

# MAMA2MAMA BABY ESSENTIALS

England & Wales · Charity number 1199777

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2022-07-25

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

## Contact

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**Address** Brookhill Childrens Centre  
42 Brumwell Avenue  
London  
SE18 6BD

**Phone** 07876188043

**Email** [info@mama2mama.org.uk](mailto:info@mama2mama.org.uk)

**Website** [WWW.MAMA2MAMA.ORG.UK](http://WWW.MAMA2MAMA.ORG.UK)

## Activities

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**Objects:** TO RELIEVE POVERTY AMONG FAMILIES WITH YOUNG CHILDREN, PRINCIPALLY AGED 0 TO 3, AND PREGNANT WOMEN, IN CONDITIONS OF NEED, HARDSHIP OR DISTRESS WITHIN THE GREENWICH AND SURROUNDING AREAS, FOR THE PUBLIC BENEFIT, BY: A) PROVIDING ESSENTIAL CLOTHING, EQUIPMENT AND OTHER ITEMS FOR CHILDREN AGED 0 TO 3 YEARS AND PREGNANT WOMEN. B) PROVIDING INFORMATION AND SIGNPOSTING TO LOCAL AGENCIES, CHARITIES OR GROUPS WHO MAY OFFER FURTHER SUPPORT.

**Activities:** Mama2Mama Baby Essentials have set up this baby bank because of direct need from local communities in SE London, with no baby banks available to provide support. Our baby bank is one of only one in Royal Borough of Greenwich. We operate in a similar manner to a food bank focusing on babies and young children, with donated items of clothing, toiletries, nappies, and any basics families in need.

## Classification

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- **How:** Provides Services
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Throughout England

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-09-30	£260,322	£240,723	-	-
2024-09-30	£73,566	£84,582	-	-
2023-04-05	£19,246	£12,798	-	-

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## Trustees

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Name	Role	Appointed
Miroslava Zverbikova	Chair	2021-03-20
AGNIESZKA DEREJSKA		2021-03-20
Hazel Chawapiwa		2026-01-01

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**MAMA2MAMA BABY ESSENTIALS**

England & Wales - Charity number 1199777

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# Accounts

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# Trustees' Annual Report and Financial Statements

*For the Period Ended 30 September 2025*

Mama2Mama Baby  
Essentials



Charity Number: 1199777

[mama2mama.org.uk](http://mama2mama.org.uk)



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# Chair's Statement

As Chair of Mama2Mama Baby Essentials, I am pleased to present our Trustees' Annual Report and Financial Statements for the year ended 30 September 2025. This has been the strongest year in our charity's history so far, reflecting both the tireless work of our team and the growing need faced by families across Greenwich and beyond.

Demand for our support continued to rise sharply this year. Referrals increased significantly compared to the previous year as more families struggled with the cost of living and the ongoing impact of welfare changes. In response, the charity expanded its baby bank operations, strengthened referral pathways with local partners and continued to develop the community café as a dignity-first way for families to access help and connection.

This growth has required careful stewardship. Trustees focused on building financial resilience, supporting staff and volunteers, and planning for a new hub that will enable a two-site model in the coming years. On behalf of the Board, I want to thank our CEO, our volunteers, our partners and funders, and everyone who donates time, money or items.

**Miroslava Zverbikova**  
Chair of Trustees

“  
"This year we met growing demand while building the foundations for a more resilient, dignity-first service."  
”

# Our Journey to Here

From one neighbour to a community hub.

## 2020

### It starts at home

Zuzana begins helping families from her living room during COVID, collecting and redistributing baby clothes and equipment.

## 2022

### Charity registration

Mama2Mama Baby Essentials is registered with the Charity Commission.

## 2024

### The café hub opens

The Powis Street café becomes a front door for discreet support, helping families access essentials without stigma.

## 2021

### A community response grew

Mama2Mama formalises, building early referral relationships and supporting 200+ families in year one.

## 2023

### Demand accelerated

Need rises sharply across Greenwich. Partnerships deepen and 400+ families receive support.

## 2025

### Preparing for the next stage

Partnership with SEL NHS begins. National Lottery Community Fund supports delivery. Plans confirmed for a new community hub opening in 2026.

# Every Family Deserves Dignity.

## Aims, Objectives and Public Benefit

Mama2Mama Baby Essentials supports families experiencing hardship by providing essential baby items, practical support and a welcoming community space. Our work is built around dignity, early intervention, sustainability and trust.



Purpose	What we do	Public benefit
Alleviate material hardship	Provide nappies, clothing, formula, equipment and other essentials	Families are better able to care for babies and young children safely
Reduce isolation	Use the café hub, community events and informal support	Parents have a welcoming space to connect with others
Promote early intervention	Work with health, housing and community referral partners	Families receive support before hardship escalates
Operate transparently	Track referrals, donations, expenditure and outcomes	Trustees, funders and supporters can see how resources are used

## Public Benefit Statement

The Trustees confirm they have had due regard to Charity Commission public benefit guidance when reviewing the charity's aims, activities and future plans.

