2023 £
Gross wages and salaries	231,412	202,497
Employer's National Insurance	15,513	12,381
Pension costs	35,179	33,892
Redundancy and termination payments	7,875	-
Total Staff Costs	<u>289,979</u>	<u>248,770</u>

The total staff costs in this note excludes non payroll related staff cost such as sessional staff and recruitment which are included in notes 5 and 6.

Termination payments totalled £7,875 for the year (2023: NIL) paid as a result of the restructuring the Charity went through, of which £4,240 was non contractual (2023: NIL). £4,240 was accrued at year end.

The average monthly number of employees during the year was 10 totalling 6 FTE (2023: 10 totalling 6 FTE). A significant proportion of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2023: £NIL).

The charity's key management personnel comprise the trustees, the CEO, service manager and fundraiser (2023: the trustees, the CEO and the YMA service manager).

During the year key management personnel received employment benefits totalling £117,377 (2023: £114,410).

No trustees received any remuneration or other benefits from an employment with the charity or a related entity in either the current or preceding year.

Our MumsAid counselling placements continue to be sought after and we have had a committed team of 10 volunteer counsellors during the last year, each providing a minimum of 3 hours per week. We receive requests for trainee counselling placements throughout the year. Since the pandemic restrictions, online sessions have become an established part of the counselling service and have made our placements more accessible to those students based further afield. The main focus, however, has been to continue to work in partnership with the local children's centres and offer face-to-face counselling in community-based settings. We now have an equal amount of sessions face to face as online.

This last year has seen an expansion in our volunteer placement provision as we have recently taken on two befrienders, both first year students at the Centre for Counselling and Psychotherapy Education (CCPE). These placements offer the flexibility to support our young mothers, who often require more practical help before being able to utilise counselling support. We also have a volunteer supporting one of the YMA drop-in groups and two parent volunteers on Mighty Acorn group.

In addition, we have benefitted from volunteers who have helped with administration, supporting core staff, as well as fundraising and outreach volunteers, promoting and attending events to increase awareness about our services.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

8	Net Income/Expenditure for the year		
	This is stated after charging:	2024	2023
		£	£
	Amount paid to independent examiner for examination (inc VAT)	2,700	2,700
	Depreciation	378	225

9	Tangible fixed assets		
		ICT Equipment £	Total 2024 £
	Cost		
	At 1 April 2023	3,435	3,435
	Additions	1,049	1,049
	Disposals	-	-
	At 31 March 2024	<u>4,484</u>	<u>4,484</u>
	Accumulated depreciation		
	At 1 April 2023	3,043	3,043
	Charge for the year	378	378
	Eliminated on disposal	-	-
	At 31 March 2024	<u>3,421</u>	<u>3,421</u>
	Net book value		
	At 31 March 2024	<u>1,063</u>	<u>1,063</u>
	At 31 March 2023	<u>392</u>	<u>392</u>

10	Debtors		
		2024	2023
		£	£
	Falling due within one year:		
	Trade debtors	7,322	4,238
	Other debtors	-	3,109
	Prepayments and accrued income	111,218	102,658
		<u>118,540</u>	<u>110,005</u>

The accrued income relates to income recognised in advance of receipt for planned delivery in the coming financial year of £103,361. The relevant grant agreements show that MumsAid has entitlement to the income, thus it has been recognised.

11	Cash at Bank and in Hand		
		2024	2023
		£	£
	Bank operating accounts	316,113	294,931
	Petty cash	54	54
		<u>316,167</u>	<u>294,985</u>

12	Creditors: liabilities falling due within one year		
		2024	2023
		£	£
	Trade creditors	727	66
	Accruals and deferred income	26,309	7,132
		<u>27,036</u>	<u>7,198</u>

13 Pension commitments
During the year employer's pension contributions totalling £35,179 (2023: £33,892) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2023: £NIL).

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-23 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-24 £
<i>General Unrestricted Funds</i>	83,242	100,989	(88,670)	-	-	95,561
<i>Designated Funds - Finance & Administration</i>	11,800	-	(8,651)	-	-	3,149
<i>Designated Funds - Fundraising</i>	39,395	-	(20,665)	-	-	18,730
<i>Designated Funds - Charitable Activities</i>	51,561	-	(38,135)	-	-	13,426
Total Unrestricted Funds	185,998	100,989	(156,121)	-	-	130,866
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	129,746	-	(28,234)	-	-	101,512
City Bridge Trust	76,409	-	(47,985)	-	-	28,424
Greenwich Peninsula Fund	-	12,725	(3,181)	-	-	9,544
National Lottery Community Fund (Mighty Acorn)	3,816	-	(3,816)	-	-	-
Propel Fund	-	21,350	(21,370)	-	-	(20)
RBG SEND group (Mighty Acorn project)	-	3,661	(3,661)	-	-	-
RBG Commissioning	-	88,060	(88,060)	-	-	-
RBG Winter Support Grant	1,823	-	(1,823)	-	-	-
RBG (Young mums project)	-	82,448	(10,306)	-	-	72,142
RBG (Akwaaba group)	-	75,542	(9,443)	-	-	66,099
C19 - Lloyds Bank Foundation	392	-	(225)	-	-	167
Total Restricted Funds	212,186	283,786	(218,104)	-	-	277,868
Aggregate of funds	398,184	384,775	(374,225)	-	-	408,734

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2024 £
Tangible fixed assets	896	167	1,063
Debtors	7,857	110,683	118,540
Cash at bank and in hand	132,678	183,489	316,167
Creditors falling due within one year	(10,565)	(16,471)	(27,036)
Creditors falling due after one year	-	-	-
	130,866	277,868	408,734

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

In the previous year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-22 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-23 £
<i>General Unrestricted Funds</i>	106,227	131,911	(52,140)	(102,756)	-	83,242
<i>Designated Funds - Finance & Administration</i>	-	-	-	11,800	-	11,800
<i>Designated Funds - Fundraising</i>	-	-	-	39,395	-	39,395
<i>Designated Funds - Charitable Activities</i>	-	-	-	51,561	-	51,561
Total Unrestricted Funds	106,227	131,911	(52,140)	-	-	185,998
Restricted Funds						
Central Greenwich Children's Centres (CGCC)	213,505	-	(83,759)	-	-	129,746
City Bridge Trust	-	96,180	(19,771)	-	-	76,409
GLL (Young Mums group)	-	706	(706)	-	-	-
Hospital Saturday Fund	-	2,000	(2,000)	-	-	-
Mental Health Foundation	-	19,425	(19,425)	-	-	-
National Lottery Community Fund (Mighty Acorn)	10,000	-	(6,184)	-	-	3,816
RBG Text Service	3,645	-	(3,645)	-	-	-
RBG SEND group (Mighty Acorn project)	-	10,000	(10,000)	-	-	-
RBG Commissioning	-	115,729	(115,729)	-	-	-
RBG Winter Support Grant	-	8,493	(6,670)	-	-	1,823
ROSA Women Thrive Fund	21,337	-	(21,337)	-	-	-
Young Londoners Fund	-	41,850	(41,850)	-	-	-
C19 - Lloyds Bank Foundation	617	-	(225)	-	-	392
Total Restricted Funds	249,104	294,383	(331,301)	-	-	212,186
Aggregate of funds	355,331	426,294	(383,441)	-	-	398,184

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2023 £
Tangible fixed assets	-	392	392
Debtors	110,005	-	110,005
Cash at bank and in hand	83,191	211,794	294,985
Creditors falling due within one year	(7,198)	-	(7,198)
Creditors falling due after one year	-	-	-
	185,998	212,186	398,184

**MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024**

Purposes of restricted funds:

Central Greenwich Children's Centres (CGCC)

Grant supporting the delivery of MumsAid's charitable services in the Royal Borough of Greenwich.

City Bridge Trust

Two year funding towards support of Young MumsAid Trauma and advocacy service, enabling us to continue the Restore trauma group and provide individual trauma counselling.

GLL Young Mums Group

Funding a drop in group at Vista Field Children centre, open to pregnant mums or mums aged up to age 25 with a child aged up to 2 years.

Greenwich Peninsula Fund

We are providing 5 weekly sessions of free, specialist counselling for perinatal women living in the Peninsula area. This will deliver up to 12 sessions of our evidence-based counselling to an estimated 15 mothers per annum.

Hospital Saturday Fund

Hospital fund- The trauma service for young mums and extra support for young mums, trips etc.

Mental Health Foundation

The project funded by Mental Health Foundation targets young mums aged up to 25. It addresses the support needs of acutely vulnerable families who face complex challenges, including those arising from Covid-19. It enables access to practical care and support, drop in groups and YMA specialist.

National Lottery Community Fund (Mighty Acorns)

Mighty Acorns project is a holistic support service for parents of babies aged 0-2 with medical conditions, additional needs or disabilities.

Propel Fund

This mentoring project is being delivered as part of the Mayor's New Deal for Young People mission. The project will support the aim of the mission by delivering quality mentoring for young Londoners most in need. We will provide our award-winning programme of support (YMA) for young women aged 14-21 in Greenwich, who are pregnant or have a child under two. We will deliver: key worker home visits / needs assessment, trauma-informed psychotherapy; practical help; a 24-hour text service; and peer support groups with a psycho-educational programme. The project will be delivered in the borough of Greenwich.

RBG (Akwaaba group)

This is a transformative initiative aimed at addressing the critical gaps in mental health care for Black and Global Majority (B&GM) families and mothers during the perinatal period. B&GM women face unique barriers that hinder access to timely and culturally sensitive PMH support. This project seeks to establish a specialised service that recognises and addresses these challenges, ultimately fostering improved mental health outcomes for B&GM mothers and their families.

RBG (Young mums project)

We are supporting the needs of young mothers aged 25 years and under, who are experiencing mild to moderate mental health difficulties during the perinatal period. We will do this by providing weekly, drop-in well-being/support groups which will provide light-touch activities for parents not yet ready to engage with counselling, or who require ongoing support after counselling, and will include our psycho-education approach which has been proven to reduce isolation, enhance emotional well-being,

RBG Commissioning

Local authority commissioned services to provide counselling and therapeutic groups to women in Royal Borough of Greenwich. We work in partnership with Bromely, Lewisham and Greenwich Mind who deliver groups for new mums under this grant.

RBG SEND group (Mighty Acorn project)

Project run from The Bridge CIC: This is a service that offers a holistic support for parents of babies under 2 years old with medical conditions, additional needs or disabilities.

RBG Text Service

Out of hours service, available 24 hours, 7 days per week for young mums who may be struggling or experiencing crisis.

RBG Winter Support Grant

Supporting young mums with help to keep their homes warm, with household items such as rugs curtains and quilts and to provide vouchers towards utility costs of electricity and gas etc.

ROSA Women Thrive Fund

Funding from Rosa Women Thrive enables recruitment of a specialist trauma therapist who can manage increasingly complex cases, support safeguarding, and share best practice trauma informed care with our team.

It also funds a weekly drop-in group, where mums can support each other using skills they already have, enhancing wellbeing and confidence, management of stress/depression/anxiety, and providing parenting and relationship support.

Young Londoners Fund

Funding from The Mayor's Young London Fund is enabling YoungMumsAid to provide psychological support to girls and young women (14-21) in Greenwich who are either pregnant or have a child under two years old. As well as 1-1 therapy in 3 children centres in the borough, the funding will also fund a drop-in group located in a supported housing block in Woolwich for young mothers, increasing accessibility and reducing barriers to engagement.

C19 - Lloyds Bank Foundation

Bridging grant furthering the support provided by our Lloyds Bank Foundation Enhance grant including provision for investment in IT capacity and capability and additional business development manager hours to support effective continuation of services during Covid-19 pandemic.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

Purposes of designated funds:

Finance & Administration

To support further improvement of finance processes and replace IT hardware.

Fundraising

To fund the recruitment and salary of a fundraiser for one year.

Charitable Activities

To support the following activities for 6 months from April 2023 to September 2023: Young Mums Aid, Mighty Acorns and Motherhood group. This represents the difference between the total cost to run these services for this period, less funding secured specifically for these services for the same period.

15 Transactions with related parties

During the year the charity:

- a) Received donations totalling £95 (2023: £70) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) No expenses (2023: £NIL) were paid to, or for, the trustees.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MUMSAID MATERNAL MENTAL HEALTH SUPPORT
('the Charity')

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


Independent Examiner's statement:

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Heather Dunlop FCA (Institute of Chartered Accountants in England and Wales)
Contando Limited
7 Bell Yard
London
WC2A 2JR

Date: 29/10/2024

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

England & Wales - Charity number 1179849

Accounts

AMENDED



MumsAid Maternal Mental Health Support

Report and Accounts
Year ended 31 March 2023

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

CHARITY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2023

Trustees

The trustees who served during the year and at the date of approval were as follows:

Mercy Brown (resigned 19th January 2023)
Margaret Carney (resigned 3rd November 2022)
Clare Harland
Grishma Patel
Hazel Pearson
Stephanie Pickerill (resigned 19th January 2023)
Jill Thompson
Victoria Wright
Nupur Yogarajah
Renu Assi (appointed 16th June 2022)
Zenah Shuhaiber (appointed 8th September 2022)

Key Staff

Miriam Donaghy (Founder & CEO)

Governing Document

CIO Foundation registered 7 September 2018

Charity Registration Number

1179849

Principal Address

184 - 186 Westcombe Hill
Blackheath
London
SE3 7DH

Independent Examiner

Heather Dunlop FCA

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MUMSAID MATERNAL MENTAL HEALTH SUPPORT
TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

The trustees of MumsAid are pleased to submit the trustees' annual report and accounts for the period above.

Objectives and activities

Objectives

MumsAid is a Charitable Incorporated Organisation (CIO). The charity's principal objectives as set out in its constitution are the preservation and protection of health and the advancement of good health.

On 30 March 2023, the Trustees adopted a revised objects clause for its constitution, reflecting the charity's increased scope and ambition. MumsAid will achieve its principal objectives in particular by:

- a) Supporting the mental health and emotional health and well-being of women and families especially during pregnancy and early motherhood.
- b) Providing a holistic support service tailored to individual need including specialist 1-1 perinatal and other counselling from counsellors who are clinically supervised and trained.
- c) Delivering therapeutic groups and facilitating peer support.
- d) Providing information, advice, guidance and community advocacy to resolve issues and identify available support options.
- e) Sharing MumsAid's specialist knowledge and disseminating best practice to raise awareness and understanding of how to support maternal and family mental health.

MumsAid's vision is of a future where all mothers are supported in giving their babies the best start in life. We believe passionately that pregnancy and new motherhood can be an exciting, but also challenging, time, and that the right support can make a difference, not just to mothers but to the healthy emotional development of their babies, and the broader wellbeing of their families and communities.

Activities this year

MumsAid takes a holistic approach to the needs of mothers experiencing Perinatal Mental Health (PMH) challenges. Our services combine individual counselling and group support plus outreach and advocacy, including help with housing, finance and employment. We also play a vital role helping mothers access other support via our network of partners.

We have eight key services:

- A **specialist perinatal counselling service** open to mothers of any age, provided one-to-one by counsellors who are clinically supervised and trained.
- **Therapeutic and peer support groups** bringing together mums facing similar issues so they can learn how to manage their own mental health and support each other.
- **YoungMumsAid (YMA)**: an accessible, trauma-informed and specialist service offering more intensive support for mothers under 21, including home visits, regular contact from YMA staff, advocacy, a 24/7 texting service and up to 24 sessions of individual therapy.

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- **Mighty Acorns:** a new holistic support service for parents of babies aged 0-2 with complex medical conditions, additional needs or disabilities.
- **Outreach services:** these include home visits and attendance support at essential health appointments with babies. Other elements include befriending support as well as advice and referrals to other services on issues include housing, managing finances and debt, and domestic violence issues. Some mothers need help with completion of benefits and housing forms and with college and work applications. We also help with donated furniture and white goods, essentials such as nappies and formula, and securing additional payments and childcare (through Care to Learn).
- **Partnership with The Motherhood Group** offering specialist individual counselling provided by Black therapists to support Black mothers.
- **Trauma service:** a dedicated, specialist programme of therapy and group support for mothers experiencing trauma (including birth trauma) and complex challenges such as domestic abuse.
- **Private and low-cost counselling services:** available to women and their partners that are not eligible or able to attend our counselling services (e.g., working parents not available during the day). All funds generated by these services are channelled back into our core charitable activities.

In addition, we are increasingly working with partners (see [Partnerships](#), below), to:

- **Improve access to PMH services:** especially for underserved mothers.
- **Raise awareness and reduce the stigma surrounding PMH,** for example: speaking at the Westminster Health Forum Policy Conference, presenting at the Maternal Mental Health Alliance Conference; contributing articles to the British Journal of Midwifery, International Journal of Parenting Education, and Perspectives in Public Health; active support for Maternal Mental Health Awareness Week.
- **Share expertise with other professionals:** A PMH Clinical and Awareness Training Programme provides specialist training and continued professional development for counsellors, GPs and nurses, plus awareness training for frontline health and social care workers.

Trends this year

The aftermath of the Covid-19 pandemic and the cost-of-living crisis continued to create challenges for MumsAid, with the women we work with needing support more than ever and the delivery of that support continuing to be complex. We received high volumes of referrals throughout the year, particularly as other local services, including health visiting, were understaffed, resulting in a decrease in support available to families. In addition, we continued to see an increase in mothers who were experiencing complex needs, including more birth trauma, and relationship breakdown. The growing financial and domestic pressures has been made worse by the ongoing cost of living crisis.

