

MEMORY MATTERS FOUNDATION

England & Wales · Charity number 1185367

Details

Status Registered

Legal form CIO

Registered 2019-09-18

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

Contact

Address Memory Matters Foundation
69a New George St
plymouth
PL1 1RJ

Phone 01752243333

Email Fundraising@memorymatters.org.uk

Website www.memorymatters.org.uk

Activities

Objects: THE RELIEF OF THOSE AFFECTED BY DEMENTIA AND OTHER LONG TERM AND CHRONIC HEALTH CONDITIONS BY THE PROVISION OF ADVICE, SUPPORT AND EDUCATION AND RAISING PUBLIC AWARENESS OF SUCH HEALTH CONDITIONS

Activities: Memory Matters Foundation raises funds and offers advice and information to support people affected by dementia and long term conditions in Plymouth and surrounding areas.

Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£65,168	£40,205	-	-
2024-03-31	£58,158	£24,091	-	-
2023-03-31	£12,201	£24,325	-	-
2022-03-31	£51,182	£20,383	-	-
2021-03-01	£677	£0	-	-

Trustees

Name	Role	Appointed
Hilary Cragg	Chair	2019-09-18
ASHLEY SMITH		2021-08-04
Emily Rose Quick		2025-09-01
Graham Arthur Charles Knapman		2019-09-18
Paul Kennelly		2019-09-18

MEMORY MATTERS FOUNDATION

England & Wales - Charity number 1185367

Accounts

Charity registration number: 1185367

**MEMORY MATTERS FOUNDATION
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

**BEVERSTON
ACCOUNTANTS**

3 Stoke Damerel Business Ctr
5 Church Street
Plymouth
Devon
PL3 4DT

**Memory Matters Foundation
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**Memory Matters Foundation
Reference and Administrative Details
For The Year Ended 31 March 2025**

Trustees	Hilary Cragg - Chair Ashley Smith Graham Knapman Paul Kennelly
Charity Number	1185367
Principal Address	69a New George Street Plymouth Devon PL1 1RJ
Independent Examiner	Martin Caruana FMAAT Beverston Accountants Ltd 3 Stoke Damerel Business Ctr 5 Church Street Plymouth Devon PL3 4DT

**Memory Matters Foundation
Trustees' Report For The Year Ended 31 March 2025**

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

The Memory Matters Foundation was established with the aim of supporting those affected by Dementia and other long-term conditions. To provide relief to those affected by dementia and other long-term and chronic health conditions by the provision of advice, support and education and raising public awareness of such health conditions. All funds raised enable the charity to support those issues as needed by those affected.

The charity is supported by the team that runs Memory Matters CIC and Moments Café in the southwest and was set up to enable a transparent fundraising path to build on the community's needs. The charity is a separate entity from Memory Matters CIC and Moments Café and is governed by trustees under the guidance of the Charities Commission; they do, however, work cooperatively together, albeit with separate roles and responsibilities.

The Trustees ensure that all charitable activities adhere to the regulatory framework set by the Charities Commission and that funds are used exclusively to fulfil the Foundation's charitable objectives.

Achievements and Performance

Main Achievements

Throughout 2024/2025, the Memory Matters Foundation has remained a trusted source of information, guidance, and practical support for people living with dementia and their families across Plymouth and Devon. From early intervention and peer support to creative engagement and community inclusion, the Foundation's services have continued to make a meaningful difference to the lives of those affected by dementia.

Advice and Support for People Affected by Dementia

During 2024/2025, Memory Matters Foundation supported 479 individuals affected by dementia through the provision of personalised advice, emotional support, advocacy, information, and signposting to appropriate services.

Memory Matters Foundation's services aim to enhance support for people awaiting a formal dementia diagnosis. Waiting lists for diagnosis in Plymouth remain lengthy, leaving many individuals unable to access essential dementia-specific services. The Foundation's Dementia Hub plays a crucial role in addressing this gap by offering:

- Referrals to community organisations
- Access to Cognitive Stimulation Therapy (CST) and peer support groups
- Support with assessment planning
- Guidance and referrals to G.P. services when needed

By providing this early intervention, the Hub helps prevent isolation, reduce distress, and ensure families receive the support they need at a critical stage.

Two weekly Memory Cafés continue to operate, welcoming 1,099 attendances over the year. These cafés offer safe and welcoming spaces for social interaction, connection, and wellbeing. They remain fully self-funded, supported by community fundraising, including a summer fair, seasonal raffles, and small contributions from attendees. This financial independence has enabled additional activities, including outings, targeted workshops, and visits from external entertainers.

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**Memory Matters Foundation
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Main Achievements - continued

In June 2024, the Foundation received a generous donation of £50,000 from Memory Matters CIC. This significant contribution has ensured the continued provision of free-to-access dementia information, advice, and ongoing support delivered through the Dementia Hub.

Volunteers and Community Engagement

Volunteers continue to be central to the success of the Foundation's work. Over the past year, volunteers contributed 1,040 hours supporting Memory Cafés and assisting with community outreach activities. Their involvement ensures our services remain flexible, person-centred, and responsive to community needs.

The Foundation has strengthened its community presence through workshops, awareness events, dementia-friendly activities, and collaborations with local groups and organisations. These activities support the wider ambition of building a dementia-aware community across Plymouth and Devon.

Feedback from people living with dementia, their carers, and our partners is a key component of our development. This ongoing dialogue informs programme planning, ensures inclusivity, and helps us adapt services to meet emerging needs.

Young Onset Dementia Group

Our Young Onset Dementia Group continues to meet monthly on Saturdays, offering a vital space for individuals diagnosed with dementia under the age of 65. On average, 12 participants attend each session, forming a close and supportive peer community.

What makes this group particularly effective is its participant-led approach. Activities are chosen and shaped by group members, ensuring sessions align with their interests and abilities. Activities this year have included:

- Creative arts sessions
- Gentle physical activity
- Cognitive games and memory challenges
- Peer discussions and problem-solving activities
- Informal social time

This flexible, person-directed model enhances engagement, autonomy, and psychological wellbeing.

The impact extends to families and carers, who benefit from valuable respite and from knowing their loved one is supported in a meaningful, safe environment. Carers consistently report reduced stress, improved confidence, and a greater sense of connection to others facing similar challenges.

Through shared experiences, mutual support, and individually tailored activities, the Young Onset Dementia Group continues to play a key role in reducing isolation and promoting independence, empowerment, and wellbeing.

