REGISTERED CHARITY NUMBER: 1192507

Report of the Trustees and

Unaudited Financial Statements

for the Period 24 November 2020 to 31 December 2021

for

Blossom & Bloom

J V Banks
Chartered Accountants
Banks House
Paradise Street
Rhyl
Denbighshire
LL18 3LW

Blossom & Bloom

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for the Period 24 November 2020 to 31 December 2021

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Blossom & Bloom

Report of the Trustees
for the Period 24 November 2020 to 31 December 2021

The trustees present their report with the financial statements of the charity for the period 24 November 2020 to 31 December 2021. 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity mission is to provide easily accessible and face to face well-being related support to mums and babies (under 2) who live in Denbighshire and are at risk of homelessness or have support needs in relation to mental & emotional health, physical health, housing & essentials, managing money, relationships, support network or looking after their baby. This support will enable them to source and secure sustainable and more permanent accommodation, to access training and employment opportunities, to promote positive wellbeing, financial independence and reduce the risk of future poverty and homelessness.

Charity Values:
The founding principles are to support mums and babies and provide them with Kindness, Reliability, Integrity, Honesty, Security, Balance and Opportunities.

The Charity's Objectives Are:
· The provision of emergency accommodation and/or guidance and support to homeless or potentially homeless mums and babies residing in temporary emergency accommodation to source and secure sustainable and more permanent accommodation, to access training and employment opportunities, to promote positive wellbeing, financial independence and reduce the risk of future poverty and homelessness.

. The provision of support to develop community initiatives to encourage mums and babies to support each other and feel a sense of community spirit, cohesion and safety.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Below are the main activities we have undertaken during the reporting period to further the charity's purposes for the public benefit.

Blossom & Bloom Well-being Support Project

In January 2021 we received 12 months funding via the Third Sector Resilience Fund to deliver well-being and tenancy move-on related support to homeless mums and babies residing in temporary/emergency accommodation in Rhyl. The charity recruited a part-time funding/finance officer and two part-time wellbeing support assistants to deliver support and meet with the mums and babies on a daily basis. Project delivery phase: 15/01/21 to 31/12/21.

This grant also funded a £3,000 tenancy move-on pool of funds to facilitate private tenancy move-on deposits and first month rent in advance to be paid to private landlords and then reclaimed in arrears. This removed a huge barrier to successful move-on for our mums and babies.

Blossom & Bloom Bed & Breakfast

During January to October 2021 the charity took over the lease on property, 50 East Parade, Rhyl. The property was used as a Bed & Breakfast providing temporary/emergency accommodation to homeless mums and babies in Rhyl (3 rooms). Allocations were received via the local authority homeless team. This provided safe, secure and high-quality accommodation to homeless vulnerable mum with babies (under 1) and also created an additional income for the charity.

Blossom & Bloom Social Group

In January 2021 Blossom & Bloom started their own social group via social media. The group is accessed and actively used by over 20 mums and babies in the area who provide support and socialisation to each other on a daily basis. Blossom & Bloom Well-being Support Assistants use this group to arrange and coordinate weekly mum and baby social activities, events & play sessions. Together they have visited many suitable recreational facilities in the area including SC2, Planet Play, Rhyl Library, Geronimo's, Corner Café, Brighter Futures, Rhyl Leisure Centre, Boxercise, YOGA, Rhyl Beach, Rhyl Beach Walks. Lots of fun has been had along the way.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit when reviewing the charity's aims and objectives and planning future activities.