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The MumsAid team worked with dedication and flexibility to respond to these challenges and were able to continue with the hybrid model of delivery that we developed during the pandemic, offering both online and in-person counselling and therapeutic groups. Our service for young mothers, which we also adapted to provide a more holistic offer with practical as well as psychological interventions to support their wellbeing, has continued to develop its innovative and much-needed work and was expanded to increase access to our support. We anticipate that demand for this specialist support will continue to grow. We would like to thank our staff and volunteers for their creativity, commitment and adaptability through this time, enabling MumsAid to continue meeting the needs of our clients at a time when our support has been so vital.

Achievements, impact and performance

Our work has a proven positive impact on maternal mental health. Ongoing evaluation of our counselling services continues to demonstrate that we are engaging under-served groups that some other services have difficulty reaching. Again, more than half of all women supported were from non-white British ethnic backgrounds.

The difference we make

MumsAid supports mothers who are experiencing significant pre- and post-natal mental health challenges. We work with them to address the immediate emotional challenges and provide ongoing support to help them get back on track. Specifically, we support mothers to achieve positive change in four areas:

- Improved mental health, increasing resilience and ability to make positive choices.
- Improved relationship with their babies.
- Reduced social isolation.
- Improved quality of life.

MumsAid has had a proven positive impact: in reducing depression, anxiety, and stress; improving mothers' confidence in parenting; and enhancing relationship quality. We have robust monitoring processes, and our most recent internal evaluation of outcomes (March 2023) indicates that we continue to achieve great outcomes for our clients.

- **Depression:** 97% of mothers who completed counselling saw their scores on the Edinburgh Postnatal Depression Scale (EPDS) fall; 72% moved below the threshold for clinical depression.
- **Confidence:** There was a marked improvement after counselling for mothers who identified 'confidence in their parenting' as an issue at the outset. 89% of women increased confidence in their parenting abilities.
- **Stress:** 98% of mothers saw their scores from the Perceived Stress Index scale improved.
- **Satisfaction:** The overall rating was 4.7 out of 5. 100% would recommend the service.

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In 2022, we undertook another external evaluation, led by Kerry Carter, MSc, a perinatal psychotherapist and coach with lived experience of being a mum. She carried out a comparative analysis of the outcomes for mothers who received our counselling in person with those who received it via an online platform for her thesis research with the University of East London. Results revealed the average EPDS (Edinburgh Postnatal Depression Scale) score changed positively and significantly at the end of therapy for both groups of mums. We were very pleased to see such a positive impact:

- 96% of the face-to-face group and 87% from the online group reported improvement in their scores.
- 72% of the face-to-face group and 52.2% of the online group moved from a clinical to sub clinical score.

Satisfaction with the service was rated very high on average in both groups: face-to-face 4.8 out of 5 and online 4.7 out of 5.

Our holistic approach for mothers with complex needs, which combines one-to-one counselling support with group work, outreach and advocacy, sees similar clinical outcomes and satisfaction ratings. For example, in the 12-month period up to December 2022, our YoungMumsAid service saw:

- Bonding scores improve from 7 to 4.89, with 82% of mothers showing improvement.
- Parental stress scores improve from 21.94 to 13.78, with 100% of the mother's showing improvement.
- Social connections scores improve from 13.94 to 10.61, with 87.5% showing improvement.

Across all specialist services where clients received advocacy support from MumsAid, 100% reported that the support they received had been beneficial for them.

Who benefits and in what way?

Our core beneficiary group consists of **mothers and families** in Greenwich and, increasingly, beyond. This includes four main underserved groups:

- Women experiencing perinatal mental health during pregnancy and the first two years postpartum.
- Teenage and young mothers.
- Mothers from Black and Minority Ethnic communities.
- Mothers of babies with disabilities and medical conditions.

Our primary activity has continued to be the provision of free counselling, using an evidence-based model, STARK®, developed by MumsAid's CEO, Dr Miriam Donaghy, for women experiencing mental health issues or emotional difficulties during pregnancy or after having a baby. MumsAid continued to offer face-to-face contact for those who wanted it, and when this was not feasible, we delivered services online or by telephone. We have maintained that hybrid approach post pandemic, recognising that online and telephone support can have benefits in broadening access and enabling us to respond to individual needs and preferences, meeting women where they feel most comfortable.

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Much of our work with young mothers involves teenage women who suffered neglect or abuse as children, and many have babies who are subject to child protection plans. Many experience intersecting problems including poverty, isolation, unstable housing, loss, relationship breakdown and a lack of family support, and this has a negative impact on their mental health. The majority are significantly above the **Adverse Childhood Experiences (ACEs)** scale threshold for elevated risk for a wide range of negative medical, mental health, and social outcomes. Our data shows that: 87% have experienced domestic violence; 95% have had previous mental health problems; 81% have special educational needs or disabilities; 28% have been known to Social Care CIN/CP; 43.5% have reported childhood neglect; and 100% of them are dependent on benefits.

A significant number, 56%, of the young mothers (21 and under) that we support are from **Black and Minority Ethnic communities**. Some have been trafficked or involved in drugs and gangs.

Mothers benefit by accessing – often for the first time – professional, therapeutic support which allows them to begin working through the difficulties they are experiencing. However, over time we have learnt that vulnerable mothers are better able to engage with therapy when other urgent, practical needs are being addressed, such as the need for secure housing or access to financial assistance. We have therefore developed other services to wrap around the needs of mothers, their babies and families, helping them to access wider care and assistance and build new relationships and networks of support. This includes:

- Supporting attendance at essential health appointments with babies.
- Completion of benefits and housing forms; help with college and work applications; and advice and support with rehousing.
- Support with moving away from violent relationships.
- Provision of donated furniture and white goods; support to secure additional payments.
- Childcare support (for example, through Care to Learn).

Another key audience is **health and social care professionals** who work with mothers and families. We aim to build their knowledge and understanding of PMH issues so that they can provide effective signposting and support for families during the perinatal period. To date our work with this group has been reactive. We have developed training in response to requests from professionals themselves. Next year we want to proactively market a training programme to meet the demand we know exists from our pilot schemes this year.

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Beneficiary numbers

- In 2021-22, we supported 295 mothers and their babies.
- In 2022-23, we worked with approximately 310 mothers. Around 69 of these received support through our YoungMumsAid service.
- Next year (2023-24), we aim to increase the numbers that we can help in order to respond to the huge rise in demand, but this will be subject to increasing capacity in the team to provide more counselling and outreach support.
- We have piloted our training offer with 40 professionals. We want to review our training programme next year and work to bring it to new audiences including corporate workforce teams.

How we measure success

Mothers receiving counselling complete pre- and post-service questionnaires, which use recognised clinical measures including the Edinburgh Postnatal Depression Scale and the Perceived Stress Index to evaluate mental health improvement, stress levels, and relationship quality with partners, as well as gathering feedback on their experience of our services. We use self-report scales to determine confidence in parenting and the bond between mother and baby. These are recorded as part of individual case notes.

We also keep in touch with mothers who have accessed any of our services, following up with them at least at three and six months “post service”. Sometimes this can help identify ongoing or further needs. Sometimes it sees mothers re-engaging with our services as part of a network of mutual support. For women who are receiving additional support beyond counselling, we:

- Maintain case notes to track support provided, referrals and resolutions/outcomes.
- Gather group attendance data.
- Gather quarterly participant feedback on services received and any other support needed.
- Record therapists'/advocacy workers' observations of mother-baby bonds.
- Collect referrer/partner feedback on engagement with other services.

We are embarking on training and consultancy from Pro-Bono Economics to review our theory of change and how we evaluate our increasingly holistic support for mothers. The aim of this work is for us to better articulate our impact and the Social Return on Investment in our approach.

At the individual level, success for us is about helping mothers access the help they need to move forward and take the steps they need to thrive as parents. Each clinical measure or self-reported scale seeks to capture that and help identify where we can improve the support we provide.

The impact of our work is seen through the experiences of the individual mothers we work with. For example, one client, J, is showing significant improvements in depression and anxiety, and developing a growing sense of her own ability to keep herself and her baby safe and to pursue a career. J has also created a strong bond with her baby, who is thriving. Other mothers report reduced isolation,

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supporting their children to socialise and seeing them develop, as well as improved housing and money management.

External recognition

As pioneers in the development and delivery of maternal mental health services, MumsAid has provided over 2,000 pregnant and new mums with highly specialised free and low-cost perinatal support since 2012.

We have grown from a small start-up to an award-winning charity that has achieved national recognition – including from the Maternal Mental Health Alliance (Diversity and Inclusion Award Winner, 2018) and the Royal Society for Public Health (Public Mental Health and Wellbeing Award Winner, 2018). In the same year Public Health England featured our work as an example of best practice in perinatal mental health.¹ In 2021 MumsAid was the overall winner of the Kings Fund / GSK Impact Award (our award video is available here: <https://www.youtube.com/watch?v=y1Sj5usWZNA>).

In December 2022, we were highly commended for the Best of Royal Greenwich Business Award under the category of Health and Wellbeing.

Governance, structure and management

Governing document

MumsAid was set up as a CIC in 2012. In 2018, MumsAid was established as a CIO governed by its Constitution.

MumsAid's CIO Constitution was amended for the first time in 2023. On 30 March 2023, the Trustees adopted a revised objects clause, reflecting the charity's increased scope and ambition. MumAid's revised objectives are the preservation and protection of health and the advancement of good health; further detail is outlined above (see page 2).

Governance

MumsAid is governed by its board of trustees, which meets regularly with the CEO and the senior leadership team (on average every two months). Board papers and the agenda are circulated in advance and the meetings are minuted, with action points logged and reported back on.

The work of the board is supported by several sub-groups, including a Finance Committee and subgroups for Governance, Fundraising, Clinical Practice, Marketing, HR and Strategy. The subgroups comprise trustees and relevant staff members. The Finance Committee and the Governance subgroup typically meet 1-2 weeks before the board meetings to prepare for them. Other subgroups meet as and when needed, and additional working groups may be convened on an ad hoc basis to work on a particular topic, such as reviewing MumsAid's organisational structure.

Trustees

MumsAid currently has eight trustees with a broad range of relevant knowledge, skills and experience. The Board is led by MumsAid's Chair Jill Thompson, who is a psychotherapist specialising in perinatal mental health and relationship therapy. She has over 35 years' experience of working

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within the statutory and voluntary sectors. MumsAid's Treasurer, Vicki Wright, is Director of Finance and Operations at the New Economics Foundation.

Other board members' experience includes: an integrative psychotherapist with a background in charity research, consultancy and grant making; a lawyer with a focus on governance, risk and compliance; professionals with senior level experience in Operations and Human Resources, Business Planning, Risk Management, Finance and Marketing. Several members have lived experience of PMH and birth trauma. One is a past service user.

Trustee recruitment, appointment and induction

The members of the CIO are its charity trustees for the time being and only its trustees may be its members.

All our trustees go through an application and interview process. All trustees are provided with key documents such as the constitution and MumsAid Trustee Code of Conduct. More recently we successfully applied for trustee support from Board Lead, who offer both newly recruited and established trustees' access to governance training packages.

In recent years, we have been continuing to develop and enhance our governance processes, including undertaking skills audits and trustee recruitment to fill skills gaps, introducing a trustee code of conduct, developing our induction and selection processes, broadening the CPD opportunities for trustees, and reviewing trustee commitment and involvement.

Management, staff and volunteers

Core team

MumsAid is led by Dr Miriam Donaghy, Founder and CEO of MumsAid. Dr Donaghy set up one of the first postnatal depression therapy groups in the UK. The approach she developed challenges existing models of viewing PMH as only a medical condition, highlighting the crisis of identity and purpose that many new mothers experience and advocating for an individualised approach to help recovery. Her academic work and direct experiences are the foundations of MumsAid's approach today. We are extremely fortunate to have a CEO who is a recognised and well-respected authority in the perinatal mental health field.

The MumsAid team brings our values of compassion and professionalism to life. We have a loyal and dedicated core team with low levels of staff turnover and our core staff have been with the organisation for many years. This has been particularly appreciated in the current climate of skills shortages. In this last financial year, we have been able to develop our core staff team with the addition of a full-time executive assistant who supports both the CEO and Board of Trustees. This appointment has created more opportunities for the CEO and Board to focus on future strategy and development.

To date, fundraising has been covered by the CEO and a subgroup of trustees, with some support from freelance fundraisers, and creating a dedicated post within the staff team to drive this forward is a key priority. We began recruitment for a fundraising manager in late 2022, but unfortunately the first round of recruitment did not lead to a successful appointment. Recruitment was re-opened in

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2023 with support from an agency and a suitable candidate has now been found. We are delighted to welcome them into the team, where they will play a vital role in supporting the sustainability and growth of MumsAid.

The team adapted to working remotely during the pandemic restrictions and now, as in many other organisations, a hybrid working culture has become established. In a recent service review, staff identified the hybrid model had created a pressing need for a designated staff member to hold office management responsibilities and to take on basic administrative tasks which would support staff communication, mitigating against the silo effect of remote working. This role would also release time for existing staff to spend on more specialised duties, promoting staff development. We worked in partnership with Greenwich Local Labour and Business (GLLaB), and we are delighted to have found a local person whose appointment (in mid 2023) also supports our mission to develop a more diversified team reflecting the local community we serve. As a living wage accredited employer as of December 2022, we are fully committed to providing salaries that meet actual costs of living rather than a government directed minimum.

Clinical staff

In January 2021, in response to the rising numbers of women experiencing birth trauma, we recruited a senior psychotherapist specialising in trauma. In addition to direct work with clients, the postholder was able to offer training in 'Trauma Informed' practice to both our clinical staff and the volunteer counsellors on placement with us. This input enabled us to continue the delivery of our trauma informed support groups when the initial funding for the specialist clinician came to an end. The trauma informed group programme has been extremely well received and is now delivered by one of our clinical staff with the support of a volunteer counsellor.

We have also continued to prioritise the funding of the designated therapist to work with our partners, The Motherhood Group, which represents members of the BAME community.

Previously the trustees had made the decision to meet the cost of this service from reserves in line with our commitment to continue supporting the most marginalised women. We will have a fundraising manager in post soon and this service will be highlighted as an ongoing priority.

Volunteers

Our MumsAid counselling placements continue to be sought after and we have had a committed team of 10 **volunteer counsellors** during the last year, each providing a minimum of 3 hours per week. We receive requests for trainee counselling placements throughout the year. Since the pandemic restrictions, online sessions have become an established part of the counselling service and have made our placements more accessible to those students based further afield. The focus, however, has been to continue to work in partnership with the local children's centres and offer face-to-face counselling in community-based settings.

This last year has seen an expansion in our volunteer placement provision as we have recently taken on two befrienders, both first year students at the Centre for Counselling and Psychotherapy Education (CCPE). These placements offer the flexibility to support our young mothers, who often require more practical help before being able to utilise counselling support. We also have a volunteer supporting one of the YMA drop-in groups.

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In addition, we have benefitted from volunteers who have helped with administration, supporting core staff, as well as fundraising and outreach volunteers, promoting and attending events to increase awareness about our services.

We are grateful to our two MumsAid **Ambassadors** for continuing to support our cause and mission: Dr Trudi Seneviratne, a Consultant in General Adult and Perinatal Psychiatry who has held national and international roles promoting PMH services; and Zoë Tapper, an actress who is passionate about supporting PMH.

We are especially proud of our three MumsAid **Community Champions**, all ex-service users keen to give back by volunteering their time for fundraising and public-speaking events, sharing their passion and belief in the transformative impact that being given the right support at the right time can achieve. Our champions feature prominently in our promotional videos.

Organisational structure review

We are aware that we need to strengthen the staff team and organisational structure to:

- Balance the workload of the CEO and mitigate any potential succession risk.
- Ensure the right level of input across the senior team of strategic and operational focus, particularly in terms of long-term approach to service delivery, income generation and communications.
- Support consistency and accountability as the organisation continues to grow over the next few years.

As part of the additional pro-bono support offered by Lloyds Foundation, we plan to engage a consultant to undertake a review of the current structure and roles, make recommendations for improvements and identify the key gaps to be addressed as a priority.

We did some initial thinking on how to update our organisational structure as part of a business plan and fundraising review with an independent consultant in 2022. As part of the additional pro-bono support offered by Lloyds Foundation, we now plan to engage a consultant to undertake a more comprehensive review of the current structure and roles, make recommendations for improvements and identify the key gaps to be addressed as a priority.

Partnerships

We work closely with other charities, community organisations and statutory agencies to ensure that we reach the people most in need of support, and work in a joined-up way to address their needs as effectively as possible. Broadly our partners fit into five groups.

1. Referral partners

We have strong cross-sector partnerships that allow for two-way referrals and ensure that our work complements other services. Referral partners include: GPs; health visitors; social workers; the pre-birth team; Best Beginnings specialist midwives; the NHS Perinatal Mental Health Team; children's centres; Time to Talk (part of the NHS Improving Access to Psychological Therapies programme); and

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other charities including Mind and the Her Centre. We participate in multi-agency Early Help meetings to provide early intervention support for struggling families.