**Memory Matters Foundation
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Financial Review

Financial Position

Memory Matters Foundation continues to use the services of Memory Matters CIC to oversee the finance processes and payments.

All transactions and accounts are processed through Xero accounting software and have continued the services of Beverston Accountants to oversee the period end and reconcile the accounts.

The Foundation utilised the reserve brought forward and donations received to cover the expenditure in the period. At the year end, an increased cash surplus of £74,420 was carried forward, and together with donations received post year end, significant funds are available to support the charity's objectives for the next year.

Grants

No grants were received during the period.

Investment policy and objectives

Aside from retaining a prudent amount in reserves each year, most of the charity's funds are spent in the short term, so few funds are available for long-term investment. Investment may be an option in future years, but the trustees believe the charity's money must remain available and easily accessible should unforeseen expenses arise.

Donations

The charity continues to receive support from Memory Matters CIC and were paid a donation of £50,000 during the period.

The donation from Memory Matters CIC has significantly enhanced the Foundation's financial sustainability. This investment has supported core services, including:

- The Young Onset Dementia Group
- Weekly Memory Cafés
- Dementia advice and information sessions
- Peer support groups

The Board will continue to monitor financial performance closely and identify opportunities for future growth, partnership development, and funding diversification to ensure long-term stability.

Reserves Policy

Generally, it is considered prudent to maintain a level of usable reserves sufficient to cover unexpected and unplanned events so that the charity's primary objective is preserved. At the same time, the Trustees wish to ensure that it uses its funding to benefit the community.

**Memory Matters Foundation
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Structure, Governance and Management

Governing Document

The charity is governed by its constitution, dated 18 September 2019.

Trustee Selection Methods

No new trustees were appointed during this time. New trustees can be appointed by a resolution passed at a meeting of charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

New trustees are inducted into the workings of the charity during meetings held on a regular basis.

Organisational structure

The charity is a Charitable Incorporated Organisation and overall responsibility for the management of the charity is vested in the Trustees.

The Memory Matters CIC finance team manages the charity. The charity holds trustee meetings throughout the period, which are organised by the Trustees to continue with the work necessary to maintain the charity's objectives.

All trustees give their time freely and no trustee remuneration was paid in the period.

The charity has maintained strong governance throughout 2024/2025. The Trustees have ensured that all charitable activities are compliant with statutory regulations and aligned with the Foundation's vision and objectives. Systems for financial management remain robust, with careful oversight of expenditure and a continued focus on maximising the impact of all donated funds.

Post Balance Sheet Events

In the next accounting period Madeleine Matthews and Philip Davie were employed. Fundraising activities have increased and the charity is becoming more recognised in the community.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Hilary Cragg

Trustee

Date 12 Jan 2026

Memory Matters Foundation
Independent Examiner's Report to the Trustees of Memory Matters Foundation
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Memory Matters Foundation (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Trust 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 contents 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.



Martin Caruana FMAAT

Date 12/01/2026

3 Stoke Damerel Business Ctr

5 Church Street

Plymouth

Devon

PL3 4DT

**Memory Matters Foundation
Statement of Financial Activities
For The Year Ended 31 March 2025**

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	65,168	58,158
EXPENDITURE ON:			
Raising funds	5	(274)	-
Charitable activities:	5		
Main objective		(33,092)	(29,041)
		(33,366)	(29,041)
NET INCOME		31,802	29,117
NET MOVEMENT IN FUNDS		31,802	29,117
RECONCILIATION OF FUNDS:			
Total funds brought forward		48,685	19,568
TOTAL FUNDS CARRIED FORWARD	11	80,487	48,685

The notes on pages 10 to 15 form part of these financial statements.

**Memory Matters Foundation
Statement of Financial Position
As At 31 March 2025**

		2025	2024
	Notes	Unrestricted funds	Total funds
		£	£
FIXED ASSETS			
Tangible Assets	8	907	1,634
		<u>907</u>	<u>1,634</u>
CURRENT ASSETS			
Debtors	9	6,840	-
Cash at bank and in hand		74,420	49,775
		<u>81,260</u>	<u>49,775</u>
Creditors: Amounts Falling Due Within One Year	10	<u>(1,680)</u>	<u>(2,724)</u>
NET CURRENT ASSETS (LIABILITIES)		<u>79,580</u>	<u>47,051</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>80,487</u>	<u>48,685</u>
NET ASSETS		<u>80,487</u>	<u>48,685</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		<u>80,487</u>	<u>48,685</u>
TOTAL FUNDS	11	<u>80,487</u>	<u>48,685</u>

On behalf of the board



Hilary Cragg

Trustee

Date 12 Jan 2026

The notes on pages 10 to 15 form part of these financial statements.

**Memory Matters Foundation
Statement of Cash Flows
For The Year Ended 31 March 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash generated from operations	1	24,645	32,629
Net cash generated from operating activities		24,645	32,629
Increase in cash and cash equivalents		24,645	32,629
Cash and cash equivalents at beginning of year	2	49,775	-
Cash and cash equivalents at end of year	2	74,420	32,629

Memory Matters Foundation
Notes to the Statement of Cash Flows
For The Year Ended 31 March 2025

1. Reconciliation of income to cash generated from operations

	2025	2024
	£	£
Net income	31,802	29,117
<i>Adjustments for:</i>		
Depreciation of tangible assets	727	788
<i>Movements in working capital:</i>		
Increase in trade and other debtors	(6,840)	-
(Decrease)/increase in trade and other creditors	(1,044)	2,724
Net cash generated from operations	<u>24,645</u>	<u>32,629</u>

2. Cash and cash equivalents

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

	2025	2024
	£	£
Cash at bank and in hand	<u>74,420</u>	<u>49,775</u>

3. Analysis of changes in net funds

	As at 1 April 2024	Cash flows	As at 31 March 2025
	£	£	£
Cash at bank and in hand	<u>49,775</u>	<u>24,645</u>	<u>74,420</u>

**Memory Matters Foundation
Notes to the Financial Statements
For The Year Ended 31 March 2025**

1. General Information

Memory Matters Foundation is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1185367. The principal address is 69a New George Street, Plymouth, Devon, PL1 1RJ.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Incoming Resources

All charity income is recognised in the Statement of Financial Activities. Once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Incoming resources from grants related to performance and specific deliverables are accounted for as the charity earns the right to consideration for its performance. Other grants, where entitlement is not conditional on the charity's delivery of a specific performance, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from other charitable activities are accounted for when earned.