ACHIEVEMENT AND PERFORMANCE

During this Annual Report Period, 21 mums and babies received support by the Charity.
14 of them were provided emergency accommodation at 50 East Parade.
6 of them were supported out of homeless accommodation and into their own tenancies (3 social housing and 3 private rented).
On 31st December 2021 4 mums and babies remained open with us and were receiving outreach support whilst living in alternate temporary accommodation in Rhyl.
The charity provided part-time employment to 5 people, recruited 1 volunteer and 6 board of trustees. 2 trustees resigned within the reporting period to take a paid role within the charity.
In August 2021 the board of trustees voted to close the bed & breakfast accommodation at 50 East Parade due to not being in the position to fund additional staff to provide a 24/7 on call service for the building. This had previously been done by Charity Founders Lee Millard and Vicky Welsman-Millard on a voluntary basis however after 9 months this was becoming unmanageable. Trustees made the decision for the charity to focus entirely on outreach well-being support services to mums and babies going forward, and the keys were handed back to the landlord on the 4 October 2021.
During October 2021 the charity secured funding from The Town Centre Entrepreneurship Fund to fund an outreach office base for staff. This is located within the town centre and is easily accessible to mums and babies requiring support.
In November 2021 the charity tendered for and were awarded 6 months pilot funding via the central government Community Renewal Fund to continue the support service to mums and babies in the area. This funding has enabled the charity to launch the Blossom & Bloom Outreach Project and to recruit 4 part-time well-being support assistants and a full-time tenancy move-on coordinator. This funding also provides £250 to mums and babies to help to develop their education or work-related learning skills in readiness to return to work after having a baby. The project delivery phase is 01/01/22 - 30/06/22 and the charity are hoping for a successful project delivery and project outcomes which will hopefully lead to being awarded further funds via the UK Shared Prosperity Fund.
The funding the charity has received so far has made a huge impact on the lives of mums and babies in need and has created new jobs in the area.

The charity is firmly committed to ensuring all projects and service delivery meet the goals within the wellbeing and future generations act and have a positive social impact within the community.

FINANCIAL REVIEW

Principal funding sources

The charity is wholly reliant on grant funding applications and fundraising to provide support to mums and babies going forward. Charity Founder/Chief Executive Vicky Welsman-Millard will continue to source available funding to continue the charity services going forward.
There is currently funding in place for all paid staff until 30 June 2022.

FINANCIAL REVIEW

Reserves policy

The charity has no available reserves or policy on reserves at this time however the charity has an operating surplus of £44,805 at the end of the reporting period which includes £8,077 or restricted funds from the TSRF grant, £2,500 restricted funds from Town Centre Entrepreneurship Fund and £500 from Little Magic Grants. The planned use of funds is detailed below:

£9,909 - Unrestricted Funds
£6,000 to be used a match funding of Vicky's hours for Community Renewal Fund.
Remaining figure to be used for regular expenses such as accountants' fees, admin/computer costs throughout the next financial year.

£500 - Restricted Funds - Little Magic Grants
Monies for play equipment, beach & food growing patch on Marine Lake.

£8,077 - Restricted Funds TSRF
Tenancy Move-on Funds/Pot & Application Fee for Trusted Charity Mark.

£2,500 - Restricted Funds TCEF
6 months office rental costs at Costigans (July - December 2022)

£23,819 - Restricted Funds CRF
Part-payment of grant on account (25%) to be used to fund delivery of the Blossom & Bloom Outreach Project from 01/01/2022 - 30/06/2022. Staff salaries and project delivery costs.
The charity is hoping to develop a fundraising policy in 2022 and focus on developing the charities operation strategy and business plan.

Going concern

The trustees are confident of the charity's ability to continue as a going concern.

COVID-19 IMPACT STATEMENT

Blossom & Bloom was incorporated during the COVID-19 pandemic and are unsure if the pandemic has increased the number of mums and babies who require support however the charity is able to strongly evidence that the lack of face-to-face support provided to mums and babies via public and statutory services during the pandemic has had a huge negative impact on the mental health of some mums due to a number of reasons:
Face to face support during anti-natal and post-natal periods was massively reduced which caused mums anxiety around pregnancy, birth and parenting especially for first time mums.
Social isolation due to all parental support groups/classes being cancelled and health professionals not providing face-to-face visits.
Extended periods of homelessness - Mums and babies experiencing homelessness and residing in emergency/temporary accommodation were not moved on due to lack of available housing. This was the result of property repossessions being put on hold by the courts during the pandemic. The charity has noticed that mums and babies are being moved on into suitable housing much quicker towards the end of 2021 when the restrictions were lifted

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is controlled by its governing document and constitutes a Charitable Incorporated Organisation.