2. Delivery partners

Delivery partners include:

- The Motherhood Group, which supports and shares the Black maternal experience. We support their work and provide counselling to mothers in their network.
- The Bridge Community Centre, which hosts and supports the Mighty Acorns service for mothers of babies with disabilities, medical conditions or complex needs.
- Greenwich Leisure Limited, which provides us with rooms and creche support in two of the children's center's they manage.
- More2, which provides; childcare and learning and play opportunities for children, training and employment support for parents, and free creche spaces for mothers receiving counselling.

New links include Nigerian Community Greenwich CIC and Black Female Entrepreneur Greenwich; we are developing these links as part of our work to extend our reach in local communities.

3. Supporting access to other services and support

This includes partnerships with South-East London Community Energy (SELCE) to help families with energy costs, and Mama Kind, a local "baby bank" that helps mothers access essentials such as nappies and formula.

4. Other local partnerships

Other local partnerships include:

- Bromley, Lewisham & Greenwich Mind: we have partnered with their Mindful Mums programme to help pregnant women and new mothers to look after themselves during pregnancy and the first year after birth.
- Home-Start Greenwich: we provide services in some of their children's centers and postnatal depression awareness training for staff and volunteers.
- Greenwich Action for Voluntary Service (METRO GAVS): which helps us to identify potential funders and partners.

5. Good practice sharing and learning

We are a member of the Maternal Mental Health Alliance, a coalition of organisations working together to improve the lives of women and families in the UK affected by maternal mental health difficulties (<https://maternalmentalhealthalliance.org/>) and of the British Association for Counselling and Psychotherapy (BACP). We are also part of the South London Perinatal Mental Health Network and the local Maternity Voices group.

Financial review

We have worked hard to transition to a more sustainable funding model with a mix of income streams, and developed programmes with partners to broaden the specialist perinatal mental health offer locally.

Our funding is mainly made up of grants from charitable trusts and locally contracted services. Income during the period, primarily from grants and contracts, totalled £426,294 (21-22: £331,242), of which £294,383 (21-22: £231,978) was restricted. The increase in income was driven by the recognition in income of grants totalling £97,455, for which we had entitlement to at the year-end, but which relate to activities agreed with the relevant funders to be carried out in future years. Otherwise, our income remained stable over this year, compared to last year.

We are the 'go to' service in Greenwich for PMH support, and this status supported us to secure an asset transfer last year from a local charity that was winding up, CGCC, which accounts for the bulk of our restricted reserves level. This funding supports local delivery, as it is restricted to the benefit of Greenwich residents. This donation is covered by a grant agreement and is supporting local delivery and development over three years from 2021-24. These funds are supporting us to address unmet need in Greenwich, as well as increase our sustainability. They will contribute to building sustainable core staffing and infrastructure alongside extending our services to respond to demand, including through the flexibility of adding stretch capacity via sessional roles to meet fluctuating local demand for our services.

We continue to successfully deliver commissioned perinatal services for the Royal Borough of Greenwich and this service is currently funded to April 2026. We were successful in securing a renewal of this funding in December 2022.

As with many small charities, one of our key challenges is long-term financial sustainability. We have made good progress here in driving growth in donations and earned income, and we intend to continue building on this in future years. We continue to develop new income streams and we are working to diversify our funding mix and the range of partners we work with even further. Most of our funding is restricted and this can make it difficult to address emerging needs or innovate within our work. We have made progress in developing paid-for services and there is untapped demand here, but we currently lack the resources to market and develop this further, and this will be one of the priorities for the planned new fundraising and business development role, which was appointed post year-end.

In 2023-24 we will continue our focus on increasing income from private and low-cost counselling services and on the development of an enhanced training offer, with an initial focus on corporates. We also aim to expand our work in partnership with organisations with similar aims, as well as exploring digital delivery options to reach more mothers than ever before.

Total expenditure was £383,441 (21-22: £360,529), of which £331,301 (21-22: £296,143) was restricted. Unrestricted funds at the period end totalled £185,998 (21-22: £106,227) and restricted funds were £212,186 (21-22: £249,104). The restricted fund balance is predominantly made up of the

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

CGCC funds along with funding from the City Bridge Trust for which we had entitlement at the year-end, but which relates to activities to be carried out in future years.

We aim to grow to meet demand and to secure a sustainable future for MumsAid. We expect our costs to increase as we seek to appoint new roles to meet our target staffing structure and develop our unrestricted income approach.

MumsAid provides exceptional value for money. We have the equivalent of fewer than six full-time staff but benefit from volunteer commitments and engagement on our steering groups from local service users who help shape our work and focus. We can utilise volunteers to promote our work and reach out to young mothers via the channels that work for them. We also benefit from some volunteer admin support. We monitor our running costs carefully and seek donations in kind where possible to keep costs down; for example, we have secured free or discounted use of counselling rooms and crèche facilities from many of our host partners, which would otherwise have a price of thousands of pounds per year. We have low overhead costs and work flexibly to reduce fixed costs.

Reserves policy

The trustees have set a reserves policy that requires reserves to be maintained at a level that would enable MumsAid's activities to continue during times of unforeseen difficulties. We hold reserves to manage cashflow and enable investment in new services and ideas. We aim to hold a minimum of three months' charitable expenditure as general reserves, approximately £104,208 based on the agreed budget for the financial year to March 2024.

We currently have approximately 5.25 months' cover in unrestricted reserves, which meets our policy target. The unrestricted reserves include £25,000 which we have recognised this year as we have entitlement, but the income relates to activities that are planned for the upcoming year. We have budgeted to build our general reserves over the coming years to support the foundations for growth; our business strategy for the next three years is targeting substantial growth, and thus our underlying reserves requirement to support sustainability will increase. We need to ensure our reserves grow proportionally to our expansion in activity and income to ensure we can remain stable, especially during such a time of economic volatility as we expect over the next few years due to the impact of the ongoing cost of living crisis, which is driving increased demand for our services. We expect our overall position in 2023-24 to be a deficit as we spend down an agreed portion of the CGCC restricted fund and utilise the designated portion of our unrestricted reserves.

The designated reserves cover some unfunded costs in the year to March 2024 as follows:

Unfunded portion of delivery costs for Young Mums Aid Apr-Sep 23	£41,311
Full delivery costs for Mighty Acorns Apr-Sep 23	£6,000
Full delivery costs for the Motherhood Group Apr-Sep 23	£4,250
IT & Tech Fund	£5,000
Finance outsourced review	£6,800
Fundraiser recruitment costs and one year post funding	£39,395

Public benefit

As discussed further in Achievements, impact and performance (above), all our charitable activities benefit the public by their nature, because we directly support parents experiencing mental health problems and emotional distress, and their babies, in London's Royal Borough of Greenwich and elsewhere. We support our service users so that they can manage their mental health effectively and are thereby able to participate and contribute more fully in society, as opposed to being marginalised and excluded. This also has associated benefits for their children, supporting improved developmental outcomes over the long term. It also benefits the public through the improved engagement of our service users with society, their enhanced ability to contribute as members of the wider public, and in many cases their reduced reliance on statutory services.

Our services are widely available throughout Greenwich and the development of our online services has further increased our reach. Our clients can self-refer or come to us through a variety of agencies. Most of our services are free, and any contribution expected from clients is in line with their ability to pay. Nobody is excluded from accessing our services on a financial basis.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Responsibility of trustees

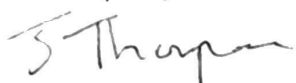
Charity law requires us as trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Name: Jill Thompson, Chair

Date:



J.02.25

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MUMSAID MATERNAL MENTAL HEALTH SUPPORT
(the Charity)**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement:

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Heather Dunlop FCA (Institute of Chartered Accountants in England and Wales)
For and on behalf of Contando Limited
7 Bell Yard
London
WC2A 2JR

Date: 06/02/2025

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	117,136	294,383	411,519	312,492
Charitable activities	4	14,775	-	14,775	18,750
Total income and endowments		<u>131,911</u>	<u>294,383</u>	<u>426,294</u>	<u>331,242</u>
EXPENDITURE ON:					
Charitable activities	5	47,025	331,301	378,326	359,509
Cost of raising funds	6	5,115	-	5,115	1,020
Total expenditure		<u>52,140</u>	<u>331,301</u>	<u>383,441</u>	<u>360,529</u>
Net income/(expenditure)		<u>79,771</u>	<u>(36,918)</u>	<u>42,853</u>	<u>(29,287)</u>
Transfers between funds	14	-	-	-	-
		<u>79,771</u>	<u>(36,918)</u>	<u>42,853</u>	<u>(29,287)</u>
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	-
Net movement in funds		<u>79,771</u>	<u>(36,918)</u>	<u>42,853</u>	<u>(29,287)</u>
Reconciliation of funds:					
Total funds brought forward		<u>106,227</u>	<u>249,104</u>	<u>355,331</u>	<u>384,618</u>
Total funds carried forward	14	<u>185,998</u>	<u>212,186</u>	<u>398,184</u>	<u>355,331</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 19-26 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

BALANCE SHEET

AS AT 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible assets	9	-	392	392	617
		<u>-</u>	<u>392</u>	<u>392</u>	<u>617</u>
CURRENT ASSETS					
Debtors	10	110,005	-	110,005	18,313
Cash at bank and in hand	11	83,191	211,794	294,985	340,428
		193,196	211,794	404,990	358,741
CREDITORS: Amounts falling due within one year	12	(7,198)	-	(7,198)	(4,027)
Net current assets / (liabilities)		<u>185,998</u>	<u>211,794</u>	<u>397,792</u>	<u>354,714</u>
Total assets less current liabilities		<u>185,998</u>	<u>212,186</u>	<u>398,184</u>	<u>355,331</u>
CREDITORS: Amounts falling due after more than one year		-	-	-	-
Net assets / (liabilities)		<u>185,998</u>	<u>212,186</u>	<u>398,184</u>	<u>355,331</u>
TOTAL NET ASSETS		<u>185,998</u>	<u>212,186</u>	<u>398,184</u>	<u>355,331</u>
FUND BALANCES	14				
Unrestricted Funds		185,998	-	185,998	106,227
		<u>185,998</u>	<u>-</u>	<u>185,998</u>	<u>106,227</u>
Restricted Funds		-	212,186	212,186	249,104
TOTAL FUNDS		<u>185,998</u>	<u>212,186</u>	<u>398,184</u>	<u>355,331</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:


 Jill Thompson, Chair of Trustees

Date 05.07.2025

Charity number: 1179849

The notes on pages 19-26 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including income from government grants is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured reliably, and receipt is probable. Donations are generally recognised when they are received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it.

Gift aid income are recognised when claims are submitted to HMRC. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from traded private and low cost counselling services, training and consultancy provision.

c) Expenditure

Expenditure is recognised when it is incurred and it includes attributable VAT which cannot be recovered.

Support costs have been allocated 100% to charitable activities as the direct costs of raising funds are a trivial value compared to the direct costs of charitable activities. As such the Trustees do not believe that the benefits of greater accuracy through further detailed allocation of support costs would outweigh the costs involved.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

The value of any voluntary help received is not included in the accounts.

d) Donated goods, services and facilities

Donated goods, services and facilities are included at the estimated value to the charity.

e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors. Employment costs, including pension costs, may be allocated to restricted funds where this is allowed by the terms of the restricted donation.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items is equal to or more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset over its expected useful economic life. To achieve this objective the following depreciation periods are used:

ICT Equipment	Between 3 and 7 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

g) Debtors, creditors and provisions

Debtors are recognised at the settlement amount due after any discounts offered.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

h) Basic financial instruments

Financial assets and liabilities: Financial assets and financial liabilities, including debtors and creditors, are recognised when the charity becomes party to the contractual provisions of the instrument. Additionally, all financial assets and liabilities are classified according to the substance of the contractual arrangements entered into. Financial assets and liabilities are initially measured at transaction price (including transaction costs) and are subsequently re-measured where applicable at amortised cost.

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors – trade and other debtors (including accrued income) are financial instruments and are debt instruments measured at amortised cost as detailed in the note to the accounts. Prepayments are not financial instruments.
- Cash at bank – is classified as a basic financial instrument and is measured at face value.
- Liabilities – trade creditors, accruals and other creditors are classified as financial instruments, and are measured at amortised cost as detailed in the notes to the accounts. Amounts due for taxation and social security are not included in the financial instruments disclosure. Deferred income amounting is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

i) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

j) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 **Donations and legacies**

	2023	2022
	£	£
Donations	13,489	18,505
Grants and contract income	376,130	271,977
Donated goods, services and facilities	21,900	22,010
	<u>411,519</u>	<u>312,492</u>

Grants above includes government grants of £134,222 from the Royal Borough of Greenwich (2022: £104,119 from the Royal Borough of Greenwich). Further details of the nature of the grants are in the note 14 below.

Donated goods, services and facilities include £12,000 for rooms and creche in children's centres for sessions and groups, £2,400 HR consultation, £7,500 Pro-bono legal support (2022: £3,000 of donated video production services, £4,750 of training and £14,260 of donated venue hire). The corresponding costs have been included in the relevant expenditure headings in note 5.

4 **Income from charitable activities**

	2023	2022
	£	£
Private Counselling	12,130	15,790
Low Cost Counselling	320	970
Therapeutic groups	125	90
Training	-	1,900
Consultancy	2,200	-
	<u>14,775</u>	<u>18,750</u>

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

5 Charitable expenditure

	2023	2022
	£	£
a Costs incurred directly on charitable activities		
Staff costs	267,701	258,469
Costs to deliver client activities	17,021	10,365
Client Support	8,217	2,591
Digital Services Costs	5,850	6,075
Memberships/Insurance	2,163	731
Supervision	900	1,020
Subcontractors and Partners	34,025	40,100
Research and Evaluation	-	180
Training	2,764	6,847
Marketing/Advertising	10,975	8,113
Travel	12	657
IT development	2,677	9,467
Depreciation	225	859
	<u>352,530</u>	<u>345,474</u>
b Costs incurred on support & administration		
Governance costs	2,735	3,379
Accounting fees	3,840	725
Office rent	5,475	5,400
Insurance	857	659
Printing, postage and stationery	527	116
Telephone	2,377	1,861
Sundry	85	454
Office equipment	-	11
Professional fees	9,900	1,430
	<u>25,796</u>	<u>14,035</u>
Total expenditure	<u>378,326</u>	<u>359,509</u>

6 Cost of raising funds

	2023	2022
	£	£
Fundraising costs	5,115	1,020
	<u>5,115</u>	<u>1,020</u>

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2023	2022
	£	£
Gross wages and salaries	202,497	202,481
Employer's National Insurance	12,381	11,745
Pension costs	33,892	21,243
Total Staff Costs	<u>248,770</u>	<u>235,469</u>

The total staff costs in this note excludes non payroll related staff cost such as sessional staff and recruitment which are included in note 5.

The average monthly number of employees during the year was 10 totalling 6 FTE (2022: 10 totalling 5 FTE). A significant proportion of the charity's activities are carried out. No staff received salaries at a rate of more than £60,000 per annum (2022: £NIL).

The charity's key management personnel comprise the trustees, the CEO and the YMA service manager.

During the year key management personnel received employment benefits totalling £105,177 (2022: £93,967).

No trustees received any remuneration or other benefits from an employment with the charity or a related entity in either the current or preceding year.

Our MumsAid counselling placements continue to be sought after and we have had a committed team of 15 volunteer counsellors during the last year, each providing a minimum of 3 hours per week. We receive requests for trainee counselling placements throughout the year. Since the pandemic restrictions, online sessions have become an established part of the counselling service and have made our placements more accessible to those students based further afield. The main focus, however, has been to continue to work in partnership with the local children's centres and offer face-to-face counselling in community-based settings. We now have an equal amount of sessions face to face as online.

This last year has seen an expansion in our volunteer placement provision as we have recently taken on two befrienders, both first year students at the Centre for Counselling and Psychotherapy Education (CCPE). These placements offer the flexibility to support our young mothers, who often require more practical help before being able to utilise counselling support. We also have a volunteer supporting one of the YMA drop-in groups.

In addition, we have benefitted from volunteers who have helped with administration, supporting core staff, as well as fundraising and outreach volunteers, promoting and attending events to increase awareness about our services.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

8 Net Income/Expenditure for the year		
This is stated after charging:	2023	2022
	£	£
Amount paid to independent examiner for examination	2,700	2,500
Depreciation	225	859

9 Tangible fixed assets		
	ICT	Total
	Equipment	2023
	£	£
Cost		
At 1 April 2022	3,435	3,435
Additions	-	-
Disposals	-	-
At 31 March 2023	<u>3,435</u>	<u>3,435</u>
Accumulated depreciation		
At 1 April 2022	2,818	2,818
Charge for the year	225	225
Eliminated on disposal	-	-
At 31 March 2023	<u>3,043</u>	<u>3,043</u>
Net book value		
At 31 March 2023	<u>392</u>	<u>392</u>
At 31 March 2022	<u>617</u>	<u>617</u>

10 Debtors		
	2023	2022
	£	£
Falling due within one year:		
Trade debtors	4,238	13,877
Other debtors	3,109	-
Prepayments and accrued income	<u>102,658</u>	<u>4,436</u>
	<u>110,005</u>	<u>18,313</u>

The increase in prepayments and accrued income relates to income recognised in advance of receipt for planned delivery in the coming financial year of £97,455. The relevant grant agreements show that MumsAid has entitlement to the income, thus it has been recognised.