2.4. Resources Expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

2.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant & Machinery

25% Straight line

Memory Matters Foundation
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.7. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	65,168	48,158
Grants	-	10,000
	<u>65,168</u>	<u>58,158</u>

4. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	<u>727</u>	<u>788</u>

5. Analysis of Expenditure

	2025		
	Activities undertaken directly	Support costs (see note 6)	Total
	£	£	£
Raising funds	-	274	274
Main objective	20,995	12,097	33,092
	<u>20,995</u>	<u>12,371</u>	<u>33,366</u>
	2024		
	Activities undertaken directly	Support costs (see note 6)	Total
	£	£	£
Main objective	18,026	11,015	29,041
	<u>18,026</u>	<u>11,015</u>	<u>29,041</u>

Memory Matters Foundation
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

6. Support Costs

	Raising funds	Main objective	2025 Total
	£	£	£
General administration:			
Fundraising equipment	274	-	274
Computer software costs	-	454	454
Subscriptions	-	216	216
Charitable donations	-	2,979	2,979
Other office costs	-	6,641	6,641
Sundry expenses	-	60	60
Depreciation:			
Depreciation	-	727	727
Governance costs:			
Accountancy fees	-	1,020	1,020
	274	12,097	12,371

	2024 Main objective
	£
General administration:	
Computer software costs	418
Advertising and marketing costs	254
Subscriptions	216
Charitable donations	1,000
Other office costs	7,283
Depreciation:	
Depreciation	788
Governance costs:	
Accountancy fees	1,056
	11,015

7. Average Number of Employees

Average number of employees during the year was: NIL (2024: NIL)

Memory Matters Foundation
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

8. Tangible Assets

**Plant &
Machinery**
£

Cost

As at 1 April 2024

3,210

As at 31 March 2025

3,210

Depreciation

As at 1 April 2024

1,576

Provided during the period

727

As at 31 March 2025

2,303

Net Book Value

As at 31 March 2025

907

As at 1 April 2024

1,634

9. Debtors

2025

2024

£

£

Due within one year

Due from Memory Matters Cafe

6,840

-

10. Creditors: Amounts Falling Due Within One Year

2025

2024

£

£

Accruals

1,680

2,724

11. Movement in Funds

**As at 1 April
2024**

Income

Expenditure

**As at 31
March 2025**

£

£

£

£

Unrestricted funds

General:

General unrestricted fund

48,685

65,168

(33,366)

80,487

Total funds

48,685

65,168

(33,366)

80,487

Memory Matters Foundation
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	19,568	58,158	(29,041)	48,685
Total funds	19,568	58,158	(29,041)	48,685

12. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

13. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

Memory Matters Foundation
Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations	65,168	48,158
Grants	-	10,000
	65,168	58,158
	65,168	58,158
EXPENDITURE ON:		
Raising funds		
Fundraising equipment	(274)	-
	(274)	-
Charitable Activities:		
Main objective		
Room Hire	(4,656)	(4,896)
Consultants and development workers	(16,339)	(13,130)
Computer software costs	(454)	(418)
Advertising and marketing costs	-	(254)
Subscriptions	(216)	(216)
Charitable donations	(2,979)	(1,000)
Other office costs	(6,641)	(7,283)
Sundry expenses	(60)	-
Depreciation	(727)	(788)
Accountancy fees	(1,020)	(1,056)
	(33,092)	(29,041)
	(33,366)	(29,041)
NET INCOME	31,802	29,117

MEMORY MATTERS FOUNDATION

England & Wales - Charity number 1185367

Accounts

Charity number: 1185367

**MEMORY MATTERS FOUNDATION
REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

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**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

REPORT OF THE TRUSTEES

The Trustees present their report and the charity accounts for the period ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Memory Matters Foundation is a Charitable Incorporated Organisation (CIO) governed according to the Constitution dated 18 September 2019.

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE CHARITY, ITS TRUSTEES AND ADVISERS

Charity name: The charity is known by the name "Memory Matters Foundation"

Charity Number. 1185367

The trustees at the date of approval of this report and those who served during the period were:

Hilary Cragg
Greg Lumley
Graham Arthur Charles Knapman
Paul Kennelly
William Mclean (resigned 31/01/2024)
Ashley Smith

Principal address:

Moments Café
69a New George Street
Plymouth
PL1 1RJ

Independent Examiner:

Martin Caruana
Beverston Accountants Ltd
3 Stoke Damerel Business Centre
5 Church Street
Plymouth
PL3 4DT

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

REPORT OF THE TRUSTEES

STATUS, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its constitution, dated 18 September 2019.

Recruitment and appointment of new trustees

No new trustees were appointed during this time.

New trustees can be appointed by a resolution passed at a meeting of charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

New trustees are inducted into the workings of the charity during meetings held on a regular basis.

Organisational structure

The charity is a Charitable Incorporated Organisation.

Overall responsibility for the management of the charity is vested in the Trustees.

Memory Matters CIC Finance Manager Vanessa Jones manages the charity.

The charity holds trustee meetings throughout the period, which are organised by the Trustees to continue with the work necessary to maintain the charity's objectives.

All trustees give their time freely and no trustee remuneration was paid in the period.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees actively review the major risks faced by the charity on a regular basis. During this period, risk management issues were focused on the increase of footfall to the dementia information and advice Hub. All the challenges were addressed and overcome with a view to minimising the impact on the delivery of information and advice services and ensuring beneficiaries are linked to all other available services. This included increasing capacity by securing further consultancy time to enhance the advice service. The Board is confident that the charity is in a fit state and can move towards growth and continue supporting Memory Matters CIC and Moments Café over the upcoming years.

OBJECTIVES AND ACTIVITIES

The Memory Matters Foundation was established with the aim of supporting those affected by Dementia and other long-term conditions. To provide relief to those affected by dementia and other long-term and chronic health conditions by the provision of advice, support and education and raising public awareness of such health conditions. All funds raised enable the charity to support those issues as needed by those affected.

The charity is supported by the team that runs Memory Matters CIC and Moments Café in the southwest and was set up to enable a transparent fundraising path to build on the community's needs. The charity is a separate entity from Memory Matters CIC and Moments Café and is governed by trustees under the guidance of the Charities Commission; they do, however, work cooperatively together, albeit with separate roles and responsibilities.