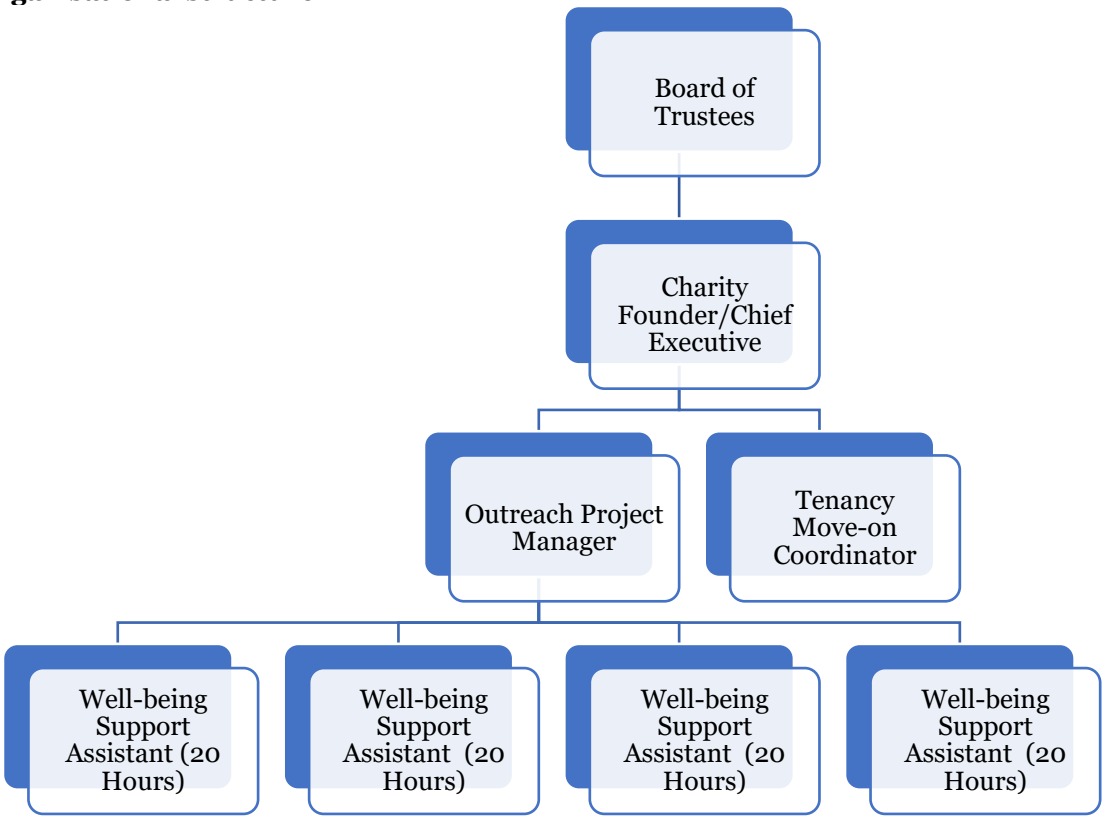
STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The charity trustees have been recruited via advertising on their social media page, written application, interview with the Charity Founder, attendance at a trustee meeting to discuss suitability, skills and experience with other trustees. DBS and non-disqualification checks are then carried out prior to trustees being elected at the following trustees meeting. The trustee declaration is then signed and processed/registered with the charity commission.

Trustees Meeting take place monthly (usually the first Monday of every month).

Organisational structure



Decision making

Meetings are currently chaired, and minutes are taken by Vicky Welsman-Millard who is the charity founder/chief executive. Meetings are organised via a set Agenda and minutes are approved as accurate during the following trustees meeting. Copies of the minutes are distributed to all trustees via email and a hard copy held on file in the staff office for all stakeholders to view if required.
The charity is looking to increase their number of trustees from 4 to 8 over the next reporting period (01/01/22 - 31/12/22).

Induction and training of new trustees

Trustee Roles & Responsibilities training was delivered to trustees prior to appointment and incorporation by Rachael Hobbs from Social Business Wales.
Newly appointed trustees have been sent the PowerPoint presentation along with information taken from the GOV.uk website prior to appointment.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

Declaration of relevant parties: Vicky Welsman-Millard and Lee Millard are the charity founders, and they are husband and wife. Vicky has been a paid employee of the charity since 15th January 2021 and received a gross salary of £22,003 per annum (25 hours per week) during the reporting period. Lee remains as a trustee and has received no monies or remuneration from the charity.

Chloe Welsman their daughter was employed temporarily (January 2021- March 2021) by the charity when they took over the lease of 50 East Parade. Chloe supported Vicky and Joanne to recruit and train an additional well-being support assistant who commenced the role in March.