11 Cash at Bank and in Hand		
	2023	2022
	£	£
Bank operating accounts	294,931	340,374
Petty cash	54	54
	<u>294,985</u>	<u>340,428</u>

12 Creditors: liabilities falling due within one year		
	2023	2022
	£	£
Trade creditors	66	612
Accruals and deferred income	<u>7,132</u>	<u>3,415</u>
	<u>7,198</u>	<u>4,027</u>

13 Pension commitments	
During the year employer's pension contributions totalling £33,892 (2022: £21,243) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2022: ENIL).	

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-22 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-23 £
<i>General Unrestricted Funds</i>	106,227	131,911	(52,140)	(102,756)	-	83,242
<i>Designated Funds - Finance & Administration</i>	-	-	-	11,800	-	11,800
<i>Designated Funds - Fundraising</i>	-	-	-	39,395	-	39,395
<i>Designated Funds - Charitable Activities</i>	-	-	-	51,561	-	51,561
Total Unrestricted Funds	106,227	131,911	(52,140)	-	-	185,998
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	213,505	-	(83,759)	-	-	129,746
City Bridge Trust	-	96,180	(19,771)	-	-	76,409
GLL (Young Mums group)	-	706	(706)	-	-	-
Hospital Saturday Fund	-	2,000	(2,000)	-	-	-
Mental Health Foundation	-	19,425	(19,425)	-	-	-
National Lottery Community Fund (Mighty Acorn)	10,000	-	(6,184)	-	-	3,816
RBG Text Service	3,645	-	(3,645)	-	-	-
RBG SEND group (Mighty Acorn project)	-	10,000	(10,000)	-	-	-
RBG Commissioning	-	115,729	(115,729)	-	-	-
RBG Winter Support Grant	-	8,493	(6,670)	-	-	1,823
ROSA Women Thrive Fund	21,337	-	(21,337)	-	-	-
Young Londoners Fund	-	41,850	(41,850)	-	-	-
C19 - Lloyds Bank Foundation	617	-	(225)	-	-	392
Total Restricted Funds	249,104	294,383	(331,301)	-	-	212,186
Aggregate of funds	355,331	426,294	(383,441)	-	-	398,184

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2023 £
Tangible fixed assets	-	392	392
Debtors	110,005	-	110,005
Cash at bank and in hand	83,191	211,794	294,985
Creditors falling due within one year	(7,198)	-	(7,198)
Creditors falling due after one year	-	-	-
	185,998	212,186	398,184

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

In the previous year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-21 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-22 £
<i>General Unrestricted Funds</i>	71,349	99,264	(64,386)	-	-	106,227
Total Unrestricted Funds	71,349	99,264	(64,386)	-	-	106,227
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	299,505	14,000	(100,000)	-	-	213,505
Big Give Trust	-	700	(700)	-	-	-
Mental Health Foundation	-	26,880	(26,880)	-	-	-
Mental Health Sustainability Fund (AMHP)	4,410	-	(4,410)	-	-	-
National Lottery Awards For All	634	-	(634)	-	-	-
National Lottery Community Fund (Mighty Acorn)	-	10,000	-	-	-	10,000
RBG Text Service	-	7,000	(3,355)	-	-	3,645
RBG Commissioning	-	97,119	(97,119)	-	-	-
ROSA Women Thrive Fund	-	28,450	(7,113)	-	-	21,337
Young Londoners Fund	6,083	47,829	(53,912)	-	-	-
C19 - Lloyds Bank Foundation	842	-	(225)	-	-	617
C19 - London Community Response Fund (City Bridge Trust)	1,795	-	(1,795)	-	-	-
Total Restricted Funds	313,269	231,978	(296,143)	-	-	249,104
Aggregate of funds	384,618	331,242	(360,529)	-	-	355,331

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2022 £
Tangible fixed assets	-	617	617
Debtors	14,668	3,645	18,313
Cash at bank and in hand	95,586	244,842	340,428
Creditors falling due within one year	(4,027)	-	(4,027)
Creditors falling due after one year	-	-	-
	106,227	249,104	355,331

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

Purposes of restricted funds:

Big Give Trust

Marketing and communication support for fundraising campaign

Central Greenwich Children's Centres (CGCC)

Grant supporting the delivery of MumsAid's charitable services in the Royal Borough of Greenwich.

City Bridge Trust

Two year funding towards support of Young MumsAid Trauma and advocacy service, enabling us to continue the Restore trauma group and provide individual trauma counselling

GLL Young Mums Group

Funding a drop in group at Vista Field Children centre, open to pregnant mums or mums aged up to age 25 with a child aged up to 2 years.

Hospital Saturday Fund

Hospital fund- The trauma service for young mums and extra support for young mums, trips etc.

Mental Health Foundation

The project funded by Mental Health Foundation targets young mums aged up to 25. It addresses the support needs of acutely vulnerable families who face complex challenges, including those arising from Covid-19. It enables access to practical care and support, drop in groups and YMA specialist.

Mental Health Sustainability Fund (AMHP)

Grant from the Association of Mental Health Practitioners to further MumsAid's sustainability in delivering mental health services in the VCSE sector.

National Lottery Awards For All

IT upgrade, including new website and new equipment to allow us to make better use of digital solutions.

National Lottery Community Fund (Mighty Acorns)

Mighty Acorns project is a holistic support service for parents of babies aged 0-2 with medical conditions, additional needs or disabilities.

RBG Commissioning

Local authority commissioned services to provide counselling and therapeutic groups to women in Royal Borough of Greenwich. We work in partnership with Bromely, Lewisham and Greenwich Mind who deliver groups for new mums under this grant.

RBG Text Service

Out of hours service, available 24 hours, 7 days per week for young mums who may be struggling or experiencing crisis.

RBG Winter Support Grant

Supporting young mums with help to keep their homes warm, with household items such as rugs curtains and quilts and to provide vouchers towards utility costs of electricity and gas etc.

ROSA Women Thrive Fund

Funding from Rosa Women Thrive enables recruitment of a specialist trauma therapist who can manage increasingly complex cases, support safeguarding, and share best practice trauma informed care with our team.

It also funds a weekly drop-in group, where mums can support each other using skills they already have, enhancing wellbeing and confidence, management of stress/depression/anxiety, and providing parenting and relationship support.

Young Londoners Fund

Funding from The Mayor's Young London Fund is enabling YoungMumsAid to provide psychological support to girls and young women (14-21) in Greenwich who are either pregnant or have a child under two years old. As well as 1-1 therapy in 3 children centres in the borough, the funding will also fund a drop-in group located in a supported housing block in Woolwich for young mothers, increasing accessibility and reducing barriers to engagement.

C19 - Lloyds Bank Foundation

Bridging grant furthering the support provided by our Lloyds Bank Foundation Enhance grant including provision for investment in IT capacity and capability and additional business development manager hours to support effective continuation of services during Covid-19 pandemic.

C19 - London Community Response Fund (City Bridge Trust)

Grant enabling Young MumsAid to better support vulnerable mothers throughout the Covid-19 pandemic period including provision of emergency supplies; using virtual platforms to provide counselling and support; and supporting mothers to connect digitally while face-to-face services are unavailable/not permitted.

Purposes of designated funds:

Finance & Administration

To support further improvement of finance processes and replace IT hardware.

Fundraising

To fund the recruitment and salary of a fundraiser for one year.

Charitable Activities

To support the following activities for 6 months from April 2023 to September 2023: Young Mums Aid, Mighty Acorns and Motherhood group. This represents the difference between the total cost to run these services for this period, less funding secured specifically for these services for the same period.

15 Transactions with related parties

During the year the charity:

- a) Received donations totalling £70 (2022: £30) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) No expenses (2022: £NIL) were paid to, or for, the trustees.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	117,136	294,383	411,519	80,514	231,978	312,492
Charitable activities	4	14,775	-	14,775	18,750	-	18,750
Total income and endowments		131,911	294,383	426,294	99,264	231,978	331,242
EXPENDITURE ON:							
Charitable activities	5	47,025	331,301	378,326	63,366	296,143	359,509
Cost of raising funds	6	5,115	-	5,115	1,020	-	1,020
Total Expenditure		52,140	331,301	383,441	64,386	296,143	360,529
Net income/(expenditure)		79,771	(36,918)	42,853	34,878	(64,165)	(29,287)
Transfers between funds	14	-	-	-	-	-	-
Other recognised gains/(losses):		79,771	(36,918)	42,853	34,878	(64,165)	(29,287)
Other gains/(losses)		-	-	-	-	-	-
Net movement in funds		79,771	(36,918)	42,853	34,878	(64,165)	(29,287)
Reconciliation of funds:		106,227	249,104	355,331	71,349	313,269	384,618
Total funds brought forward		185,998	212,186	398,184	106,227	249,104	355,331
Total funds carried forward	14	185,998	212,186	398,184	106,227	249,104	355,331

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

England & Wales - Charity number 1179849

Accounts



MumsAid Maternal Mental Health Support

Report and Accounts
Year ended 31 March 2022

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

CHARITY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2022

Trustees

The trustees who served during the year and at the date of approval were as follows:

Mercy Brown
Margaret Carney
Julie Ferguson (resigned 31 May 2021)
Clare Harland
Delia Hyde (resigned 31 March 2022)
Grishma Patel (appointed 29 April 2021)
Hazel Pearson
Stephanie Pickerill
Gertrude Seneviratne (resigned 17 February 2022)
Jill Thompson
Victoria Wright
Nupur Yogarajah
Renu Assi (appointed 16 June 2022)
Zenah Shuhaiber (appointed 08 September 2022)

Key Staff

Miriam Donaghy (Founder & CEO)

Governing Document

CIO Foundation registered 7 September 2018

Charity Registration Number

1179849

Principal Address

184 - 186 Westcombe Hill
Blackheath
London
SE3 7DH

Independent Examiner

Heather Dunlop FCA

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**MUMSAID MATERNAL MENTAL HEALTH SUPPORT
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

FOR THE PERIOD FROM 1st April 2021– 31st March 2022

The trustees of MumsAid have pleasure in submitting the charity audit report and accounts for the period above.

Principal activities of the charity

MumsAid is a Charitable Incorporated Organisation (CIO). The charity's principal objectives as set out in its constitution are the preservation and protection of health and the advancement of good health.

MumsAid has a vision of a future where all mothers are supported in giving their babies the best start in life. We believe passionately that pregnancy and new motherhood can be an exciting, but also challenging, time, and that the right support can make a difference, not just to mothers but to the healthy emotional development of their babies, and the broader wellbeing of their families and communities.

Review of activities

The on-going Covid-19 pandemic continued to create challenges for MumsAid, with the women we work with needing support more than ever and the delivery of that support becoming more complex due to social distancing and isolation requirements. We received high volumes of referrals throughout the last year, particularly as other local services including health visiting were understaffed, resulting in a decrease in support available to families. In addition, we continued to see an increase in mothers who were experiencing complex needs, including more birth trauma, and relationship breakdown as well as growing financial and domestic pressures, made worse by increased isolation and health concerns for themselves and their families.

The MumsAid team worked with dedication and flexibility to respond to these challenges and were able to continue with the hybrid model of delivery that we developed last year, offering both online and in-person counselling and therapeutic groups. Our service for young mothers, which we also adapted last year, to provide a more holistic offer with practical as well as psychological interventions to support their wellbeing has continued to work well and was expanded to increase access to the support. We would like to thank our staff and volunteers for their creativity, commitment and adaptability through this time, enabling MumsAid to continue meeting the needs of our clients at a time when our support has been so vital.

Counselling service

Our primary activity has continued to be the provision of free counselling, using an evidence-based model STARK© developed by MumsAid's CEO, for women experiencing mental health issues or emotional difficulties during pregnancy or after having a baby. MumsAid continued to offer face-to-face contact for those who wanted it, and when this was not feasible, we delivered services online or by telephone. When social distancing eased, we maintained that hybrid approach, recognising that online and telephone support can have benefits in broadening access and to enable us to respond to individual needs and preferences, meeting women where they feel most comfortable.

During this period, MumsAid provided support to a total of 295 women (2021, 280 women) through its various services, which is a small increase from the preceding year on the numbers that received specialist counselling. There was also an increase in the total number of counselling hours that we offered, as we recruited additional counsellors to meet growing

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demand and often extended our usual offer of 12 sessions, counselling the very vulnerable during lockdown and receiving no support from statutory services. Where we were still able to work in Children's Centres, crèche facilities were made available to those who needed them, and our intervention meant that we were able to ameliorate the impact of a range of perinatal mental health conditions on not only the mothers themselves but also their families, including over 400 babies and children.

Groups

As well as the Young MumsAid (YMA) groups, we were pleased to be able to offer our popular weekly art group and emotional well-being groups, both of which act as stepping stones into and out of our one to one counselling offer. Sometimes mums are not ready to access counselling, and the social contact and personal resilience skills developed in our groups can be enough to make a difference for some of our mums without the need for additional interventions.

YoungMumsAid

Young MumsAid (YMA), the specialist service we provide for very young mothers (aged 21 and under), continued to be an integral and growing part of our provision. Our young mothers have been particularly vulnerable during the pandemic, experiencing more financial stress and reported increases in domestic violence, and all in the context of increased isolation and disrupted contact with their usual support systems, including family, friends and health professionals (such as health visitors and Children's Centres). We have continued to see an increase in birth trauma, with hospital infection control measures meaning that many women had to attend appointments and go through the birth and immediate postnatal experience alone or with limited support from partners or caregivers. Some of the young mothers we supported have also experienced traumatic losses, such as miscarriage, stillbirth, the death of their own caregivers during the pandemic, or challenges relating to babies born with significant health needs.

MumsAid have continued to work in partnership with other local charities and organisations to ensure that our mothers get vital items. For example, we partner with:

- Mama Kind to procure and deliver "baby bundles" of nappies, nearly-new baby clothes and baby milk to young mothers experiencing financial distress
- South East London Energy (SELCE) to provide support and help around fuel poverty
- Charlton Community Trust (CACT) to provide advice and help around housing needs
- More2 nurseries who provide Christmas presents and shopping vouchers for our young mums and their babies
- The Bridge community centre who have collected larger items sometimes needed by young mums being rehoused, including sofas, cots, prams and other household items.

We continued to run the weekly YMA drop-in group, at a Children's Centre in the east of the borough and due to its popularity and high attendance, with numbers ranging between 6-12 mums, we looked to offer a second group in the south of the borough. We were able to do this with a partnership with the Mental Health Foundation who offered funding and support from their Connect program. The groups offer an opportunity to provide practical and emotional support to young mums and their babies, including support around child development and healthy relationships, and advice on benefits, housing and gaining access to volunteering, training and employment opportunities. The mothers who received support reported a decrease in isolation, an improvement in health and wellbeing and talked about valuing the opportunity to make new friends. Creating positive memories was also a crucial part of our

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work, and we were pleased to be able to also offer additional activities such as swimming, a trip to the farm and visits to local parks and community venues.

Out-of-hours text service

In response to an increase in mothers who require help and support outside normal working hours, including evenings and weekends, we were pleased to be able to launch an Out-of-hours text service with funding received from a small pot of discretionary funding awarded by local Councillors in Royal borough of Greenwich. This service is available 24 hours 7 days a week and can access emergency help if a safeguarding risk is detected. We plan to extend access to this service to dads who are partners of those using our services who will have their own key word, 'Dad'.

Private and low-cost counselling

We have increased the number of associate therapists who provide our private and low-cost counselling offer for those women and their partners who were not eligible or able to attend our counselling service, including those beyond our geographical reach and mothers who were not available for daytime counselling due to work commitments. All funds generated by these services are channelled back into our core charitable activities.

Signposting

We continued to receive calls and email enquiries from all over the UK from people seeking support, and whenever we could not offer direct help staff made every effort to signpost to relevant services.

Training, events and other activities

We adapted our training packages in order to deliver online workshops to external audiences, continuing our work to challenge stigma and raise awareness amongst frontline health and social care professionals and volunteers about mental health conditions that affect pregnant and new mothers. We also maintained close links with allied professionals throughout the pandemic to ensure that they were aware of our continued service and to support referrals.

We ensured that our therapy team were confident to deliver online counselling efficiently and safely by offering them 'best practice' training on how to deliver counselling via video conferencing and telephone and offered regular online CPD events to the team.

We were able to compensate for the lack of community event opportunities by focusing more on our digital presence and impact, and we sought advice and expertise to develop our digital platforms and update our website to further our reach. By investing more time in our digital presence, we were able to raise our profile on social media through Facebook, Twitter and Instagram accounts, and through employing a part-time Comms Freelancer we substantially increased followers on all our existing platforms and set one up on LinkedIn as well.

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Our objectives for 2021/22

Over the year we had planned to extend our counselling services alongside an enhanced outreach and advocacy offer, and in this we were successful, both increasing the number of mothers supported and the overall therapy hours offered. We secured additional funding for advocacy support alongside the launch of a trauma service to support more mothers with complex needs.