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

REPORT OF THE TRUSTEES

ACHIEVEMENT AND PERFORMANCE

The trustees met a total of three times during this operational period:

Advice and support with dementia - this year, we supported 684 people affected by dementia with advice, support, advocacy and signposting. Memory Matters CIC secured the services of The Foundation to increase the support provided to help triage and support those people who are on the waiting list for a dementia diagnosis. Waiting lists in Plymouth are long and people on the list are not able to access dementia services which is where the dementia Hub are now providing an additional service to help by referring to other community services, providing access to Memory Matters cognitive Stimulation Therapy and peer support groups, assessment planning and G.P referrals.

There are currently 2 Memory Cafes running weekly which currently see attendance by around 30 people per cafe. The Memory Cafes are fully self-funding and have raised additional funds via a summer fair and various raffles to allow for outings and outside entertainment to attend the cafes.

The Foundation supported the provision of Cognitive Stimulation Therapy in rural areas by donating £1,000 to an independent group.

In June 2023 the Foundation received a significant donation of £40,000 from Memory Matters CIC to ensure it is able to continue to fund the free to access dementia information, advice and support provided by the Hub.

FINANCIAL REVIEW

Memory Matters Foundation continues to use the services of Memory Matters CIC Finance Manager for one day a week to oversee the finance processes and payments.

Policies and processes for receiving donations to the charity were reviewed during this period. All transactions and accounts are processed through Xero accounting software and have continued the services of Beverston Accountants to oversee the period end and reconcile the accounts.

The Foundation utilised the reserve brought forward and donations received to cover the expenditure in the period. At the year end, a surplus was carried forward, and together with donations received post year end, significant funds are available to support the charity's objectives for the next year.

Our profile is on Just Giving and easyfundraising to allow online donations and regular giving.

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

REPORT OF THE TRUSTEES

Grants

One grant was awarded to the Foundation during this operating period. This was a one off donation of £10,000 from Dementia Research UK to help towards the provision of the dementia advice and support services.

Reserves policy

Generally, it is considered prudent to maintain a level of usable reserves sufficient to cover unexpected and unplanned events so that the charity's primary objective is preserved. At the same time, the Trustees wish to ensure that it uses its funding to benefit the community.

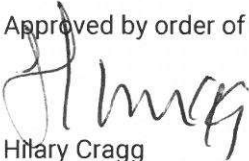
Investment policy and objectives

Aside from retaining a prudent amount in reserves each year, most of the charity's funds are spent in the short term, so few funds are available for long-term investment. Investment may be an option in future years, but the trustees believe the charity's money must remain available and easily accessible should unforeseen expenses arise.

FUTURE DEVELOPMENTS

The Charity intends to recruit a paid Fundraiser to work with building relationships with the local community and businesses. It is hoped that this will be a 4 day a week position that will be live within the next 6 months.

Approved by order of the board of trustees on 19/12/24..... and signed on its behalf by:



Hilary Cragg
Chair

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the charity for the period ending 31 March 2024 as set out on pages 6 to 10.

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').

Having satisfied myself that the accounts are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

My role is to state whether any material matters have come to my attention, giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns regarding matters (1) to (4) listed above, and, in connection with following the Directions of the Charity Commission, I have found no matters that require drawing to your attention.



Martin Caruana FMAAT
Beverston Accountants Ltd
3 Stoke Damerel Business Centre
5 Church Street
Plymouth
PL3 4DT

Date: 19/12/24

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

STATEMENT OF FINANCIAL ACTIVITIES

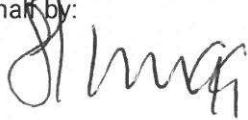
	<u>Note</u>	<u>Total 2024</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>
TOTAL INCOMING RESOURCES	2	58,158	58,158	-	12,201
RESOURCES EXPENDED					
Cost of charitable activities	3	27,985	28,045	-	23,425
Governance costs	4	1,056	996	-	900
TOTAL RESOURCES EXPENDED		29,041	29,041	-	24,325
NET INCOME/EXPENDITURE		29,117	29,117	-	(12,124)
TRANSFERS BETWEEN FUNDS		-	-	-	-
NET MOVEMENT IN FUNDS		29,117	29,117	-	(12,124)
RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		19,568	19,568	-	31,692
FUNDS CARRIED FORWARDS		48,685	48,685	-	19,568

MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024

STATEMENT OF FINANCIAL POSITION

	Note	2024	2023
Fixed assets			
Plant and equipment	6	1,634	2,422
Current assets			
Cash at bank and in hand		40,775	18,046
Creditors: amounts falling due within one year	7	(2,724)	(900)
Net current assets		38,051	17,146
Net assets		39,685	19,568
Funds			
Unrestricted funds	8	39,685	19,568
Restricted funds	8	-	-
		39,685	19,568

The financial statements were approved by the Board of Trustees on 19/12/24 and were signed on its behalf by:



Hilary Cragg
Chair

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – ACCOUNTING POLICIES

Accounting convention

The financial statements of the CIO, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Incoming resources

All charity income is recognised in the Statement of Financial Activities. Once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Incoming resources from grants related to performance and specific deliverables are accounted for as the charity earns the right to consideration for its performance. Other grants, where entitlement is not conditional on the charity's delivery of a specific performance, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from other charitable activities are accounted for when earned.

Resources expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

There are no restricted funds. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

NOTES TO THE FINANCIAL STATEMENTS

Note 2 – ANALYSIS OF INCOME

	<u>Total 2024</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>
Donations	48,158	48,158	-	12,201
Grant income	10,000	10,000	-	-
	58,158	58,158	-	12,201

Note 3 – ANALYSIS OF EXPENDITURE

DIRECT CHARITABLE EXPENDITURE

	<u>Total 2024</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>
Room hire	4,896	4,896	-	6,510
Consultants and development workers	13,130	13,130	-	9,515
Hub resources	-	-	-	1,429
	18,026	18,026	-	17,454

SUPPORT COSTS

	<u>Total 2024</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>
Office support costs	7,283	7,283	-	1,750
Just Giving subscription	216	216	-	216
Bookkeeping and finance management	-	-	-	2,569
Software costs	418	418	-	396
Marketing	254	254	-	-
Depreciation	788	788	-	788
Other costs	-	-	-	252
Charitable Donations	1,000	1,000	-	-
	9,959	9,959	-	5,971
	27,985	27,985	-	23,425

Note 4 – GOVERNANCE COSTS

	<u>Total 2024</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2023</u>
Independent examiner's fee	1,056	-	-	900
	1,056	-	-	900

Note 5 – TRUSTEES REMUNERATION AND EXPENSES

The trustees neither received nor waived any emoluments or expenses during the period (2023: NIL).

