

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH SEPTEMBER 2024**



MUMA NURTURE

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1180220

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

MUMA NURTURE
(Charitable Incorporated Organisation)

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MUMA NURTURE

(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1180220
DATE OF REGISTRATION	5th October 2018
START OF FINANCIAL YEAR	1st October 2023
END OF FINANCIAL YEAR	30th September 2024
TRUSTEES AT 30TH SEPTEMBER 2024	Karen Deane Ayoub Charid Daisy Green Sue Lang Adam Davenport Rachael Liles (Appointed 16th April 2024)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO - Foundation Registered 5th October 2018

OBJECTS

The preservation and protection of good health among people resident in Sussex, who are experiencing or who have experienced, infertility or pregnancy or perinatal loss in particular but not exclusively by: a) The provision of counselling, therapies and support for those suffering any mental or physical illness as a result of these experiences. b) Undertaking research in to subject of infertility, pregnancy and perinatal loss and its effect on potential parents, whether physical, psychological or social, the useful results of which will be disseminated for the public benefit.

CORRESPONDENCE ADDRESS	Unit 4 4 Beverley Business Park 6 Finmere Road Eastbourne BN22 8QG
PRIMARY BANKERS	Metro Bank Plc One Southampton Row London WC1B 5HA
INDEPENDENT EXAMINERS	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

MUMA NURTURE

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30TH SEPTEMBER 2024

Aims and Objectives

The preservation and protection of good health among people resident in Sussex, who are experiencing, or who have experienced, infertility or pregnancy or perinatal loss in particular but not exclusively by:

a) the provision of counselling, therapies and support for those suffering any mental or physical illness as a result of these experiences.

b) undertaking research into the subject of infertility, pregnancy and perinatal loss and its effects on potential parents, whether physical, psychological or social, the useful results of which will be disseminated for the public benefit.

During this year of October 2023 to September 2024 the trustees have endeavoured to follow all Charity Commission guidelines and rulings, making sure our services are being utilised in the best way possible. We have found the increase in people reaching out for our services has continued, this is in part to our services being recognised and acknowledged within the wider public sector over the past few years and that we continue to offer counselling online which enables access to more. We have seen an increase in those applying for counselling linked to perinatal mental health and referrals are coming from various locales in and around the county and country.

We have once again had changes on the board of trustees and been able to include a past beneficiary of the service, and someone with experience of fundraising and working within a charity setting.

Our CEO and founder returned from maternity leave and with her KIT days and return to work the work environment and forward planning have become more settled - she went on maternity leave again in April and this time we were much more prepared and had several plans in place for continuation of service and fund raising this included appointing an admin person to coordinate fundraising and event.

We are continuing to offer counselling services online and face to face, fully supported by our placement counsellors this is proving to be very successful. They are working towards their qualification and we can accommodate more clients. We do in house training with them which is relevant to our specific client group and they have supervision each month our counselling coordinator allocates clients and is their line manager. We hope to offer specialist training in our field to other service providers and counsellors in the future.

We have plans to extend this service and offer more training to placement counsellors and those qualified that they can become specialist in our area and extend the service we offer.

We attended Eastbourne Carnival and in September the Empty Pram push event a sponsored walk along the whole of Eastbourne seafront pushing empty prams to highlight not all pregnancy's end with a baby. Our walkers worked hard to gather as many sponsors as possible.

Due to the amount of donated baby goods we received this year we have been able to start some pre-loved baby sales which have been moderately successful to raise much needed funds, thanks go to those that donated.

My personal thanks go to everyone that has supported us through these times of continuing change and challenge. We look forward to a more settled year and a continuation of our plans for training and expanding our service within the community.

Karen Deane (Chair of Trustees)

MUMA NURTURE

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 30TH SEPTEMBER 2024

Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Governing Document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on16/7/25.....

Signed on their behalf by Trustee.....

Printed Name: Karen Deane

MUMA NURTURE

(Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30TH SEPTEMBER 2024

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies	3a	29,763	-	29,763	18,219
Activities for Generating Funds	3b	9,772	-	9,772	6,062
Investment Income	3c	-	-	-	-
Other Incoming Resources	3d	-	-	-	50
TOTAL INCOMING RESOURCES		39,535	-	39,535	24,331
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	37,856	-	37,856	31,612
Cost of Generating Funds	4b	243	-	243	946
Governance Costs	4c	840	-	840	780
TOTAL RESOURCES EXPENDED		38,940	-	38,940	33,338
NET INCOMING (OUTGOING) RESOURCES		595	-	595	(9,007)
Funds Brought Forward		264	-	264	9,271
TOTAL FUNDS CARRIED FORWARD		859	-	859	264