We were also successful in our plans to write up the evidence-based counselling model STARK© developed by our CEO and have promoted this at speaking events and as part of online training delivered this year. The pace of this has been slower than anticipated due to internal capacity constraints but we continue to build on this work with additional speaking engagements lined up and further development of this strategic area prioritised for future years. As described below, we have also continued developing our approach to evaluating our work.

Another area of success is in the development of unrestricted income through both fee-paying counselling services and increased community and individual donations. Both of these areas have grown in the last year, despite delays in appointing a dedicated fundraising role, which is testament to the hard work and determination of our staff and trustees. We are also continuing to identify and work with more partners, not just in delivery of our services, but in accessing additional support for our mums and their families, as well as building our wider profile in the sector.

Our other priority for the year was to develop our core infrastructure and enhance our operational staffing capacity. There were some difficulties and delays here due to competing demands, the need to recruit new roles to access the skills needed for digital implementation and the need to prioritise renewing funding for core service delivery. We have focused on addressing this challenge in the upcoming financial year and we are making good progress, with an executive assistant recruited and a fundraiser role out for recruitment before the end of 2022.

Performance & Impact

Our work has a proven positive impact on maternal mental health. Ongoing evaluation of our counselling services continues to demonstrate that we are engaging under-served groups that some other services have difficulty reaching. Again, more than half of all women supported were from non-white British ethnic backgrounds.

We undertook another external evaluation, this time led by Kerry Carter, Msc who carried out a comparative analysis of the outcomes for mothers who received our counselling in person with those who received it via an online platform for her thesis research with University of East London. Results revealed the average EPDS (Edinburgh Postnatal Depression Scale) score changed positively and significantly at the end of therapy for both groups of mums. We were very pleased to see such a positive impact:

- 96% of the face-to-face group and 87% from the online group reported improvement in their scores
- 72% of the face-to-face group and 52.2% of the online group moved from a clinical to sub clinical score.

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Satisfaction with the service was rated very high on average in both groups, face-to-face 4.8 out of 5 and online 4.7 out of 5.

These statistics reflect continued improvements in outcomes when compared to the findings of the McPin evaluation report from January 2020, as published on MumsAid's website: [MumsAid McPin Report](#)

Beyond our counselling service, we also collect regular feedback from the mothers who take part in our groups and those who are supported by advocacy, outreach and practical assistance in our YoungMumsAid service, and we plan to develop further our evaluation methodology for these newer aspects of our service. Across all of our services where clients received advocacy support from MumsAid, 100% reported that the support they received has been beneficial for them.

We were recognised by the Mayor of Greenwich with a Community award as part of the Greenwich Civic awards 2020 for our services to women in the borough and we were absolutely thrilled to have our impact celebrated and acknowledged nationally, by being named as the overall winner at the GSK Impact Awards in September 2021, an outstanding achievement for a charity of our size. This accolade comes with a cash award of £40,000, as well as four days of training for senior staff alongside production of a promotional film for the future use of the service and represents a wonderful recognition of our work and impact.

Our Staff and Volunteer Team

We have a loyal and dedicated core team with low levels of staff turnover. We are founder led and the core staff have been with the organisation for many years but due to the need to increase capacity we have identified the need to expand the team with additional key roles. In response to the rising numbers of women who have experienced birth trauma we have recruited an experienced Trauma therapist and plan to recruit an additional young mums support worker. To bolster capacity of the support team and to continue enhancing our productivity we have begun to recruit for an Executive Assistant.

The clinical team has benefitted from the recruitment of the experienced Trauma therapist who joined in Jan 2021 and who, in addition to having a small case-load of clients who need specialist help, was able to offer training in Trauma informed practice to the rest of the team including the volunteers. We also extended the contract of a designated therapist to work with our partners, the Motherhood Group, which represents members of the BAME community for another year. The trustees made the decision to meet the cost of this from reserves in line with our commitment to continue supporting the most marginalised women and we were delighted when we were later offered additional funds from RBG to cover the cost of this service.

We continued to have a committed team of 11 volunteer counsellors during the last year, each providing an average of 4 hours per week. We receive requests for trainee counselling placements throughout the year. We have also had volunteers who have helped with administration, fundraising and outreach attending events to increase awareness about our services.

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Future plans

We know that we make a profound difference to the lives of mothers and babies and that we reach those women that other services often struggle to engage. We also know there is still more to do, particularly as the pandemic increased the stressors on many vulnerable families. Around one in five mothers suffer from perinatal mental health issues and in the Royal Borough of Greenwich alone this means approximately 1,000 mothers per year. There are hundreds more women and children who would benefit from the life-changing support we can provide, and we continue to work towards our goal to become 'the go to organisation for support for new mums' in Greenwich and beyond.

In terms of service provision, we will continue to strengthen and extend our core community-based counselling services, which are a lifeline for many local mothers. We will also continue with the 24-hour Text service and roll it out to dads as well as mums. We plan to further develop the Trauma service by increasing the hours of the specialist therapist and recruiting more volunteer counsellors and we also plan to deliver a new service for mothers of babies with disabilities or complex needs. We have identified this gap in service provision from mothers who have used our service asking us if we could develop it, and we have successfully raised half of the funds required for the first year. We would like this service to include an enhanced outreach and advocacy support along similar lines to the one we have developed for young mothers.

Beyond our direct support, we are committed to sharing our expertise in perinatal mental health more widely, and we are now attracting clinicians who are keen to work with us to develop their own maternal mental health research projects. We plan to work with pro bono support offered to us by GSK to copywrite the STARK model on which our therapeutic approach is based with the aim of disseminating evidence-based best practice to perinatal mental health across the country. We hope that this will allow us to develop a training offer which could also have the benefits of providing a source of new unrestricted income to support our charitable activities. In addition, we plan to support sustainability by further developing our fee-paying counselling services, exploring new partnerships and developing individual giving opportunities. This will be supported by a dedicated fundraising strategy that will guide our approach alongside recruiting a dedicated fundraising role for the first time.

Building a strong core team and robust infrastructure are crucial in ensuring that the organisation is able to deliver its services as effectively as possible, and we continue to work on this, and we will prioritise embedding the Lamplight CRM system to increase efficiency and developing the right structure to support our expanded clinical team. We plan to use some of the funds we received from Central Greenwich Children's Centres (CGCC) to enable recruitment of an Executive assistant who will support the CEO and our central services, including HR, and the CRM system. This will enable us to establish firmer foundations for sustainable growth.

Governance

The policy and operating decisions of the charity rest with the senior staff and trustees, who meet on a bi-monthly basis to monitor the activities of the charity and set the appropriate priorities and direction for the charity.

The expansion of the board in the previous year enabled the trustees to set up several sub-groups, which report into the Board, divided to cover essential areas such as finance,

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marketing, fundraising and governance. These sub-groups have facilitated more focused in-depth work to be accomplished by the trustees and staff.

Particular progress has been made in the area of governance, for example with the process of expanding and refining our risk register, developing an induction pack and code of conduct for new trustees and introducing the Charity Excellence Framework as a valuable review tool. We have also reviewed and updated a number of HR and governance policies, with input from trustees with relevant skills and expertise.

In terms of board recruitment, we have addressed specific skill gaps by working successfully with recruitment programs such as Boardlead and Reach who introduce and match professionals from their corporate and strategic partner networks to non-profit Boards. We continue to recruit board members who share our values and passion in fulfilling our aims and objectives. After an initial interview with the CEO and Chair, new prospective trustees are invited to have a meeting with another board member and then asked to attend one meeting as an observer. We have two previous service users and several board members, including the Chair, who have lived experience of perinatal mental health issues.

Our YoungMumsAid project has additional oversight via a quarterly stakeholder steering group which includes referrers, partners and specialists who understand the specific needs of this cohort, as well as young mums who can offer unique insights through their own lived experience.

Consultation with stakeholders

The charity's primary stakeholders include the trustees, the women we support through our services, and our funders, who include: Royal Borough of Greenwich Children's Services; the Children's Centre Area Commissioners: CGCC; Young Londoners Fund; Lloyds Bank Foundation; the Mental Health Foundation and SELCE.

We are also grateful for the shared working and support with our partners and colleagues, including midwives, social workers, health visitors, GPs and children's centre staff in Greenwich, Home-Start Greenwich, the Motherhood Group, Mama Kind, BLG Mind, More2, the Maternal mental Health alliance and other perinatal mental health networks. We also continue to explore new partnership opportunities that could further our mission and aims, for example with Corporates.

Service users: The mothers we support through our services have opportunities to provide regular informal feedback during counselling and group sessions, or contact with the YMA manager or advocacy worker. They also complete post-service questionnaires giving feedback on the service they received and ideas for improvements, and they are encouraged to engage with us through social media, including Facebook, Instagram and Twitter.

- **Trustees:** We consult our trustees through our bi-monthly board meetings and sub-group meetings and informal contact with the staff team in between.
- **Volunteers:** We consult our volunteer counsellors during their fortnightly supervision meetings, which provide an ongoing opportunity to discuss any feedback about their experiences and those of the women they support with the CEO and supervisors, and for this feedback to be heard and responded to.
- **Funders:** We attended frequent outreach meetings with existing funders and prospective funders such as the local Clinical Commissioning Group, and we provided quarterly evaluation reports on our service for those funders that required it.
- **Referrers and partners:** We liaised with GPs, health visitors and other voluntary sector organisations through various forums and ensured representation at the quarterly

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stakeholder meetings for Home-Start Greenwich Children Centres. We also have ongoing support and involvement with Maternity Voices in Greenwich and have ensured that perinatal mental health has been a prominent agenda item.

- **Networks:** We have continued to be active members of the Maternal Mental Health Alliance and the South London Perinatal Mental Health Network.

Financial review

We have worked hard to transition to a more sustainable funding model with a mix of income streams and developed programmes with partners to broaden the specialist perinatal mental health offer locally. Our funding, which has more than doubled in the last three years, is mainly made up of grants from charitable trusts and locally contracted services. Income during the period, primarily from grants and contracts, totalled £331,242 (20-21 £619,022), of which £231,978 (20-21 £559,164) was restricted.

The decrease in income (circa. £300,000) relates to a transfer, in the last financial year, of restricted funds from Central Greenwich Children's Centres, as part of the winding up of that organisation. A final transfer of £14,000 was received in this financial year ending March 2022. CGCC sought a local charity with similar aims to transfer their remaining assets to and MumsAid developed a successful business case for these funds to be awarded to us. This donation is covered by a grant agreement and is supporting local delivery and development over three years from 2021-24. These funds are supporting us to meet unmet need in Greenwich as well as increase our sustainability; they will contribute to a fundraising and operations role, support us to move to accessible local premises and contribute to the cost of the YoungMumsAid Service Manager. They also allow us the flexibility of stretch capacity through sessional roles to meet fluctuating local demand for our services. A former CGCC board member has been appointed as a MumsAid trustee to oversee the deployment of these funds in line with agreements made between the two organisations.

Other than this, income remained stable over this year, compared to last year. There was some decrease in contractual income relating to the natural ending of some contracts with the local NHS. Conversely, there was growth, as planned for, in both donations and private counselling income, this reflects a deliberate strategy to invest in the growth of unrestricted income and broaden our overall income mix. New funders in the year include a grant from the Rosa fund (£28,450) which supported us to extend our trauma service and income from our partnership with the Mental Health Foundation (£26,880). We also benefitted from the £40,000 prize for being named overall winner of the 2021 GSK Impact Awards.

We continue to successfully deliver commissioned perinatal services for the Royal Borough of Greenwich in partnership with Bromley, Lewisham & Greenwich Mind, and this service is currently funded to April 2023. We were successful in securing a renewal of this funding in December 2022.

We also have a number of smaller grants underpinning our work, helping to extend the reach of our YoungMumsAid and MumsAid services to new areas across the Royal Borough of Greenwich and also supporting the delivery of peer support and therapeutic groups, including art, mindfulness, journaling and singing groups. This has included grants from the Mental Health Sustainability Fund and the Big Give.

As with many small charities, one of our key challenges is long-term financial sustainability, and we have made good progress here in driving growth in donations and earned income, and we intend to continue building on this in future years. We continue to develop new income streams and we're working to diversify our funding mix and the range of partners we work with

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even further. Most of our funding is restricted and this can make it difficult to address emerging needs or innovate within our work. We have made progress in developing paid-for services and there is untapped demand here, but we currently lack the resources to market and develop this further, and this will be one of the priorities for the planned new fundraising and business development role.

In 2022-23 we will continue our focus on increasing income from private and low-cost counselling services and finalise the codification of our service delivery model to support the development of an enhanced training offer. We also aim to expand our work in partnership with organisations with similar aims as well as exploring further digital delivery options to reach more mums than ever before.

Total expenditure was £360,529 (20-21 £287,874), of which £296,143 (20-21 £253,142) was restricted. Unrestricted funds at the period end totalled £106,227 (20-21 £71,349) and restricted funds were £249,104 (20-21 £313,269). The restricted fund balance is predominantly made up of the CGCC funds.

We aim to grow to meet demand and to secure a sustainable future for MumsAid. We expect our costs to increase as we seek to appoint new roles to meet our target staffing structure and develop our unrestricted income approach.

MumsAid provides exceptional value for money. We have the equivalent of fewer than six full-time staff but benefit from volunteer commitments and engagement on our steering groups from local service users who help shape our work and focus. We can utilise volunteers to promote our work and reach out to young mums via the channels that work for them. We also benefit from some volunteer admin support. We monitor our running costs carefully and seek donations in kind where possible to keep costs down; for example, we have secured free or discounted use of counselling rooms and crèche facilities from many of our host partners, which would otherwise have a price of thousands of pounds per year. We have low overhead costs and work flexibly to reduce fixed costs.

Reserves policy

The trustees have set a reserves policy that requires reserves to be maintained at a level that would enable MumsAid's to maintain the smooth operation of our services and activities during times of unforeseen difficulties. Elements we consider when setting our minimum and target reserves levels are; cashflow management, continuation of service delivery when income fluctuates, to enable investment in new services and ideas, and investment in future-proofing our core infrastructure. In consideration of these we have set a policy of a minimum level of 3 months of expenditure and a maximum target of 6 months of expenditure.

To meet our aim to hold a minimum of three months' charitable expenditure as general reserves, we would need to hold approximately £83,113 based on current forecasted activity in the next financial year to March 2023 (total forecast expenditure less the cost of subcontractor payments and depreciation in Dec'22 management accounts). We currently have approximately 3.5 months' cover in general reserves, which is in line with our policy target.

Our longer-term target of 6 months expenditure represents a wider set of needs including; managing inflation risk linked to the cost of living crisis, piloting of planned new work as well as ensuring continuity of existing projects with upcoming funding renewal needs, premises

**MUMSAID MATERNAL MENTAL HEALTH SUPPORT
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

and equipment costs that may arise from a future planned office move, and further development of our organisational structure to meet strategic growth plans. Hence, we have budgeted to continue building our general reserves this year and next to support these aims. Our business strategy for the next three years is targeting substantial growth, and thus our underlying reserves requirement to support sustainability will increase. We need to ensure our reserves grow proportionally to our expansion in activity and income to ensure we can remain stable, especially during such a time of economic volatility as we expect over the next few years because of the impact of the pandemic alongside the ongoing cost of living crisis, both of which are driving increased demand for our services. We expect our overall position in 2022-23 to be a deficit as we spend down an agreed portion of the CGCC restricted fund.

Public benefit

All our charitable activities benefit the public by their nature, because we directly support parents experiencing mental health problems and emotional distress, and their babies, in London's Royal Borough of Greenwich. We support our service users so that they can manage their mental health effectively and are thereby able to participate and contribute more fully in society, as opposed to being marginalised and excluded. This also benefits the public as a whole through the improved engagement of our service users with society, their enhanced ability to contribute as members of the wider public, and in many cases their reduced reliance on statutory services.

Our services are widely available throughout Greenwich and the development of our online services has further increased our reach. Our clients can self-refer or come to us through a variety of agencies. The majority of our services are free, and any contribution expected from clients is in line with their ability to pay. Nobody is excluded from accessing our services on a financial basis.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.


Responsibility of trustees

Charity law requires us as trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Name: Jill Thompson

Date: 
24.01.23

**MUMSAID MATERNAL MENTAL HEALTH SUPPORT
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Heather Dunlop FCA (Institute of Chartered Accountants in England and Wales)
For and on behalf of Contando Limited
7 Bell Yard
London
WC2A 2JR

Date: 25/01/23

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	80,514	231,978	312,492	564,800
Charitable activities	4	18,750	-	18,750	54,222
Total income and endowments		<u>99,264</u>	<u>231,978</u>	<u>331,242</u>	<u>619,022</u>
EXPENDITURE ON:					
Charitable activities	5	63,366	296,143	359,509	287,874
Cost of raising funds	6	1,020	-	1,020	-
Total expenditure		<u>64,386</u>	<u>296,143</u>	<u>360,529</u>	<u>287,874</u>
Net income/(expenditure)		<u>34,878</u>	<u>(64,165)</u>	<u>(29,287)</u>	<u>331,148</u>
Transfers between funds	14	-	-	-	-
		<u>34,878</u>	<u>(64,165)</u>	<u>(29,287)</u>	<u>331,148</u>
Other recognised gains/(losses):					
Other gains/(losses)		-	-	-	-
Net movement in funds		<u>34,878</u>	<u>(64,165)</u>	<u>(29,287)</u>	<u>331,148</u>
Reconciliation of funds:					
Total funds brought forward		71,349	313,269	384,618	53,470
Total funds carried forward	14	<u>106,227</u>	<u>249,104</u>	<u>355,331</u>	<u>384,618</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 15-23 form part of these accounts.