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024**

NOTES TO THE FINANCIAL STATEMENTS

Note 6 – FIXED ASSETS

	Plant and equipment
COST	
Brought forward	3,210
Additions	
Carried forward	<u>3,210</u>
DEPRECIATION	
Brought forward	788
Charge for the year	788
Carried forward	<u>1,756</u>
NET BOOK VALUE	
Brought forward	<u>2,422</u>
Carried forward	<u>1,454</u>

Note 7 – CREDITORS DUE WITHIN ONE YEAR

	<u>2024</u>	<u>2023</u>
Accruals	2,724	900
	<u>2,724</u>	<u>900</u>

Note 8 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total</u>
Fixed assets	1,634	-	1,454
Cash at bank and in hand	40,775	-	40,774
Creditors due within one year	(2,724)	-	(2,724)
	<u>39,685</u>	<u>-</u>	<u>39,504</u>

MEMORY MATTERS FOUNDATION

England & Wales - Charity number 1185367

Accounts

**MEMORY MATTERS FOUNDATION
REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

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**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

REPORT OF THE TRUSTEES

The Trustees present their report and the charity accounts for the period ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Memory Matters Foundation is a Charitable Incorporated Organisation (CIO) governed according to the Constitution dated 18 September 2019.

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE CHARITY, ITS TRUSTEES AND ADVISERS

Charity name: The charity is known by the name "Memory Matters Foundation"

Charity Number. 1185367

The trustees at the date of approval of this report and those who served during the period were:

Hilary Cragg
Greg Lumley
Graham Arthur Charles Knapman
Paul Kennelly
William Mclean
Ashley Smith

Principal address:

Moments Café
69a New George Street
Plymouth
PL1 1RJ

Independent Examiner:

Martin Caruana
Beverston Accountants Ltd
3 Stoke Damerel Business Centre
5 Church Street
Plymouth
PL3 4DT

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

REPORT OF THE TRUSTEES

STATUS, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its constitution, dated 18 September 2019.

Recruitment and appointment of new trustees

No new trustees were appointed during this time.

New trustees can be appointed by a resolution passed at a meeting of charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

New trustees are inducted into the workings of the charity during meetings held on a regular basis.

Organisational structure

The charity is a Charitable Incorporated Organisation.

Overall responsibility for the management of the charity is vested in the Trustees.

Memory Matters CIC Finance Manager Vanessa Jones manages the charity.

The charity holds trustee meetings throughout the period, which are organised by the Trustees to continue with the work necessary to maintain the charity's objectives.

All trustees give of their time freely and no trustee remuneration was paid in the period.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees actively review the major risks faced by the charity on a regular basis. During this period, risk management issues were focused on the increase of footfall to the dementia information and advice Hub. All the challenges were addressed and overcome with a view to minimising the impact on the delivery of information and advice services and ensuring beneficiaries are linked to all other available services. This included increasing capacity by securing further consultancy time to enhance the advice service. The Board is confident that the charity is in a fit state and can move towards growth and continue supporting Memory Matters CIC and Moments Café over the upcoming years.

OBJECTIVES AND ACTIVITIES

The Memory Matters Foundation was established with the aim of supporting those affected by Dementia and other long-term conditions. To provide relief to those affected by dementia and other long-term and chronic health conditions by the provision of advice, support and education and raising public awareness of such health conditions. All funds raised enable the charity to support those issues as needed by those affected.

The charity is supported by the team that runs Memory Matters CIC and Moments Café in the southwest and was set up to enable a transparent fundraising path to build on the community's needs. The charity is a separate entity from Memory Matters CIC and Moments Café and is governed by trustees under the guidance of the Charities Commission; they do, however, work cooperatively together, albeit with separate roles and responsibilities.

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

REPORT OF THE TRUSTEES

Grants

One grant was awarded to the Foundation from The Peoples Postcode Lottery with the objective of working with other community groups to help them to meet, emerge from the Pandemic and grow. We worked with the community to offer wellbeing activities which are inclusive and open to all. These have included:

- arts & crafts,
- mental health first aid,
- life after lockdown programmes
- tai chi, model club and
- music therapy.

The aim was to break down the barriers associated with dementia and ageing and ensure that people affected by dementia are able to participate in community activities.

We trained partner organisation facilitators to make their sessions dementia friendly and ensured that our dementia development worker was available to co-facilitate workshops to enable anyone with dementia to participate alongside others within the community. We included intergenerational activities that unite the community with a common goal of emerging from the pandemic lockdown. The grant enabled us to offer our spaces and services free of charge to not just our beneficiaries but also partner organisations to enable them to encourage their beneficiaries back to activities after the pandemic.

Reserves policy

Generally, it is considered prudent to maintain a level of usable reserves sufficient to cover unexpected and unplanned events so that the charity's primary objective is preserved. At the same time, the Trustees wish to ensure that it uses its funding to benefit the community.

Investment policy and objectives

Aside from retaining a prudent amount in reserves each year, most of the charity's funds are spent in the short term, so few funds are available for long-term investment. Investment may be an option in future years, but the trustees believe the charity's money must remain available and easily accessible should unforeseen expenses arise.

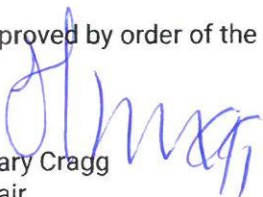
FUTURE DEVELOPMENTS

The charity intends to recruit volunteers to help with community fundraising and build relationships with the community by attending local events. Plans exist to increase regular donations via payroll giving and expand the provision of advice and information services from two days a week to four days.

As the current Memory Café group reaches capacity, we intend to add a second group, ensuring two groups run weekly.

Approved by order of the board of trustees on 18/01/24 and signed on its behalf by:

Hilary Cragg
Chair



**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

REPORT OF THE TRUSTEES

ACHIEVEMENT AND PERFORMANCE

The Trustees met a total of three times during this operational period.

The Foundation has secured a sessional Dementia Pathfinder to support the Dementia Coordinator. Together, they provide guided dementia conversations to those who visit, call or email Moments Cafe and Memory Matters Hub. They help to provide clarity and solutions to the challenges beneficiaries bring and share knowledge whilst supporting Memory Matters CIC and Moments Café staff with issues surrounding dementia.