Trustees have adopted the following policies since incorporation:
COVID-19 policy
Safeguarding Policy
Staff Handbook which includes:
Code of Conduct
Equality and Diversity Policy
Anti-Harassment and Bullying Policy
Recruitment and Selection Policy
Disciplinary and Capability Procedure
Grievance Procedure
Flexible Working Policy
Maternity Policy
Paternity Policy
Adoption Policy
Shared Parental Leave (birth) Policy
Shared Parental Leave (adoption) Policy
Welsh Language Policy

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1192507

Principal address

Costigans
40 Bodfor Street
Rhyl
Denbighshire
LL18 1AT

Trustees

Ms L Stones (appointed 1.2.21) (resigned 28.3.22)
Ms C Symonds-Roberts
Mr L G Millard
Ms M C Roberts (appointed 1.3.21)
Ms V Welsman-Millard (resigned 1.1.21)
Ms J Garratt (resigned 1.3.21)
Ms J C Anderson (appointed 21.3.22)
Ms J A Lawler (appointed 21.3.22)

Independent Examiner

J V Banks
Chartered Accountants
Banks House
Paradise Street
Rhyl
Denbighshire
LL18 3LW

REFERENCE AND ADMINISTRATIVE DETAILS
The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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).

SUMMARY
The charity has worked tirelessly since incorporation and the first reporting period to recruit and train staff to deliver a quality support service which actually makes a difference to the lives of mums and babies who require support and are now in a position to be able to celebrate the outcomes achieved during this reporting period. For the next reporting period the board of trustees and staff team are committed to continuing to deliver their charitable aims and objectives, to strengthening the strategic vision and business plan of the charity as well as continuing to develop links with other third sector organisations and statutory services to ensure the support services are available to any mums and babies who need us.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Ms M C Roberts - Trustee

Independent examiner's report to the trustees of Blossom & Bloom
I report to the charity trustees on my examination of the accounts of Blossom & Bloom (the Trust) for the period 24 November 2020 to 31 December 2021.

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 Act and in carrying out my examination I have followed all 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 content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with the relevant versions of the 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn. We understand that this has been done in order for the accounts to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

E J Anderson
J V Banks
Chartered Accountants
Banks House
Paradise Street
Rhyl
Denbighshire
LL18 3LW

Date: .....

Blossom & Bloom

Statement of Financial Activities
for the Period 24 November 2020 to 31 December 2021

	Notes	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies		-	70,066	70,066
Charitable activities				
Emergency accommodation		45,375	-	45,375
Total		45,375	70,066	115,441
EXPENDITURE ON				
Charitable activities				
Emergency accommodation		16,873	-	16,873
Support provision		-	47,429	47,429
Other		4,630	1,704	6,334
Total		21,503	49,133	70,636
NET INCOME		23,872	20,933	44,805
Transfers between funds	7	(13,963)	13,963	-
Net movement in funds		9,909	34,896	44,805
TOTAL FUNDS CARRIED FORWARD		9,909	34,896	44,805

The notes form part of these financial statements

Blossom & Bloom

Balance Sheet
31 December 2021

	Notes	Unrestricted fund £	Restricted funds £	Total funds £
FIXED ASSETS				
Tangible assets	4	-	1,966	1,966
CURRENT ASSETS				
Debtors	5	-	642	642
Cash at bank		11,714	32,288	44,002
		11,714	32,930	44,644
CREDITORS				
Amounts falling due within one year	6	(1,805)	-	(1,805)
NET CURRENT ASSETS		9,909	32,930	42,839
TOTAL ASSETS LESS CURRENT LIABILITIES		9,909	34,896	44,805
NET ASSETS		9,909	34,896	44,805
FUNDS	7			
Unrestricted funds:				
General fund				9,909
Restricted funds:				
Community Renewal Fund				23,819
Little Magic Grants				500
Third Sector Resilience Fund				8,077
Town Centre Entrepreneurship Fund				2,500
				34,896
TOTAL FUNDS				44,805

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

.....
Ms M C Roberts - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, 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 2019)', Financial Reporting Standard 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.

The accounts have been prepared in accordance with the relevant version of the 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) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.
The accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Income

All 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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	15% on reducing balance

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.

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.

Further explanation of the nature and purpose of each fund is included in the trustees' report.

The restricted funds are as follows:

Little Magic Grant - monies for play equipment, beach and food growing patch on Marine Lake.
Third Sector Resilience Fund - funds for well being support project, tenancy move on and application fee for Trusted Charity Mark

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting

Town Centre Entrepreneurship Fund - funds for office set up and rental costs.