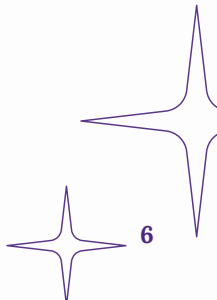
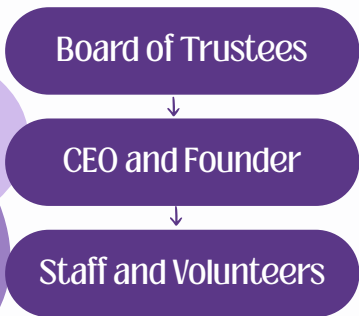
# Structure and Governance



Mama2Mama Baby Essentials is a Charitable Incorporated Organisation governed by its constitution. The Board of Trustees is responsible for setting the charity's strategic direction, overseeing risk and making sure the charity operates in line with its charitable purposes.

Day-to-day operations are led by the CEO, supported by staff and volunteers. The CEO reports to the Board on delivery, partnerships, finance, safeguarding and operational risks.

The Board meets quarterly to review progress, financial performance, risks and future plans. Urgent decisions between meetings are handled by the Chair and Treasurer in consultation with the CEO, with formal ratification at the next Board meeting.



# Our Trustees

Our Board brings together strategic oversight, financial stewardship and community understanding to guide the charity and support its continued growth.



## Miroslava Zverbikova

### Chair of Trustees

Chairs the Board, supports decision-making and keeps trustees focused on the charity's purpose and long-term direction.

## Agnieszka Derejska

### Treasurer

Leads trustee oversight of the charity's finances, including budgets, reporting, reserves and responsible use of funds.

## Marketa Harastova

### Trustee

Supports Board decisions, brings community understanding and helps trustees stay connected to the families Mama2Mama serves.

## Trustee recruitment

As Mama2Mama grows, future trustee recruitment will focus on governance, finance, safeguarding, fundraising and community representation.

# Year In Review



*This was a year of higher demand and stronger delivery. Mama2Mama improved its baby bank systems, used the café well and worked closely with referral partners.*

## Stronger Service



Every child receives brand new pyjamas in the right size. Something that's theirs, soft and clean for bedtime.

## Connected Community



A storybook to share at bedtime. Helping parents build routines and create calm moments before sleep.

## Building for the Future



Toiletries for children and adults for bathtime, and a soft toy for younger children. Small things that make bedtime feel special.

## A Year in Review

This year brought growth, challenge and real progress. We supported more families, strengthened our systems and kept dignity at the centre of our work. Thank you to everyone who helped make that possible.

## Made Possible by You

Income grew through grants, public donations and café income. This allowed us to meet higher demand and invest in staff, premises and safeguarding. Trustees focused on rebuilding reserves and diversifying income, so the charity is more resilient and better placed for the future.

# Impact in Numbers

*Practical support delivered at greater scale in 2024-25*



**600+**

Families supported with essential baby items



**900+**

Children reached through practical family support



**15,000+**

Nappies distributed to families under pressure

**300+**



Equipment loans helping families access essentials

**4,000+**

Cups of tea served through the café



**32+**



Community events hosted to build connection

**1,000+**

Christmas gifts distributed to local children



**5 tonnes**

Baby items diverted from landfill



# Our Achievements

Here are just some of our highlights from 2025

1

## Stronger service

We improved our baby bank systems, managed higher demand and supported families with nappies, clothing, equipment and emergency essentials



2



## Café hub embedded

The café became part of how families access help. It gives people a normal space to connect, ask for support and feel welcome.



## Partnerships strengthened

We worked more closely with health, housing, community and funding partners, helping families reach support earlier and with less stress.

3

4

## Bedtime Packs developed

We developed Bedtime Packs so children can receive pyjamas, a storybook and comfort items alongside wider family support.



5

## Volunteers at the heart

Volunteers helped sort donations, support families, run events and keep the café and baby bank moving through a busy year.



6

## New hub secured

We secured a 12-year lease for the new hub, giving Mama2Mama the space to grow its café, baby bank and family support.

# Financial Overview

The 2025 accounts will confirm the final position. This page gives a headline summary, with the full Statement of Financial Activities, Balance Sheet and Notes later in the report.

## Total Income

Income received from grants, donations, trading and other sources.

**£260,322**

## Total Expenditure

Spending on charitable activity, staffing, premises and support.

**£240,723**

## Net Surplus

The year-end surplus after expenditure is deducted from income.

**£19,599**

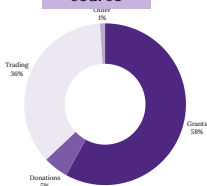
## Cash Position

Year-end cash available to support delivery and commitments.

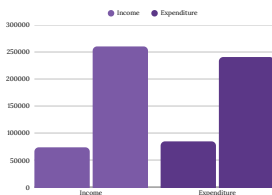
**£54,011**

## The Data

### Income by source



### Income by source



## Trustee Focus

Trustees monitored income growth, expenditure control, reserves recovery and longer-term sustainability.