Advice and support on dementia - this year, we supported 752 people, with 77 people participating in our Cognitive Stimulation Therapy groups and providing at least 9 free dementia-friendly activity sessions a week. This included starting a second Memory Café at the hub, which now sees 2 sessions running weekly to support people living with dementia and their carers for 50 weeks a year. The Foundation agreed to fund the first 6 months of the second group as it did with the first to allow the group to build funds. Hence ensuring their sustainability and helping them to self-fund moving forward. By 31+ March 2023, both Memory Cafes were self-funding and started fundraising activities.

Funds were also used to secure the services of a Finance Worker for one day a week and to cover overhead charges associated with running the Dementia Advice and Information Hub.

FINANCIAL REVIEW

Memory Matters Foundation secured the services of Memory Matters CIC Finance Manager for one day a week to oversee the finance processes and payments.

Policies and processes for receiving donations to the charity were reviewed during this period. All transactions and accounts are processed through Xero accounting software and have continued the services of Beverston Accountants to oversee the period end and reconcile the accounts.

The Foundation utilised the reserve brought forward and donations received to cover the expenditure in the period. At the year end, a surplus was carried forward, and together with donations received post year end, significant funds are available to support the charity's objectives for the next year.

The Foundation successfully registered for Gift Aid during this period and will now look to claim this moving forward.

Our profile is on Just Giving to allow online donations and regular giving and a donate button has been added to the website.

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the charity for the period ending 31 March 2023 as set out on pages 5 to 10.

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').

Having satisfied myself that the accounts are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

My role is to state whether any material matters have come to my attention, giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns regarding matters (1) to (4) listed above, and, in connection with following the Directions of the Charity Commission, I have found no matters that require drawing to your attention.



Martin Caruana FMAAT
Beverston Accountants Ltd
3 Stoke Damerel Business Centre
5 Church Street
Plymouth
PL3 4DT

Date: 26/01/2024

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023**

STATEMENT OF FINANCIAL ACTIVITIES

	<u>Note</u>	<u>Total 2023</u>	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total 2022</u>
TOTAL INCOMING RESOURCES	2	12,201	12,201	-	51,182
RESOURCES EXPENDED					
Cost of charitable activities	3	23,425	23,425	-	19,483
Governance costs	4	900	900	-	900
TOTAL RESOURCES EXPENDED		24,325	24,325	-	20,383
NET INCOME/EXPENDITURE		(12,124)	(12,124)	-	30,799
TRANSFERS BETWEEN FUNDS		-	-	-	-
NET MOVEMENT IN FUNDS		(12,124)	(12,124)	-	30,799
RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		31,692	31,692	-	893
FUNDS CARRIED FORWARDS		19,568	19,568	-	31,692

MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

STATEMENT OF FINANCIAL POSITION

	<u>Note</u>	<u>2023</u>	<u>2022</u>
Fixed assets			
Plant and equipment	6	2,422	-
Current assets			
Cash at bank and in hand		18,046	32,592
Creditors: amounts falling due within one year	7	(900)	(900)
Net current assets		<u>17,146</u>	<u>31,692</u>
Net assets		<u>19,568</u>	<u>31,692</u>
Funds			
Unrestricted funds	8	19,568	31,692
Restricted funds	8	-	-
		<u>19,568</u>	<u>31,692</u>

The financial statements were approved by the Board of Trustees on 08/01/24 and were signed on its behalf by:


Hilary Cragg
Chair

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023****NOTES TO THE FINANCIAL STATEMENTS****Note 1 – ACCOUNTING POLICIES****Accounting convention**

The financial statements of the CIO, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Incoming resources

All charity income is recognised in the Statement of Financial Activities. Once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Incoming resources from grants related to performance and specific deliverables are accounted for as the charity earns the right to consideration for its performance. Other grants, where entitlement is not conditional on the charity's delivery of a specific performance, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from other charitable activities are accounted for when earned.

Resources expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

There are no restricted funds. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

Note 2 – ANALYSIS OF INCOME

	<u>Total</u> <u>2023</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u> <u>2022</u>
Donations	12,201	12,201	-	31,212
Grant income	-	-	-	19,970
	12,201	12,201	-	51,182

Note 3 – ANALYSIS OF EXPENDITURE

DIRECT CHARITABLE EXPENDITURE

	<u>Total</u> <u>2023</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u> <u>2022</u>
Room hire	6,510	6,510	-	6,267
Consultants and development workers	9,515	9,515	-	4,641
Hub resources	1,429	1,429	-	870
	17,454	17,454	-	11,778

SUPPORT COSTS

	<u>Total</u> <u>2023</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u> <u>2022</u>
Office support costs	1,750	1,750	-	6,532
Just Giving subscription	216	216	-	72
Bookkeeping and finance management	2,569	2,569	-	1,101
Software costs	396	396	-	-
Depreciation	788	788	-	-
Other costs	252	252	-	-
	5,971	5,971	-	7,705
	23,425	23,425	-	

Note 4 – GOVERNANCE COSTS

	<u>Total</u> <u>2023</u>	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Total</u> <u>2022</u>
Independent examiner's fee	900	-	-	900
	900	-	-	900

Note 5 – TRUSTEES REMUNERATION AND EXPENSES

The trustees neither received nor waived any emoluments or expenses during the period (2021: NIL).

MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

NOTES TO THE FINANCIAL STATEMENTS

Note 6 – FIXED ASSETS

	Plant and equipment
COST	
Brought forward	-
Additions	3,210
Carried forward	<u>3,210</u>
DEPRECIATION	
Brought forward	-
Charge for the year	788
Carried forward	<u>788</u>
NET BOOK VALUE	
Brought forward	-
Carried forward	<u>2,422</u>

Note 7 – CREDITORS DUE WITHIN ONE YEAR

	<u>2023</u>	<u>2022</u>
Accruals	900	900
	<u>900</u>	<u>900</u>

Note 8 – ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>Total</u>
Fixed assets	2,422		2,422
Cash at bank and in hand	18,046	-	18,046
Creditors due within one year	(900)	-	(900)
	<u>19,568</u>	<u>-</u>	<u>19,568</u>

MEMORY MATTERS FOUNDATION

England & Wales - Charity number 1185367

Accounts

Charity number: 1185367

**MEMORY MATTERS FOUNDATION
REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

Page1

REPORT OF THE TRUSTEES

The Trustees present their report and the accounts of the Charity for the period ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Memory Matters Foundation is a Charitable Incorporated Organisation (CIO), governed according to the Constitution dated 18 September 2019.