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

MUMA NURTURE
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BALANCE SHEET
AS AT 30TH SEPTEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 30-Sep-24 £	TOTAL 30-Sep-23 £
Fixed Assets					
Tangible Assets	2	-	-	-	-
Investments	6	-	-	-	-
Total Fixed Assets		-	-	-	-
Current Assets					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	1,699	-	1,699	1,044
Total Current Assets		1,699	-	1,699	1,044
Creditors: Amounts falling due within one year	9	840	-	840	780
NET CURRENT ASSETS		859	-	859	264
TOTAL ASSETS less current liabilities		859	-	859	264
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		859	-	859	264
Funds of the Charity					
General Funds		859	-	859	264
Restricted Funds	5	-	-	-	-
Total Funds		859	-	859	264

Approved by the Trustees on 16/7/25

Signed on their behalf by Trustee 

Printed Name: Karen Deane

MUMA NURTURE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH SEPTEMBER 2024**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

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 note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (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.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

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

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

MUMA NURTURE
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30TH SEPTEMBER 2024

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Fixtures, Fittings and Equipment	25% - Reducing Balance Basis
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2. TANGIBLE FIXED ASSETS

The CIO held no fixed assets during this or the previous financial year.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

30th September 2024 : None
30th September 2023 : None

MUMA NURTURE

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NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 30TH SEPTEMBER 2024

3. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
a) Donations, Grants & Legacies				
Gifts & Donations	5,979	-	5,979	7,394
Grants	23,784	-	23,784	10,825
	29,763	-	29,763	18,219
b) Activities for Generating Funds				
Fundraising Income	9,772	-	9,772	6,062
	9,772	-	9,772	6,062
c) Investment Income				
Interest	-	-	-	-
	-	-	-	-
d) Other Incoming Resources				
Sundry Income	-	-	-	50
	-	-	-	50

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NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 30TH SEPTEMBER 2024

4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
a) Cost of Charitable Activities					
Advertising & Publicity		351	-	351	325
Insurance Costs		829	-	829	775
Office Costs		1,039	-	1,039	1,127
Rent & Rates		5,400	-	5,400	5,845
Staff Costs	11	28,583	-	28,583	21,609
Sundry Expenses		-	-	-	257
Therapist Costs		940	-	940	1,013
Training Costs		129	-	129	186
Utilities		585	-	585	475
		37,856	-	37,856	31,612
b) Cost of Generating Funds					
Fundraising Costs		243	-	243	946
		243	-	243	946
c) Governance Costs					
Independent Examiners Fees	9	840	-	840	780
		840	-	840	780

MUMA NURTURE

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NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 30TH SEPTEMBER 2024

5. RESTRICTED FUNDS

The CIO held no restricted fund during this or the previous financial year.

6. INVESTMENTS

The CIO held no fixed assets investments during this or the previous financial year.

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	TOTAL 30-Sep-24 £	TOTAL 30-Sep-23 £
Cash at Bank & in Hand	1,699	-	1,699	1,044
	1,699	-	1,699	1,044

8. DEBTORS AND PREPAYMENTS

The CIO held no Debtors and Prepayments during this or the previous financial year.

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	TOTAL 30-Sep-24 £	TOTAL 30-Sep-23 £
Independent Examiners Fees	840	-	840	780
	840	-	840	780

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial year.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	TOTAL 30-Sep-24 £	TOTAL 30-Sep-23 £
Fixed Asset Investments	-	-	-	-
Net Current Assets	859	-	859	264
Long Term Liabilities	-	-	-	-
	859	-	859	264

MUMA NURTURE
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30TH SEPTEMBER 2024

12. STAFF COSTS AND NUMBERS

	TOTAL 2023/24 £	TOTAL 2022/23 £
Gross Wages and Salaries	28,583	21,609
Employer's National Insurance Costs	-	-
Pension Contributions	-	-
	<u>28,583</u>	<u>21,609</u>

Employees who were engaged in each of the following activities:

	TOTAL 2023/24	TOTAL 2022/23
Activities in furtherance of organisation's objects	2	2

The Charity operates a PAYE scheme to pay all members of employed staff and no employees received emoluments in excess of £60,000 (2022/23:None).

13. TRUSTEES AND OTHER RELATED PARTIES

During the financial year Mrs Victoria Charid (Spouse to Trustee Mr Ayoub Charid) received £26,034 (2022/23:£15,831) as CEO, General Manager and Senior Therapist for Muma Nurture in furthering the Charity's objects. All conflicts of interest have been identified, documented and managed in accordance with the Charity's Governing Document.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

MUMA NURTURE
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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Muma Nurture on the accounts for the year ended 30th September 2024 set out on pages 6 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K. Collaku MAAT
Castle View Accounting Ltd
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53 High Street
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West Sussex
BN18 9AJ



Date: 21st July 2025