MUMSAID MATERNAL MENTAL HEALTH SUPPORT

BALANCE SHEET

AS AT 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS					
Tangible assets	9	-	617	617	1,477
		<u>-</u>	<u>617</u>	<u>617</u>	<u>1,477</u>
CURRENT ASSETS					
Debtors	10	14,668	3,645	18,313	2,587
Cash at bank and in hand	11	95,586	244,842	340,428	385,262
		110,254	248,487	358,741	387,849
CREDITORS: Amounts falling due within one year	12	(4,027)	-	(4,027)	(4,708)
Net current assets / (liabilities)		<u>106,227</u>	<u>248,487</u>	<u>354,714</u>	<u>383,141</u>
Total assets less current liabilities		<u>106,227</u>	<u>249,104</u>	<u>355,331</u>	<u>384,618</u>
CREDITORS: Amounts falling due after more than one year		-	-	-	-
Net assets / (liabilities)		<u>106,227</u>	<u>249,104</u>	<u>355,331</u>	<u>384,618</u>
TOTAL NET ASSETS		<u>106,227</u>	<u>249,104</u>	<u>355,331</u>	<u>384,618</u>
FUND BALANCES					
	14				
Unrestricted Funds		106,227	-	106,227	71,349
		<u>106,227</u>	<u>-</u>	<u>106,227</u>	<u>71,349</u>
Restricted Funds		-	249,104	249,104	313,269
TOTAL FUNDS		<u>106,227</u>	<u>249,104</u>	<u>355,331</u>	<u>384,618</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:



 Jill Thompson, Chair of Trustees

Date 24.01.23

Charity number: 1179849

The notes on pages 15-23 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including income from government grants is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured reliably, and receipt is probable. Donations are generally recognised when they are received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it.

Gift aid income are recognised when claims are submitted to HMRC. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from traded private and low cost counselling services, training and consultancy provision.

c) Expenditure

Expenditure is recognised when it is incurred and it includes attributable VAT which cannot be recovered.

Support costs have been allocated 100% to charitable activities as the direct costs of raising funds are a trivial value compared to the direct costs of charitable activities. As such the Trustees do not believe that the benefits of greater accuracy through further detailed allocation of support costs would outweigh the costs involved.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

The value of any voluntary help received is not included in the accounts.

d) Donated goods, services and facilities

Donated goods, services and facilities are included at the estimated value to the charity.

e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors. Employment costs, including pension costs, may be allocated to restricted funds where this is allowed by the terms of the restricted donation.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items is equal to or more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset over its expected useful economic life. To achieve this objective the following depreciation periods are used:

ICT Equipment	Between 3 and 7 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

g) Debtors, creditors and provisions

Debtors are recognised at the settlement amount due after any discounts offered.

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

h) Basic financial instruments

Financial assets and liabilities: Financial assets and financial liabilities, including debtors and creditors, are recognised when the charity becomes party to the contractual provisions of the instrument. Additionally, all financial assets and liabilities are classified according to the substance of the contractual arrangements entered into. Financial assets and liabilities are initially measured at transaction price (including transaction costs) and are subsequently re-measured where applicable at amortised cost.

The Charity only holds basic Financial Instruments. Financial Instruments are classified and accounted for according to the substance of the contractual arrangement as financial assets or financial liabilities. The financial assets and financial liabilities of the Charity are as follows:

- Debtors – trade and other debtors (including accrued income) are financial instruments and are debt instruments measured at amortised cost as detailed in the note to the accounts. Prepayments are not financial instruments.
- Cash at bank – is classified as a basic financial instrument and is measured at face value.
- Liabilities – trade creditors, accruals and other creditors are classified as financial instruments, and are measured at amortised cost as detailed in the notes to the accounts. Amounts due for taxation and social security are not included in the financial instruments disclosure. Deferred income amounting is not deemed to be a financial liability, as the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

i) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

j) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	2022	2021
	£	£
Donations	18,505	5,579
Grants and contract income	271,977	559,164
Income tax recoverable	-	58
Donated goods, services and facilities	22,010	-
	312,492	564,800

Grants above includes government grants of £104,119 from the Royal Borough of Greenwich (2021: £97,119 from the Royal Borough of Greenwich). Further details of the nature of the grants are in the note 14 below.

Donated goods, services and facilities include £3,000 of donated video production services, £4,750 of training and £14,260 of donated venue hire. The corresponding costs have been included in the relevant expenditure headings in note 4.

4 Income from charitable activities

	2022	2021
	£	£
Private Counselling	15,790	9,925
Low Cost Counselling	970	1,910
Therapeutic groups	90	33,258
Training	1,900	2,100
Consultancy	-	7,029
	18,750	54,222

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

5 Charitable expenditure	2022 £	2021 £
a Costs incurred directly on charitable activities		
Staff costs	258,469	221,308
Costs to deliver client activities	16,440	-
Client Support	2,591	1,794
Memberships/Insurance	731	646
Supervision	1,020	1,080
Subcontractors and Partners	40,100	38,095
Research and Evaluation	180	4,968
Training	6,847	2,359
Marketing/Advertising	8,113	3,933
Travel	657	172
IT development	9,467	1,686
Depreciation	859	690
	<u>345,474</u>	<u>276,731</u>
b Costs incurred on support & administration		
Governance costs	3,379	3,060
Accounting fees	725	-
Office rent	5,400	5,400
Insurance	659	849
Printing, postage and stationery	116	145
Telephone	1,861	1,541
Sundry	454	122
Office equipment	11	26
HR	1,430	-
	<u>14,035</u>	<u>11,143</u>
Total expenditure	<u>359,509</u>	<u>287,874</u>
 6 Cost of raising funds	2022 £	2021 £
Fundraising costs	1,020	-
	<u>1,020</u>	<u>-</u>
 7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses	2022 £	2021 £
Gross wages and salaries	202,481	186,303
Employer's National Insurance	11,745	9,910
Pension costs	21,243	10,827
Total Staff Costs	<u>235,469</u>	<u>207,040</u>

The total staff costs in this note excludes non payroll related staff cost such as sessional staff and recruitment which are included in note 5.

The average monthly number of employees during the year was 10 (2021: 10 totalling 5 FTE) totalling 5 FTE. Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2021:£NIL).

The charity's key management personnel comprise the trustees, the CEO and the YMA service manager (in the prior year the YMA service manager was not part of the key management personnel).

During the year key management personnel received employment benefits totalling £93,967 (2021: £65,338).

No trustees received any remuneration or other benefits from an employment with the charity or a related entity in either the current or preceding year.

Volunteers are also a key part of MumsAid's team and added value. We currently have 11 volunteer counsellors, each of whom volunteers an average of 4 hours per week to support our mothers (so a weekly average total of about 44 hours). Volunteers are either qualified counsellors or psychotherapists or trainees who have reached a certain stage in their training. They receive regular supervision and CPD through MumsAid to oversee the quality of their work and support their development. We also benefit from 2 volunteers supporting admin or operations who provide 3 days per week in total.

8 Net Income/Expenditure for the year	2022 £	2021 £
This is stated after charging:		
Amount paid to independent examiner for examination	2,500	2,000
Depreciation	859	690

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

9 Tangible fixed assets

	ICT Equipment £	Total 2022 £
Cost		
At 1 April 2021	3,435	3,435
Additions	-	-
Disposals	-	-
At 31 March 2022	3,435	3,435
Accumulated depreciation		
At 1 April 2021	1,959	1,959
Charge for the year	859	859
Eliminated on disposal	-	-
At 31 March 2022	2,818	2,818
Net book value		
At 31 March 2022	617	617
At 31 March 2021	1,477	1,477

10 Debtors

	2022 £	2021 £
Falling due within one year:		
Trade debtors	13,877	-
Prepayments	4,436	2,587
	18,313	2,587

11 Cash at Bank and in Hand

	2022 £	2021 £
Bank operating accounts	340,374	385,208
Petty cash	54	54
	340,428	385,262

12 Creditors: liabilities falling due within one year

	2022 £	2021 £
Trade creditors	612	2,658
Accruals	3,415	2,050
	4,027	4,708

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

13 Pension commitments

During the year employer's pension contributions totalling £21,243 (2021: £10,827) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2021: £NIL).

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-21 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-22 £
<i>General Unrestricted Funds</i>	71,349	99,264	(64,386)	-	-	106,227
Total Unrestricted Funds	71,349	99,264	(64,386)	-	-	106,227
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	299,505	14,000	(100,000)	-	-	213,505
Big Give Trust	-	700	(700)	-	-	-
Mental Health Foundation	-	26,880	(26,880)	-	-	-
Mental Health Sustainability Fund (AMHP)	4,410	-	(4,410)	-	-	-
National Lottery Awards For All	634	-	(634)	-	-	-
National Lotter Community Fund (Mighty Acorn)	-	10,000	-	-	-	10,000
RBG Text Service	-	7,000	(3,355)	-	-	3,645
RBG Commissioning	-	97,119	(97,119)	-	-	-
ROSA Women Thrive Fund	-	28,450	(7,113)	-	-	21,337
Young Londoners Fund	6,083	47,829	(53,912)	-	-	-
C19 - Lloyds Bank Foundation	842	-	(225)	-	-	617
C19 - London Community Response Fund (City Bridge Trust)	1,795	-	(1,795)	-	-	-
Total Restricted Funds	313,269	231,978	(296,143)	-	-	249,104
Aggregate of funds	384,618	331,242	(360,529)	-	-	355,331

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2022 £
Tangible fixed assets	-	617	617
Debtors	14,668	3,645	18,313
Cash at bank and in hand	95,586	244,842	340,428
Creditors falling due within one year	(4,027)	-	(4,027)
Creditors falling due after one year	-	-	-
	106,227	249,104	355,331

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

In the previous year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-20 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-21 £
<i>General Unrestricted Funds</i>	46,223	59,858	(34,732)	-	-	71,349
Total Unrestricted Funds	46,223	59,858	(34,732)	-	-	71,349
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	-	300,000	(495)	-	-	299,505
Children In Need	-	42,422	(42,422)	-	-	-
L&Q Foundation	-	4,128	(4,128)	-	-	-
Lloyds Bank Foundation	-	15,000	(15,000)	-	-	-
Mental Health Sustainability Fund (AMHP)	-	4,410	-	-	-	4,410
National Lottery Awards For All	1,268	-	(634)	-	-	634
National Lottery Building Connections	-	19,534	(19,534)	-	-	-
Peabody	-	3,750	(3,750)	-	-	-
RBG Commissioning	-	97,119	(97,119)	-	-	-
Young Londoners Fund	5,979	47,829	(47,725)	-	-	6,083
C19 - Lloyds Bank Foundation	-	10,629	(9,786)	-	-	843
C19 - London Community Response Fund (City Bridge Trust)	-	4,713	(2,918)	-	-	1,795
C19 - METRO GAVS (Greenwich Charitable Trust Covid-19 Emergency Fund)	-	9,630	(9,630)	-	-	-
Total Restricted Funds	7,247	559,164	(253,142)	-	-	313,269
<i>Aggregate of funds</i>	53,470	619,022	(287,874)	-	-	384,618

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2021 £
Tangible fixed assets	-	1,477	1,477
Debtors	523	2,064	2,587
Cash at bank and in hand	73,499	311,763	385,262
Creditors falling due within one year	(2,673)	(2,035)	(4,708)
Creditors falling due after one year	-	-	-
	71,349	313,269	384,618

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

Purposes of restricted funds:

Big Give Trust

Marketing and communication support for fundraising campaign

Central Greenwich Children's Centres (CGCC)

Grant supporting the delivery of MumsAid's charitable services in the Royal Borough of Greenwich.

Children In Need

Young MumsAid - was set up in 2015 to provide services for teenagers aged 16-19 who are pregnant or have a child under age of 2. This service provides up to six months of weekly one-to-one counselling, plus psychological education, to 16-19 year old pregnant teenagers or mothers living in Greenwich, in recognition of their multiple and often complex needs.

L&Q Foundation

Funding to support the provision of free group therapy and art therapy to pregnant women and mums with young children, bringing together mums facing similar issues so they can learn how to manage their own mental health and support each other.

Lloyds Bank Foundation

Enhance grant supporting the development of the organisation, including funding towards a Business Development Manager post for 1 year, IT infrastructure and hardware upgrades and strategic development.

Mental Health Foundation

The project funded by Mental Health Foundation targets young mums aged up to 25. It addresses the support needs of acutely vulnerable families who face complex challenges, including those arising from Covid-19. It enables access to practical care and support, drop in groups and YMA specialist.

Mental Health Sustainability Fund (AMHP)

Grant from the Association of Mental Health Practitioners to further MumsAid's sustainability in delivering mental health services in the VCSE sector.

National Lottery Awards For All

IT upgrade, including new website and new equipment to allow us to make better use of digital solutions.

National Lottery Building Connections

Peer outreach and group support for mothers with perinatal mental health issues. MumsAid is working in partnership with Home-Start Greenwich and Central Greenwich Children's Centres to provide peer support to isolated mothers who are currently unable to attend counselling, through home visits from trained volunteers. We also offer opportunities for mothers with perinatal mental health issues to socialise, access mindfulness and wellbeing groups, and participate in bi-annual social gatherings.

National Lottery Community Fund (Mighty Acorns)

Mighty Acorns project is a holistic support service for parents of babies aged 0-2 with medical conditions, additional needs or disabilities.

Peabody

Ensuring mothers living on the Peabody Moorings Estate who would benefit from our service will be appropriately identified or will have the confidence to self-refer and will not therefore slip through the net. Providing counselling in a children's centre within easy reach for mothers identified from the Peabody area.

RBG Commissioning

Local authority commissioned services to provide counselling and therapeutic groups to women in Royal Borough of Greenwich. We work in partnership with Bromely, Lewisham and Greenwich Mind who deliver groups for new mums under this grant.

RBG Text Service

Out of hours service, available 24 hours, 7 days per week for young mums who may be struggling or experiencing crisis.

ROSA Women Thrive Fund

Funding from Rosa Women Thrive enables recruitment of a specialist trauma therapist who can manage increasingly complex cases, support safeguarding, and share best practice trauma informed care with our team.

It also funds a weekly drop-in group, where mums can support each other using skills they already have, enhancing wellbeing and confidence, management of stress/depression/anxiety, and providing parenting and relationship support.

Young Londoners Fund

Funding from The Mayor's Young London Fund is enabling YoungMumsAid to provide psychological support to girls and young women (14-21) in Greenwich who are either pregnant or have a child under two years old. As well as 1-1 therapy in 3 children centres in the borough, the funding will also fund a drop-in group located in a supported housing block in Woolwich for young mothers, increasing accessibility and reducing barriers to engagement.

C19 - Lloyds Bank Foundation

Bridging grant furthering the support provided by our Lloyds Bank Foundation Enhance grant including provision for investment in IT capacity and capability and additional business development manager hours to support effective continuation of services during Covid-19 pandemic.

C19 - London Community Response Fund (City Bridge Trust)

Grant enabling Young MumsAid to better support vulnerable mothers throughout the Covid-19 pandemic period including provision of emergency supplies; using virtual platforms to provide counselling and support; and supporting mothers to connect digitally while face-to-face services are unavailable/not permitted.

C19 - METRO GAVS (Greenwich Charitable Trust Covid-19 Emergency Fund)

Grant to enable Young MumsAid service to better support vulnerable young mothers through the period of the Covid-19 outbreak by strengthening internal capacity to support more mums and more mums in different ways.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

15 Transactions with related parties

During the year the charity:

- a) Received donations totalling £30 (2021: £NIL) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) No expenses (2021: £NIL) were paid to, or for, the trustees.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	80,514	231,978	312,492	5,636	559,164	564,800
Charitable activities	18,750	-	18,750	54,222	-	54,222
	99,264	231,978	331,242	59,858	559,164	619,022
Total income and endowments						
EXPENDITURE ON:						
Charitable activities	63,366	296,143	359,509	34,732	253,142	287,874
Cost of raising funds	1,020	-	1,020	-	-	-
	64,386	296,143	360,529	34,732	253,142	287,874
Total Expenditure						
Net income/(expenditure)	34,878	(64,165)	(29,287)	25,126	306,022	331,148
Transfers between funds	-	-	-	-	-	-
	34,878	(64,165)	(29,287)	25,126	306,022	331,148
Other recognised gains/(losses):						
Other gains/(losses)	-	-	-	-	-	-
Net movement in funds	34,878	(64,165)	(29,287)	25,126	306,022	331,148
Reconciliation of funds:						
Total funds brought forward	71,349	313,269	384,618	46,223	7,247	53,470
Total funds carried forward	106,227	249,104	355,331	71,349	313,269	384,618

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

England & Wales - Charity number 1179849

Accounts



MumsAid Maternal Mental Health Support

Report and Accounts
Year ended 31 March 2021

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

CHARITY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2021

Trustees

The trustees who served during the year and at the date of approval were as follows:

Mercy Brown
Margaret Camey (appointed 20 October 2020)
Julie Ferguson (resigned 31 May 2021)
Clare Harland
Della Hyde (appointed 29 April 2021)
Ann Marshall (resigned 28 July 2020)
Grishma Patel (appointed 29 April 2021)
Hazel Pearson (appointed 23 June 2020)
Stephanie Pickerill (appointed 08 July 2020)
Gertrude Seneviratne
Jill Thompson
Victoria Wright
Nupur Yogarajah

Key Staff

Miriam Donaghy (Founder & CEO)

Governing Document

CIO Foundation registered 7 September 2018

Charity Registration Number

1179849

Principal Address

184 - 186 Westcombe Hill
Blackheath
London
SE3 7DH

Independent Examiner

Marie-Claire Yeo ACA

Bankers

Metro Bank
One Southampton Row
London
WC1B 5HA

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FOR THE PERIOD FROM 1st April 2020 – 31st March 2021

The trustees of MumsAid have pleasure in submitting the charity audit report and accounts for the period above.