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE CHARITY, ITS TRUSTEES AND ADVISERS

Charity name: The charity is known by the name "Memory Matters Foundation"

Charity Number. 1185367

The trustees at the date of approval of this report and those who served during the period were:

Hilary Cragg
Greg Lumley
Graham Arthur Charles Knapman
Paul Kennelly
William Mclean
Ashley Smith

Principal address:

Moments Café
69a New George Street
Plymouth
PL1 1RJ

Independent Examiner:

Martin Caruana
Beverston Accountants Ltd
3 Stoke Damerel Business Centre
5 Church Street
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PL3 4DT

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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REPORT OF THE TRUSTEES**

STATUS, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its constitution dated 18 September 2019.

Recruitment and appointment of new trustees

Three new trustees were recruited during the period matching to skills audit bringing finances, property management and lived experience to the board.

New trustees can be appointed by a resolution passed at a meeting of charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

New trustees are inducted into the workings of the charity during meetings held on a regular basis.

Organisational structure

The charity is a Charitable Incorporated Organisation.

Overall responsibility for the management of the charity is vested in the Trustees.

The charity is managed on a day to day basis by Memory Matters CIC Finance Manager, Vanessa Jones.

The charity holds trustee meetings throughout the period, these meetings are organised by the Trustees to continue with the work necessary to maintain the objects of the charity.

All trustees give of their time freely and no trustee remuneration was paid in the period.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees actively review the major risks faced by the Charity on a regular basis. In this period risk management issues have obviously been dominated by the aftermath of the pandemic which has tested service delivery systems. All the challenges were addressed and overcome with a view to minimising the impact on delivery of information and advice services. The Board is confident that the Charity is in a fit state and able to move towards growth and continue to support Memory Matters CIC and Moments Café over the upcoming years.

OBJECTIVES AND ACTIVITIES

The Memory Matters Foundation established with the aim of supporting those affected by Dementia and other long term conditions. To provide relief of those affected by dementia and other long term and chronic health conditions by the provision of advice, support and education and raising public awareness of such health conditions. All funds raised enable the charity to provide support to those issues, as needed by those affected.

The Charity is supported by the team who run Memory Matters CIC and Moments Café in the southwest. The Charity was set up to enable a transparent fundraising path to build on the needs of the community. The Charity is a separate entity from Memory Matters CIC and Moments Café and is governed by trustees under the guidance of the Charities Commission; they do, however, work cooperatively together albeit with separate roles and responsibilities.

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REPORT OF THE TRUSTEES

ACHIEVEMENT AND PERFORMANCE

The Hub was closed for March 2021 and April 2021 due to the Pandemic. During this period remote support services were provided online and through telephone calls. On 17 May 2021 for face-to-face support recommenced The Trustees met a total of four times during this operational period.

With Rank Foundation funding coming to an end in June 21 the board agreed that the Foundation would start funding the Dementia Advice and Information Service. During the period the Foundation received private donations and was the chosen charity for Plymouth Lord Mayors office. These funds were used during this time to secure a sessional Dementia Coordinator to provide guided dementia conversations to those that visit, call or email Moments Cafe and Memory Matters hub to help provide clarity and solutions to the challenges beneficiaries bring and sharing knowledge whilst supporting Memory Matters CIC and Moments Café staff with issues surrounding dementia. This included starting a new Memory Café at the hub running weekly to support people living with dementia and their carers. The Foundation agreed to fund the first six months to allow the group to build funds ensuring their sustainability and helping them to self-fund moving forwards.

The funds were also used to secure the services of a Finance Worker for one day a week and to cover overhead charges associated with running the Dementia Advice and Information Hub.

FINANCIAL REVIEW

Memory Matters Foundation secured the services of Memory Matters CIC Finance Manager for one day a week to oversee the finance processes and payments.

Policies and process for receiving donations to the charity was put into place during this period. All transactions and accounts are processed through Xero accounting software, and we secured the services of Beverston Accountants to oversee the period end and reconcile the accounts.

The Foundation has applied for Gift Aid registration.

During this period Charity accounts have been set up with Amazon Smile and Easy fundraising to allow the public to donate when shopping online.

A profile has been set up on Just Giving to allow online donations and regular giving.

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REPORT OF THE TRUSTEES**

Grants

One grant was awarded to the Foundation from The Peoples Postcode Lottery with the objective of working with other community groups to help them to meet, emerge from the Pandemic and grow. We worked with the community to offer wellbeing activities which are inclusive and open to all. These have included:

- arts & crafts,
- mental health first aid,
- life after lockdown programmes
- tai chi, model club and
- music therapy.

The aim was to break down the barriers associated with dementia and ageing and ensure that people affected by dementia are able to participate in community activities.

We trained partner organisation facilitators to make their sessions dementia friendly and ensured that our dementia development worker was available to co facilitate workshops to enable anyone with dementia to take part alongside others within the community. We included intergenerational activities that bring the community together with a common goal of emerging from the pandemic lockdown. The grant enabled us to offer our spaces and services free of charge to not just our beneficiaries but partner organisations to enable them to encourage their beneficiaries back to activities after the pandemic.

Reserves policy

In general, it is considered prudent to maintain a level of useable reserves sufficient to cover unexpected and unplanned events, so that the charity's primary objective is preserved. At the same time the Trustees wish to ensure that it uses its funding to benefit the community.

Investment policy and objectives

Aside from retaining a prudent amount in reserves each year, most of the Charity's funds are spent in the short-term, so there are few funds available for long-term investment. Investment may be an option in future years, but at present, the trustees believe the Charity's money needs to remain available and be easily accessible should unforeseen expenses arise.

FUTURE DEVELOPMENTS

The Charity intends to recruit volunteers to help with community fundraising and to build relationships with the community by attending local events. Plans exist to increase regular donations via payroll giving and to expand the provision of advice and information services from the current two days a week to four days.

As the current Memory Café group is reaching capacity, we intend to add a second group ensuring two groups are running weekly.

Approved by order of the board of trustees on 27/07/2023 and signed on its behalf by:

Hilary Cragg
Chair

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of the Charity for the period ended 31 March 2022 as set out on pages 5 to 11.