Community Renewal Fund - funds for delivery of the outreach project

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. TRUSTEES' REMUNERATION AND BENEFITS

	£
Trustees' salaries	453
Trustees' pensions paid	6
	459

Trustees' expenses

There were no trustees' expenses paid for the period ended 31 December 2021.

3. STAFF COSTS

The average monthly number of employees during the period was as follows:

Support staff	5

No employees received emoluments in excess of £60,000.

4. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
Additions	2,313
DEPRECIATION	
Charge for year	347
NET BOOK VALUE	
At 31 December 2021	1,966

continued...

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Other debtors	450
Prepayments	192
	642

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Taxation and social security	494
Other creditors	1,311
	1,805

7. MOVEMENT IN FUNDS

	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds			
General fund	23,872	(13,963)	9,909
Restricted funds			
Community Renewal Fund	23,819	-	23,819
Little Magic Grants	500	-	500
Third Sector Resilience Fund	(5,886)	13,963	8,077
Town Centre Entrepreneurship Fund	2,500	-	2,500
	20,933	13,963	34,896
TOTAL FUNDS	44,805	-	44,805

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	45,375	(21,503)	23,872
Restricted funds			
Community Renewal Fund	25,176	(1,357)	23,819
Little Magic Grants	500	-	500
Third Sector Resilience Fund	41,890	(47,776)	(5,886)
Town Centre Entrepreneurship Fund	2,500	-	2,500
	70,066	(49,133)	20,933
TOTAL FUNDS	115,441	(70,636)	44,805

Transfers between funds

£13,963.25 was transferred from the General Fund to the Third Sectors Resilience Fund to cover the loan element of the grant income received in the period.

continued...

8. RELATED PARTY DISCLOSURES

The following employees were paid remuneration during the period as follows:
Ms C Welsman (daughter of Mr L Millard - trustee) was paid £2,648 gross salary during the period. Ms Welsman was appointed temporarily as an employee on 18 January 2021 and left her employment with the charity on 1 April 2021.
Ms J Garratt (former trustee) was paid £11,691 gross salary during the period. Ms Garratt was appointed as an employee on 15 February 2021 and resigned as a trustee on 1 March 2021.
Ms V Welsman-Millard (former trustee and wife of Mr L Millard - trustee) was paid gross salary of £22,003 during the period. Ms Welsman-Millard resigned as a trustee on 1 January 2021 and was appointed as an employee on 15 January 2021.
The Board of Trustees approved the appointment of all three employees, along with the level of remuneration paid, and consider that there are no issues arising in relation to conflict-of-interest concerns.

9. GOING CONCERN

The trustees have a reasonable expectation that the charity has adequate resources and reserves to continue in operational existence for the foreseeable future. Thus, the trustees consider it appropriate to adopt the going concern basis of accounting in preparing the financial statements.

10. THIRD SECTOR RESILIENCE FUND

Equipment purchased using the restricted Third Sector Resilience Fund (TSRF) was capitalised in the accounts and is being depreciated at a rate of 15% per annum on a reducing balance basis.
The available bank balance relating to this fund at 31 December 2021 was as follows:

Balance per accounts	8,077
Equipment purchased during the year less depreciation	1,966
Available balance at 31 December 2021	6,111

Blossom & Bloom

Detailed Statement of Financial Activities
for the Period 24 November 2020 to 31 December 2021

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS			
Donations and legacies			
Grants	-	70,066	70,066
Charitable activities			
Emergency accommodation	45,375	-	45,375
Total incoming resources	45,375	70,066	115,441
EXPENDITURE			
Charitable activities			
Trustees' salaries	-	453	453
Trustees' pensions paid	-	6	6
Wages	-	46,804	46,804
Pensions	-	166	166
Rent payable	10,500	-	10,500
Rates and water	3,318	-	3,318
Insurance	919	-	919
Light and heat	1,655	-	1,655
Telephone	229	-	229
Subscriptions	252	-	252
	16,873	47,429	64,302
Support costs			
Management			
Rent payable	299	663	962
Telephone	-	50	50
Postage and stationery	220	-	220
Advertising	200	435	635
Sundries	1,054	209	1,263
Subscriptions and training	1,204	-	1,204
Repairs and computer costs	357	-	357
Fixtures and fittings	-	347	347
	3,334	1,704	5,038
Governance costs			
Accountancy	1,296	-	1,296
Total resources expended	21,503	49,133	70,636
Net income	23,872	20,933	44,805