Principal activities of the charity

MumsAid is a Charitable Incorporated Organisation (CIO). The charity's principal objectives as set out in its governing document are the preservation and protection of health and the advancement of good health.

MumsAid has a vision of a future where all mothers are supported in giving their babies the best start in life. We believe passionately that pregnancy and new motherhood can be an exciting, but also challenging, time, and that the right support can make a difference, not just to mothers but to the healthy emotional development of their babies, and the broader wellbeing of their families and communities.

Review of activities

The Covid-19 pandemic created significant challenges for MumsAid in this financial year, as it did for so many other organisations, with the women we work with needing support more than ever and the delivery of that support becoming more complex due to social distancing requirements. We received high volumes of referrals throughout the last year, particularly as other local services scaled back their support to families, and we saw increasingly complex needs amongst the mothers we support, including isolation, heightened stress, anxiety and health concerns, more birth trauma, and growing financial and domestic pressures.

The MumsAid team worked with dedication and flexibility to respond to these challenges and we are proud that we were able to provide continuous uninterrupted support right from the start of the first lockdown in March 2020. We have developed hybrid solutions to respond to the continually changing government guidelines around Covid-19, alternating between in-person and online delivery of counselling services and groups depending on what was safest in the current context. We have adapted our service for young mothers to provide more holistic and practical assistance to support their wellbeing. We would like to thank our staff and volunteers for their creativity, commitment and adaptability through this time, enabling MumsAid to ensure our clients never had to experience a break in service during a year when our support was even more vital.

Counselling service

Our primary activity has continued to be the provision of free counselling for women experiencing mental health issues or emotional difficulties during pregnancy or after having a baby. From March 2020 onwards, the Covid-19 pandemic and social distancing requirements created challenges for services providing direct support to families but, whenever possible within Government guidelines, MumsAid continued to offer face-to-face contact for those who wanted it, and when this was not feasible, we delivered services online or by telephone. When social distancing eased, we maintained that hybrid approach, recognising that online and telephone support can have benefits in broadening access and to enable us to respond to individual needs and preferences, meeting women where they feel most comfortable.

During this period, MumsAid provided support to a total of 280 women through its various services, which represents a 12% increase from the preceding year on the numbers who received specialist

counselling. There was also an increase in the total number of counselling hours that we offered, as we recruited additional counsellors to meet growing demand and often extended our usual offer of 12 sessions, counselling the very vulnerable during lockdown and while they were receiving no support from statutory services. Where we were still able to work in Children's Centres, crèche facilities were made available to those who needed them, and our intervention meant that we were able to ameliorate the impact of a range of perinatal mental health conditions on not only the mothers themselves but also their families, including over 200 babies and children.

Groups

We increased the volume and variety of our groups, which were all online this year apart from the YoungMumsAid group (see below), and offered opportunities for peer support, psychoeducation, and creative expression through art and journaling. These online groups were very well received by participants and feedback suggests that they made a significant contribution to mitigate the inevitable increased isolation from the pandemic.

The development of our group offering also meant we were able to extend our reach beyond Greenwich, with participants coming from all over the UK including several women from Scotland attending our groups.

YoungMumsAid

YoungMumsAid (YMA), the specialist service we provide for very young mothers (aged 21 and under), continued to be an integral and growing part of our provision. Our young mothers have been particularly vulnerable during the pandemic, experiencing more financial stress and reported increases in domestic violence, and all in the context of increased isolation and disrupted contact with their usual support systems, including family, friends and health professionals (such as health visitors and Children's Centres). During the last year we saw an increase in birth trauma, with hospital infection control measures meaning that many women had to attend appointments and go through the birth and immediate postnatal experience alone or with limited support from partners or caregivers. Some of the young mothers we supported have also experienced traumatic losses, such as miscarriage, stillbirth, the death of their own caregivers during the pandemic, or challenges relating to babies born with significant health needs.

The first wave of the pandemic in March 2020 triggered panic buying, which resulted in shop shelves being stripped of essential items such as nappies and formula. MumsAid responded to the desperate need of our young mothers, who had good reason to fear they would be left without essential supplies, by arranging home deliveries and we have continued to work in partnership with other local charities and organisations to ensure that our mothers get vital items. For example, we partner with:

- MamaKind to procure and deliver "baby bundles" of nappies, nearly-new baby clothes and baby milk to young mothers experiencing financial distress
- South East London Energy (SELCE) to provide support and help around fuel poverty
- Charlton Community Trust (CACT) to provide advice and help around housing needs

As some of our counselling and therapeutic support moved online, we recognised there were additional issues around digital access and so we started funding data bundles for mothers to enable access to online or telephone counselling. Over the last year we also noticed an increase in mothers who require help and support outside normal working hours, including evenings and weekends, and plans are underway to launch an out-of-hours text service to address this need.

The pandemic also highlighted the ongoing need for more practical and outreach support for our young mothers, and in response to this need we worked with one of the service's main funders, the Young Londoners Fund, to refocus our grant so that we could deliver more practical support and advocacy to this vulnerable cohort of young families. We recruited an experienced YoungMumsAid manager to lead the expanded service and appointed a dedicated advocacy worker for YoungMumsAid in February 2021, enabling us to continue developing the YMA drop-in group, which takes place weekly at a Children's Centre in the east of the borough. Attendance at this group has been positive, with numbers ranging between 6-12 mums. We provide practical and emotional support to young mums and their babies, including support around child development and healthy relationships, and advice on benefits, housing and gaining access to volunteering, training and employment opportunities. The mothers who received support reported a decrease in isolation, an improvement in health and wellbeing and talked about valuing the opportunity to make new friends. Creating positive memories was also a crucial part of our work, and we plan to build on this next year offering additional activities such as swimming, a trip to the farm and visits to local parks and community venues.

Private and low-cost counselling

Becoming proficient at delivering safe online counselling also enabled us to increase our private and low-cost counselling offer for those women and their partners who were not eligible or able to attend our counselling service, including those beyond our geographical reach and mothers who were not available for daytime counselling due to work commitments. All funds generated by these services are channelled back into our core charitable activities.

Signposting

We continued to receive calls from all over the UK from people seeking support, and whenever we could not offer direct help staff made every effort to signpost to relevant services.

Peer support project

Our collaborative project with Home-Start Greenwich and Central Greenwich Children Centres (CGCC) offering a peer-support project was completed during this financial year. Subject to finding funding we would be interested to offer a peer-support service again in the future.

Training, events and other activities

The pandemic restrictions impacted our ability to deliver face-to-face workshops to external audiences in 2020-2021, but we adapted our training packages so that we could deliver them online, continuing our work to challenge stigma and raise awareness amongst frontline health and social care professionals and volunteers about mental health conditions that affect pregnant and new mothers. We also maintained close links with allied professionals throughout the pandemic to ensure that they were aware of our continued service and to support referrals.

We provided internal training and CPD, ensuring our therapy team were confident to deliver online counselling efficiently and safely by offering them 'best practice' training on how to deliver counselling via video conferencing and telephone.

We were able to compensate for the lack of community event opportunities by focusing more on our digital presence and impact, and we sought advice and expertise to develop our digital platforms and update our website to further our reach. By investing more time in our digital presence, we were able to raise our profile on social media through Facebook, Twitter and Instagram accounts, substantially increasing followers on all platforms.

Impact

Our work has a proven positive impact on maternal mental health. Ongoing evaluation of our counselling services continues to demonstrate that we are engaging under-served groups that some other services have difficulty reaching. Again, more than half of all women supported were from non-white British ethnic backgrounds.

Our evaluation of counselling also evidenced that our intervention is effective in improving the mental health of the mothers that we support: 96% showed improvement on a scale that measured depression (the Edinburgh Postnatal Depression Scale), with 67% of those who completed counselling moving to below the clinical threshold for depression. After counselling 81% of women reported experiencing increased confidence in their parenting abilities, and 92% reported an improved bond with their babies. Yet again this year 100% of mothers reported that they would recommend our service.

These statistics reflect continued improvements in outcomes when compared to the findings of the McPin evaluation report from January 2020, as published on MumsAid's website: <https://www.mums-aid.org/about-us/our-impact/>

Beyond our counselling service, we also collect regular feedback from the mothers who take part in our groups and those who are supported by advocacy, outreach and practical assistance in our YoungMumsAid service, and we plan to develop further our evaluation methodology for these newer aspects of our service.

We were absolutely thrilled to have our impact celebrated and acknowledged by hearing in March 2021 that we were one of 10 finalists to win the GSK Impact Award, and we were later recognised as the overall winner at the recent award ceremony, an outstanding achievement for a charity of our size. This accolade comes with a cash award of £30,000, as well as four days of training for senior staff alongside production of a promotional film for the future use of the service and represents a wonderful recognition of our work and impact.

Our staff and volunteer team

We continued to have a loyal and dedicated core team with low levels of staff turnover. We are founder led and the core staff have been with the organisation for many years but this year we also expanded the team with additional key roles.

With the help of a Lloyds Enhance Grant we had recruited a Business Development Manager for a fixed-term contract, who helped to raise £33,510 in additional income. The Business Development Manager was also instrumental in researching the options for our communication system needs and took the lead in working with Lamplight to implement a new CRM system, which once up and running should enable us to improve our data analysis efficiency and performance.

This year we also strengthened the clinical team with the recruitment of an experienced senior supervisor, the employment of a designated therapist to work with our partners, the Motherhood Group, which represents members of the BAME community, and the addition of paid associate MumsAid therapists to deliver our private counselling service. The expansion of our YMA service led to the appointment of an experienced manager for the service, plus a part-time advocacy worker.

We continued to have a committed team of 12 volunteer counsellors during the last year, who volunteered an average of 4 hours per week. We receive requests for trainee counselling placements throughout the year.

Future plans

We know that we make a profound difference to the lives of mothers and babies and that we reach those women that other services often struggle to engage. We also know there is still more to do, particularly as the Covid-19 pandemic increases the stressors on many vulnerable families. Around one in five mothers suffer from perinatal mental health issues and in the Royal Borough of Greenwich alone this means approximately 1,000 mothers per year. There are hundreds more women and children who would benefit from the life-changing support we can provide, and we continue to work towards our goal to become 'the go to organisation for support for new mums' in Greenwich and beyond.

In terms of service provision, we will continue to strengthen and extend our core community-based counselling services, which are a lifeline for many local mothers. We also plan to offer enhanced outreach and advocacy support for vulnerable mothers and expand the reach of our services.

Beyond our direct support, we are committed to sharing our expertise in perinatal mental health more widely, and we are now attracting clinicians who are keen to work with us to develop their own maternal mental health research projects. We are also working on writing up and further evaluating our therapeutic approach with the aim of disseminating evidence-based best practice to perinatal mental health across the country. We hope that this will allow us to develop a training offer which could also have the benefits of providing a source of new unrestricted income to support our charitable activities. In addition, we plan to support sustainability by further developing our fee-paying counselling services, exploring new partnerships and developing individual giving opportunities.

Building a strong core team and robust infrastructure are crucial in ensuring that the organisation is able to deliver its services as effectively as possible, and we continue to work on this, implementing the new Lamplight CRM system to increase efficiency and developing the right structure for our expanded management team. Towards the end of the year, we secured new funds from Central Greenwich Children's Centres (CGCC) which will support us to develop a new role which will oversee our central services, including Finance, HR, Digital and Business Development. This will support us to establish firm foundations for sustainable growth.

Governance

The policy and operating decisions of the charity rest with the senior staff and trustees, who meet on a bi-monthly basis to monitor the activities of the charity and set the appropriate priorities and direction for the charity.

The expansion of the board in the previous year enabled the trustees to set up several sub-groups, which report into the Board, divided to cover essential areas such as finance, marketing, fundraising and governance. These sub-groups have facilitated more focused in-depth work to be accomplished by the trustees and staff.

Particular progress has been made in the area of governance, for example with the process of expanding and refining our risk register, developing an induction pack for new trustees and introducing the Charity Excellence Framework as a valuable review tool.

Our YoungMumsAid project has additional oversight via a quarterly stakeholder steering group which includes referrers, partners and specialists who understand the specific needs of this cohort, as well as young mums who can offer unique insights through their own lived experience.

Consultation with stakeholders

The charity's primary stakeholders include the trustees, the women we support through our services, and our funders, who include: Royal Borough of Greenwich Children's Services; the Children's Centre Area Commissioners: Home-Start Greenwich, GLL, and CGCC; Children in Need; the Young Londoners Fund; Lloyds Bank Foundation; Barnardo's; the L&Q Foundation; the Mental Health Sustainability Fund; and SELCE.

We are also grateful for the shared working and support with our partners and colleagues, including midwives, social workers, health visitors, GPs and children's centre staff in Greenwich, Home-Start Greenwich, the Motherhood Group, MamaKind, Barnardo's, Best Beginnings and other perinatal mental health networks. We also continue to explore new partnership opportunities that could further our mission and aims, for example with the Mental Health Foundation around peer support for young mothers.

Consultation with specific stakeholder groups:

- **Service users:** The mothers we support through our services have opportunities to provide regular informal feedback during counselling and group sessions, or contact with the YMA manager or advocacy worker. They also complete post-service questionnaires giving feedback on the service they received and ideas for improvements, and they are encouraged to engage with us through social media, including Facebook, Instagram and Twitter.
- **Trustees:** We consult our trustees through our bi-monthly board meetings and sub-group meetings and informal contact with the staff team in between.
- **Volunteers:** We consult our volunteer counsellors during their fortnightly supervision meetings, which provide an ongoing opportunity to discuss any feedback about their experiences and those of the women they support with the CEO and supervisors, and for this feedback to be heard and responded to.
- **Funders:** We attended frequent outreach meetings with existing funders and prospective funders such as the local Clinical Commissioning Group, and we provided quarterly evaluation reports on our service for those funders that required it.
- **Referrers and partners:** We liaised with GPs, health visitors and other voluntary sector organisations through various forums and ensured representation at the quarterly stakeholder meetings for Home-Start Greenwich Children's Centres. We also have ongoing support and involvement with Maternity Voices in Greenwich and have ensured that perinatal mental health has been a prominent agenda item.
- **Networks:** We have continued to be active members of the Maternal Mental Health Alliance and the South London Perinatal Mental Health Network.

Financial review

Income during the period, primarily from grants and contracts, totalled £619,022 (2019-20: £233,628), of which £559,164 (2019-20: £209,737) was restricted.

The majority of the increase in income (£300,000) relates to a transfer of restricted funds from Central Greenwich Children's Centres, as part of the winding up of that organisation. A final transfer of £14,000 was received in the financial year ending March 2022. CGCC sought a local charity with

similar aims to transfer their remaining assets to and MumsAid developed a successful business case for these funds to be awarded to us. The funds must be applied to Greenwich-based work only and are intended to support a core senior central role as well as additional counselling capacity over at least three years. A former CGCC board member has been appointed as a MumsAid trustee to oversee the deployment of these funds in line with agreements made between the two organisations.

Other new funds in the year include a grant from the Young Londoners fund (£47,829 p/a for three years) which supports our YoungMumsAid service and support from Lloyds Bank Foundation for business and infrastructure development (£25,629), including supporting our response to Covid-19. Other pandemic-related funds secured comprised of a small grant from the London Community Response Fund (£4,713) to enable provision of essential items to vulnerable mums during the pandemic-related lockdowns and funding from Greenwich MetroGavs (£9,630) to support the transition to safe online and telephone counselling services.

We continue to successfully deliver commissioned perinatal services for the Royal Borough of Greenwich in partnership with Bromley, Lewisham & Greenwich Mind, and this service is currently funded to April 2023.

We also have a number of smaller grants underpinning our work, helping to extend the reach of our YoungMumsAid and MumsAid services to new areas across the Royal Borough of Greenwich and also supporting the delivery of peer support and therapeutic groups, including art, mindfulness, journaling and singing groups. This has included grants from Peabody Trust, the Lottery's Building Connections fund, Best Beginnings and the L&Q Foundation.

As with many small charities, one of our key challenges is long-term financial sustainability, and we have made good progress here in securing new funders both this year and the following year. This has supported widening the breadth of our service offer too with the expansion of online group work and a formalised advocacy offer. We have increased our income from private and low-cost counselling as well as small unrestricted donations. We continue to develop new income streams and we're working to diversify our funding mix and the range of partners we work with even further.