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').

Having satisfied myself that the accounts are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Martin Caruana FMAAT
Beverston Accountants Ltd
3 Stoke Damerel Business Centre
5 Church Street
Plymouth
PL3 4DT

27/07/2023

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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STATEMENT OF FINANCIAL ACTIVITIES

	Note	Total 2022	Unrestricted funds	Restricted funds	Total 2021
TOTAL INCOMING RESOURCES	2	51,182	51,182	-	893
RESOURCES EXPENDED					
Cost of charitable activities	3	19,483	19,483	-	-
Governance costs	4	900	900	-	-
TOTAL RESOURCRES EXPENDED		20,383	20,383	-	-
NET INCOME/EXPENDITURE		30,799	30,799	-	893
TRANSFERS BETWEEN FUNDS		-	-	-	-
NET MOVEMENT IN FUNDS		30,799	30,799	-	-
RECONCILIATION OF FUNDS:					
FUNDS BROUGHT FORWARD		893	893	-	-
FUNDS CARRIED FORWARDS		31,692	31,692	-	893

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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STATEMENT OF FINANCIAL POSITION

	Note	2022	2021
Current assets			
Cash at bank and in hand		32,592	893
Creditors: amounts falling due within one year	6	900	-
Net current assets		31,692	893
Net assets		31,692	893
Funds			
Unrestricted funds	7	31,692	-
Restricted funds	7	-	893
		31,692	893

The financial statements were approved by the Board of Trustees on 27/07/2023 and were signed on its behalf by:

Hilary Cragg
Chair

**MEMORY MATTERS FOUNDATION
FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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NOTES TO THE FINANCIAL STATEMENTS

Note 1 – ACCOUNTING POLICIES

Accounting convention

The financial statements of the CIO, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Incoming resources

All charity income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Other grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Incoming resources from other charitable activities are accounted for when earned.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

There are no restricted funds. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Going concern

On 11 March 2020 the novel coronavirus disease called 'Covid-19' was assessed as a pandemic and on 23 March 2020 a lockdown was imposed across the United Kingdom to stop the spread of the virus. As a result, economic uncertainties have arisen across the global economy. Whilst this may impact on future funding for the charity, the trustees have determined that there are no material uncertainties in relation to going concern.

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FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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NOTES TO THE FINANCIAL STATEMENTS**Note 2 – ANALYSIS OF INCOME**

	Total 2022	Unrestricted funds	Restricted funds	Total 2021
Donations	31,212	31,212	-	893
Grant income	19,970	19,970	-	-
	51,182	51,182	-	893

Note 3 – ANALYSIS OF EXPENDITURE**DIRECT CHARITABLE EXPENDITURE**

	Total 2022	Unrestricted funds	Restricted funds	Total 2021
Room hire	6,267	6,267	-	-
Consultants and development workers	4,641	4,641	-	-
Hub resources	870	870	-	-
	11,778	11,778	-	-

SUPPORT COSTS

	Total 2022	Unrestricted funds	Restricted funds	Total 2021
Office support costs	6,532	6,532	-	-
Just Giving subscription	72	72	-	-
Bookkeeping and finance management	1,101	1,101	-	-
	7,705	7,705	-	-
	19,483	19,483	-	-

Note 4 – GOVERNANCE COSTS

	Total 2022	Unrestricted funds	Restricted funds	Total 2021
Independent examiner's fee	900	900	-	-
	900	900	-	-

Note 5 – TRUSTEES REMUNERATION AND EXPENSES

The trustees neither received nor waived any emoluments or expenses during the period (2021: NIL).

Note 6 – CREDITORS DUE WITHIN ONE YEAR

	2022
Accruals	900
	900

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FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022**

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NOTES TO THE FINANCIAL STATEMENTS**Note 7 – ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	Total
Cash at bank and in hand	32,592	-	32,592
Creditors due within one year	(900)	-	(900)
	31,692	-	31,692

MEMORY MATTERS FOUNDATION

England & Wales - Charity number 1185367

Accounts



Trustees Annual Report September 2019 - 31st March 2021

The Memory Matters Foundation

Charity Number: 1185367

Trustees: Hilary Cragg - Chair of Trustees, Paul Kennelly, Graham Knapman - Treasurer

The Memory Matters Foundation was set up as a charity on 18th September 2019 with the aim of supporting those affected by Dementia and other long-term conditions by the team who run Memory Matters and Moments Café in the southwest. The Charity was set up to enable a transparent fundraising path to build on the needs of the community. The charity is a separate entity from Memory Matters and Moments Café and is governed by trustees under the guidance of the Charities Commission; they do, however, work cooperatively together albeit with separate roles and responsibilities.

The charitable aims of the Memory Matters Foundation are:

“The relief of those affected by dementia and other long term and chronic health conditions by the provision of advice, support and education and raising public awareness of such health conditions.”

All funds raised enable us to provide support to those issues, as needed by those affected.

The Year Operationally

The Trustees met a total of 6 times during this operational period to discuss and implement the setting up of roles and responsibilities, opening of a bank account and recruitment of trustees. A small amount of funds was raised during this period totalling £677.00; however, the foundation is set to ensure fundraising can start early within the 2nd period of operation.

This period included the onset of the pandemic, and no amount of risk management could have readied us for the reality of a global pandemic or the impact of lockdowns and restrictions which undoubtedly slowed the progress of the charity fundraising efforts during this period. However, Memory Matters Foundation has worked alongside Memory Matters Southwest CIC and Moments Cafe, which are run by a dedicated staff team who are multi-skilled, flexible and

responsive to ensure that there was always support available to beneficiaries during this time.

The trustees actively review the major risks that the Foundation faces on a regular basis, consequently the Board is confident that the Foundation is in a fit state and able to move towards growth and continue to support Memory Matters and Moments Cafe over the upcoming years.

Future Plans

There are plans to update the Memory Matters Southwest CIC to include details of Memory Matters Foundation and to include a donation page to encourage funding activities. We have been informed that we have been chosen as Plymouth Lord Mayors charity for next year so the board will be working closely with the Lord Mayors fundraising team to maximise income.

The Board would like to support the work of Memory Matters Southwest CIC by providing the funds to continue the free Dementia Information and Advice Hub from June 2021 as at this time current grant funding comes to an end. We will do this by raising the profile of the charity and applying for appropriate grant funding. The Board will actively recruit further members to increase diversity and skills of the board and to include representation of lived experience.