We want to do more to increase unrestricted income to enable flexibility in our delivery approach. In 2021-22 we will continue to focus on increasing income from private and low-cost counselling services and finalise the codification of our service delivery model to support the development of an enhanced training offer. We also aim to expand our work in partnership with organisations with similar aims as well as exploring further digital delivery options to reach more mums than ever before.

Total expenditure was £287,874 (2019-20: £209,307), of which £253,142 (2019-20: £207,023) was restricted. Unrestricted funds at the period end totalled £71,349 (2019-20: £46,233) and restricted funds were £313,269 (2019-20: £7,247). The restricted fund balance is predominantly made up of the CGCC funds transferred just before the year end.

Reserves policy

The trustees have set a reserves policy that requires reserves to be maintained at a level that would enable MumsAid's activities to continue during times of unforeseen difficulties. We hold reserves to manage cashflow and enable investment in new services and ideas. We aim to hold three months' charitable expenditure as general reserves, approximately £69,000 based on current

forecasted activity in the next financial year to March 2022 (total costs less the cost of subcontractor payments and the costs of new roles funded in full by the CGCC restricted funds).

We currently have approximately three months' cover in free reserves, which is in line with our policy target. We have budgeted to aim for an unrestricted surplus for 2021-22 as we are planning for growth and need to ensure our free reserves grow proportionally to our expansion in activity and income to ensure we can remain stable, especially during such a time of economic volatility as we expect over the next few years as a consequence of the impact of Covid-19. We expect our overall position in 2021-22 to be a deficit as we spend down an agreed portion of the CGCC restricted fund.

Public benefit

All our charitable activities benefit the public by their nature because we directly support parents experiencing mental health problems and emotional distress, and their babies, in London's Royal Borough of Greenwich. We support our service users so that they can manage their mental health effectively and are thereby able to participate and contribute more fully in society, as opposed to being marginalised and excluded. This also benefits the public as a whole through the improved engagement of our service users with society, their enhanced ability to contribute as members of the wider public, and in many cases their reduced reliance on statutory services.

Our services are widely available throughout Greenwich and the development of our online services has further increased our reach. Our clients can self-refer or come to us through a variety of agencies. The majority of our services are free, and any contribution expected from clients is in line with their ability to pay. Nobody is excluded from accessing our services on a financial basis.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Responsibility of trustees

Charity law requires us as trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Name: Jill Thompson



Date: 13/01/2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MUMSAID MATERNAL MENTAL HEALTH SUPPORT
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2021 on pages 11 to 19 following, which have been prepared on the basis of the accounting policies set out on page 15.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

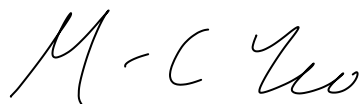
Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Marie-Claire Yeo ACA
Institute of Chartered Accountants in England and Wales



Date: 21/1/2022

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME AND ENDOWMENTS FROM:					
Donations	3	5,636	559,164	564,800	229,648
Charitable activities	4	54,222	-	54,222	3,980
Total income and endowments		59,858	559,164	619,022	233,628
EXPENDITURE ON:					
Charitable activities	5	34,732	253,142	287,874	209,307
Total expenditure		34,732	253,142	287,874	209,307
Net income/(expenditure)		25,126	306,022	331,148	24,321
Transfers between funds	11	-	-	-	-
		25,126	306,022	331,148	24,321
Other recognised gains/(losses):					
Net movement in funds		25,126	306,022	331,148	24,321
Reconciliation of funds:					
Total funds brought forward		46,223	7,247	53,470	29,149
Total funds carried forward	11	71,349	313,269	384,618	53,470

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 15-18 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

BALANCE SHEET

AS AT 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible assets	7	-	1,477	1,477	1,268
		-	1,477	1,477	1,268
CURRENT ASSETS					
Debtors	8	523	2,064	2,587	3,162
Cash at bank and in hand	9	73,499	311,763	385,262	111,503
		74,022	313,827	387,849	114,665
CREDITORS: Amounts falling due within one year	10	(2,673)	(2,035)	(4,708)	(62,463)
Net current assets / (liabilities)		<u>71,349</u>	<u>311,792</u>	<u>383,141</u>	<u>52,202</u>
Total assets less current liabilities		<u>71,349</u>	<u>313,269</u>	<u>384,618</u>	<u>53,470</u>
Net assets / (liabilities)		<u>71,349</u>	<u>313,269</u>	<u>384,618</u>	<u>53,470</u>
TOTAL NET ASSETS		<u>71,349</u>	<u>313,269</u>	<u>384,618</u>	<u>53,470</u>
FUND BALANCES					
Unrestricted Funds	11				
General funds		<u>71,349</u>	-	<u>71,349</u>	<u>46,223</u>
		71,349	-	71,349	46,223
Restricted Funds		-	<u>313,269</u>	<u>313,269</u>	<u>7,247</u>
		<u>71,349</u>	<u>313,269</u>	<u>384,618</u>	<u>53,470</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:



 Jill Thompson, Chair of Trustees

Date 13.01.22

Charity number: 1179849

The notes on page 15-18 form part of these accounts.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

FOR THE YEAR ENDED 31 MARCH 2021

CASH FLOW STATEMENT

	Note	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	<u>274,659</u>	<u>71,985</u>
Cash flows from investing activities:			
Purchase of property, plant and equipment		<u>(899)</u>	-
Net cash provided by/(used in) investing activities		<u>(899)</u>	-
Change in cash and equivalents in the reporting period			
Cash and equivalents at the beginning of the year	b	111,503	39,518
Change in cash and equivalents due to exchange rate movements		-	-
Cash and cash equivalents at the end of the year	b	<u>385,263</u>	<u>111,503</u>

Analysis of changes in net debt:

	At start of year £	[Any non-cash movements] £	Cash-flows £	At end of year £
Cash	111,503		273,760	385,263
Total net funds / (debt)	<u>111,503</u>	<u>-</u>	<u>273,760</u>	<u>385,263</u>

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
FOR THE YEAR ENDED 31 MARCH 2021
NOTES TO THE CASH FLOW STATEMENT

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	331,148	24,321
Adjustments for:		
Depreciation charges and provisions for impairment	690	634
(Increase)/decrease in debtors	575	(192)
Increase/(decrease) in creditors	(57,755)	47,222
Net cash provided by (used in) operating activities	274,659	71,985

Note b: Analysis of cash and cash equivalents

	2021	2020
	£	£
Cash at bank with immediate access	385,208	111,503
Petty cash	54	-
Total cash and cash equivalents	385,262	111,503

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from traded private and low cost counselling services, training and consultancy provision.

The charity has taken the view that it has only one charitable activity, namely the provision of counselling services, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the charity is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items is equal to or more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset over its expected useful economic life. To achieve this objective the following depreciation periods are used:

ICT Equipment	Between 3 and 7 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Donations of cash and similar	5,579	11,535
Grants and contract income	559,164	218,113
Income tax recoverable	58	-
	564,800	229,648

4 Income from charitable activities

	2021	2020
	£	£
Private Counselling	9,925	3,980
Low Cost Counselling	1,910	-
Consultancy	7,029	-
Training	2,100	-
Therapeutic Groups	33,258	-
	54,222	3,980

5 Charitable expenditure

a Costs incurred directly on specific activities

	2021	2020
	£	£
Staff costs	221,308	141,657
Event costs	-	140
Client Support	1,794	-
Memberships/Insurance	646	1,566
Supervision	1,080	1,170
Subcontractors and Partners	38,095	42,165
Research and Evaluation	4,968	2,000
Training	2,359	1,049
Marketing/Advertising	3,933	3,770
Travel	172	1,396
IT development	1,686	3,404
Depreciation	690	634
	276,730	198,951

b Costs incurred on support & administration

Governance costs	3,060	1,385
Office rent	5,400	7,369
Insurance	849	-
Printing, postage and stationery	145	447
Telephone	1,541	724
Sundry	122	268
Office equipment	26	163
	11,144	10,356

Total expenditure

	287,874	209,307
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6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2021	2020
	£	£
Gross wages and salaries	186,303	125,999
Employer's National Insurance	9,910	9,221
Pension costs	10,827	6,437
Total Staff Costs	207,040	141,657

The average monthly number of employees during the year was 10 (2020: 7) totalling 5 FTE. Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page.

During the year key management personnel received employment benefits totalling £65,338 (2020: £58,827).

No trustees received employment benefits in either the current or preceding year.

7 Tangible fixed assets

	ICT Equipment	Total 2021
	£	£
Cost		
At 1 April 2020	2,537	2,537
Additions	899	899
At 31 March 2021	3,435	3,435
Accumulated depreciation		
At 1 April 2020	1,268	1,268
Charge for the year	690	690
At 31 March 2021	1,959	1,959
Net book value		
At 31 March 2021	1,477	1,477
At 31 March 2020	1,268	1,268

8 Debtors

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Falling due within one year:		
Other debtors	2,587	3,162
	<u>2,587</u>	<u>3,162</u>
Total debtors	<u>2,587</u>	<u>3,162</u>

9 Cash at Bank and in Hand

	2021 £	2020 £
Bank operating accounts	385,208	111,503
Petty cash	54	-
	<u>385,262</u>	<u>111,503</u>

10 Creditors: liabilities falling due within one year

	2021 £	2020 £
Trade creditors	2,658	-
Deferred income	-	47,331
Accruals	2,050	15,132
	<u>4,708</u>	<u>62,463</u>

11 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-20 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-21 £
<i>General Unrestricted Funds</i>	46,223	59,858	(34,732)	-	-	71,349
Total Unrestricted Funds	<u>46,223</u>	<u>59,858</u>	<u>(34,732)</u>	<u>-</u>	<u>-</u>	<u>71,349</u>
<i>Restricted Funds</i>						
Central Greenwich Children's Centres (CGCC)	-	300,000	(495)	-	-	299,505
Children In Need	-	42,422	(42,422)	-	-	-
L&Q Foundation	-	4,128	(4,128)	-	-	-
Lloyds Bank Foundation	-	15,000	(15,000)	-	-	-
Mental Health Sustainability Fund (AMHP)	-	4,410	-	-	-	4,410
National Lottery Awards For All	1,268	-	(634)	-	-	634
National Lottery Building Connections	-	19,534	(19,534)	-	-	-
Peabody	-	3,750	(3,750)	-	-	-
RBG Commissioning	-	97,119	(97,119)	-	-	-
Young Londoners Fund	5,979	47,829	(47,725)	-	-	6,083
C19 - Lloyds Bank Foundation	-	10,629	(9,786)	-	-	843
C19 - London Community Response Fund (City Bridge Trust)	-	4,713	(2,918)	-	-	1,795
C19 - METRO GAVS (Greenwich Charitable Trust Covid-19 Emergency Fund)	-	9,630	(9,630)	-	-	-
Total Restricted Funds	<u>7,247</u>	<u>559,164</u>	<u>(253,142)</u>	<u>-</u>	<u>-</u>	<u>313,269</u>
Aggregate of funds	<u>53,470</u>	<u>619,022</u>	<u>(287,874)</u>	<u>-</u>	<u>-</u>	<u>384,618</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds		2021 £
	General funds £	Restricted funds £	
Tangible fixed assets	0	1,477	1,477
Debtors	523	2,064	2,587
Cash at bank and in hand	73,499	311,763	385,262
Creditors falling due within one year	(2,673)	(2,035)	(4,708)
Creditors falling due after one year	-	-	-
	<u>71,349</u>	<u>313,269</u>	<u>384,618</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 01-Apr-19 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains and losses £	Closing balance 31-Mar-20 £
<i>General Unrestricted Funds</i>	24,616	23,891	(2,284)	-	-	46,223
Total Unrestricted Funds	<u>24,616</u>	<u>23,891</u>	<u>(2,284)</u>	<u>-</u>	<u>-</u>	<u>46,223</u>

MUMSAID MATERNAL MENTAL HEALTH SUPPORT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

Restricted Funds

Children In Need	-	39,099	(39,099)	-	-	-
METRO GAVS (Greenwich Charitable Trust)	-	12,647	(12,647)	-	-	-
National Lottery Awards For All	4,533	-	(3,265)	-	-	1,268
National Lottery Building Connections	-	26,343	(26,343)	-	-	-
Peabody	-	5,000	(5,000)	-	-	-
RBG Commissioning	-	97,119	(97,119)	-	-	-
Young Londoners Fund	-	11,957	(5,978)	-	-	5,979
Small Grants	-	4,375	(4,375)	-	-	-
Tampon Tax Community Fund	-	7,438	(7,438)	-	-	-
Tampon Tax Fund	-	5,759	(5,759)	-	-	-
Total Restricted Funds	4,533	209,737	(207,023)	-	-	7,247
Aggregate of funds	29,149	233,628	(209,307)	-	-	53,470

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds		2020 £
	General funds £	Restricted funds £	
Tangible fixed assets	-	1,268	1,268
Debtors	3,162	-	3,162
Cash at bank and in hand	46,223	65,280	111,503
Creditors falling due within one year	(3,162)	(59,301)	(62,463)
	46,223	7,247	53,470

Purposes of restricted funds:

Central Greenwich Children's Centres (CGCC)

Grant supporting the delivery of MumsAid's charitable services in the Royal Borough of Greenwich.

Children In Need

Young MumsAid - was set up in 2015 to provide services for teenagers aged 16-19 who are pregnant or have a child under age of 2. This service provides up to six months of weekly one-to-one counselling, plus psychological education, to 16-19 year old pregnant teenagers or mothers living in Greenwich, in recognition of their multiple and often complex needs.

L&Q Foundation

Funding to support the provision of free group therapy and art therapy to pregnant women and mums with young children, bringing together mums facing similar issues so they can learn how to manage their own mental health and support each other.

Lloyds Bank Foundation

Enhance grant supporting the development of the organisation, including funding towards a Business Development Manager post for 1 year, IT infrastructure and hardware upgrades and strategic development.

Mental Health Sustainability Fund (AMHP)

Grant from the Association of Mental Health Practitioners to further MumsAid's sustainability in delivering mental health services in the VCSE sector.

National Lottery Awards For All

IT upgrade, including new website and new equipment to allow us to make better use of digital solutions.

National Lottery Building Connections

Peer outreach and group support for mothers with perinatal mental health issues. MumsAid is working in partnership with Home-Start Greenwich and Central Greenwich Children's Centres to provide peer support to isolated mothers who are currently unable to attend counselling, through home visits from trained volunteers. We also offer opportunities for mothers with perinatal mental health issues to socialise, access mindfulness and wellbeing groups, and participate in bi-annual social gatherings.

Peabody

Ensuring mothers living on the Peabody Moorings Estate who would benefit from our service will be appropriately identified or will have the confidence to self-refer and will not therefore slip through the net. Providing counselling in a children's centre within easy reach for mothers identified from the Peabody area.

RBG Commissioning

Local authority commissioned services to provide counselling and therapeutic groups to women in Royal Borough of Greenwich. We work in partnership with Bromely, Lewisham and Greenwich Mind who deliver groups for new mums under this grant.

Young Londoners Fund

Funding from The Mayor's Young London Fund is enabling YoungMumsAid to provide psychological support to girls and young women (14-21) in Greenwich who are either pregnant or have a child under two years old. As well as 1-1 therapy in 3 children centres in the borough, the funding will also fund a drop-in group located in a supported housing block in Woolwich for young mothers, increasing accessibility and reducing barriers to engagement.

C19 - Lloyds Bank Foundation

Bridging grant furthering the support provided by our Lloyds Bank Foundation Enhance grant including provision for investment in IT capacity and capability and additional business development manager hours to support effective continuation of services during Covid-19 pandemic.

C19 - London Community Response Fund (City Bridge Trust)

Grant enabling Young MumsAid to better support vulnerable mothers throughout the Covid-19 pandemic period including provision of emergency supplies; using virtual platforms to provide counselling and support; and supporting mothers to connect digitally while face-to-face services are unavailable/not permitted.

C19 - METRO GAVS (Greenwich Charitable Trust Covid-19 Emergency Fund)

Grant to enable Young MumsAid service to better support vulnerable young mothers through the period of the Covid-19 outbreak by strengthening internal capacity to support more mums and more mums in different ways.

MUMSAID MATERNAL MENTAL HEALTH SUPPORT
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds General 2021 £	Restricted 2021 £	Total 2021 £	Unrestricted funds General 2020 £	Restricted 2020 £	Total 2020 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	5,636	559,164	564,800	19,911	209,737	229,648
Charitable activities	4	54,222	-	54,222	3,980	-	3,980
Total income and endowments		59,858	559,164	619,022	23,891	209,737	233,628
EXPENDITURE ON:							
Charitable activities:	5	34,732	253,142	287,874	2,284	207,023	209,307
Total Expenditure		34,732	253,142	287,874	2,284	207,023	209,307
Net income/(expenditure)		25,126	306,022	331,148	21,607	2,714	24,321
Transfers between funds	11	-	-	-	-	-	-
Other recognised gains/(losses):		25,126	306,022	331,148	21,607	2,714	24,321
Other gains/(losses)		-	-	-	-	-	-
Net movement in funds		25,126	306,022	331,148	21,607	2,714	24,321
Reconciliation of funds:		46,223	7,247	53,470	24,616	4,533	29,149
Total funds brought forward		71,349	313,269	384,618	46,223	7,247	53,470
Total funds carried forward	11	71,349	313,269	384,618	46,223	7,247	53,470