# Reserves, Going Concern & Sustainability



How trustees manage reserves, going concern and the charity's longer-term stability.

## Reserves policy

Our policy is to hold sufficient unrestricted reserves to support continued operations during periods of funding uncertainty. The Trustees review the policy and the target annually.

## Reserves target

The target is unrestricted reserves equivalent to three months of core operating costs. Following last year's investment-driven deficit, reserves are rebuilding through planned surplus generation and fundraising.

## Going concern

The Trustees are confident Mama2Mama remains a going concern, supported by multi-year funding, grants and café trading. The examiner could not verify donated stock at year end, so a firmer valuation process is being introduced.

## Sustainability

Our model rests on community donations and the reuse of essential items. This year, 5 tonnes were diverted from landfill, with more expected once the new hub opens.

The aim is simple: keep the charity stable enough to meet rising need without losing the dignity-first approach that families trust.

# Risk Oversight and Related Party Transactions

## *Managing Risk. Building Trust.*

The Trustees review the main risks that could affect Mama2Mama's ability to protect families, staff, volunteers and charity resources.

Risk management is part of how we govern the charity. It helps the Board make better decisions, respond to pressure and protect the dignity-first service families rely on.

The Board reviews risk through regular trustee meetings, financial oversight, safeguarding review and operational updates from the CEO.

The Board reviews key risks regularly.

- **Service Delivery.** Clear procedures, stock control and referral prioritisation.
- **Financial Control.** Quarterly budget, expenditure and reserves review.
- **Safeguarding and Data.** Training, reporting routes and secure records.
- **Governance and Trust.** Transparent reporting, declared conflicts and clear communication.



“  
*Good governance means protecting the mission, the families we support and the trust placed in us.*  
”

## Related Party Transactions

No money was paid to Trustees during the period, other than reimbursement of expenses incurred on the charity's behalf.

The CEO, Zuzana Fratrikova, invoiced £45,755 for her services. The creditor balance at the period end was £37,298.

All related party transactions were conducted at arm's length.

# Our Vision for 2026 and Beyond

*Five ways we will build lasting support for families*

1

## Reach families earlier

We will work more closely with health visitors, midwives, GPs, schools and local partners so families can get help before things reach crisis point.

2

## Build a permanent community hub

We will grow our café and baby bank model into a welcoming local hub where families can collect essentials, meet others and access support in one familiar place.

3

## Make the café sustainable

We will strengthen the café as a social enterprise, with affordable food, family sessions, events and income that helps fund the baby bank.

5

## Protect families and the planet

We will keep redistributing good-quality baby items, reduce waste and make it easier for the community to give, share and reuse.

4

## Grow our volunteer pathway

We will give volunteers the training, support and confidence to play a bigger role in the baby bank, café, events and family support work.

# Reference and Administrative Details



## Charity Details

**Charity name.** Mama2Mama Baby Essentials

**Charity number.** 1199777

**Legal form.** Charitable Incorporated Organisation

**Address.** 42 Brumwell Avenue London SE18 6BD

**Website.** [mama2mama.org.uk](http://mama2mama.org.uk)

**Email.** [info@mama2mama.org.uk](mailto:info@mama2mama.org.uk)

## People and Governance

### Trustees.

Miroslava Zverbikova, Chair

Agnieszka Derejska, Treasurer

Marketa Harastova, Trustee

Hazel Chawapiwa, Trustee (appointed 1 January 2026)

**Senior management.** Zuzana Fratrikova, Founder and CEO

**Independent Examiner.** Netofa Limited, 17 Kings Drive, Edgware, HA8 8ED



## Independent Examiner's Report

The following pages contain the Independent Examiner's Report and formal financial statements for the year ended 30 September 2025.

# Trustee Accountability and Financial Governance

## Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards, including FRS 102. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed
- prepare the financial statements on the going concern basis unless it is inappropriate to
- presume that the charity will continue its operations

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the charity at any time and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and ensuring their proper application.

## Ongoing Oversight

Trustees receive regular financial reports and operational updates throughout the year. Strategic decisions are made in line with our charitable objectives, risk register, and financial position.

## Audit and External Scrutiny

Our accounts are independently examined by Netofa Limited in accordance with section 145 of the Charities Act 2011. Their report is included within this document. We confirm that:

- accounting records have been maintained as required by section 130 of the Charities Act
- the accounts comply with the Charities (Accounts and Reports) Regulations 2008
- no material concerns were raised by the independent examiner

# Trustee Accountability and Financial Governance (continued)

The trustees acknowledge the Independent Examiner's observation regarding the valuation of closing stock. The charity has reviewed its procedures and will implement a more formal stock valuation process at the year end to ensure consistency and appropriate documentation of stock values in future reporting periods.

## **Public Benefit Statement**

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. This duty has informed our strategy, decision-making, and activities throughout the year.

"Transparency is a core value for us. We know that public trust is earned, and we are committed to high standards of governance and accountability at every level." The Trustees confirm that the Annual Report and Financial Statements for the period ended 30 September 2025 were approved by the Board of Trustees and authorised for issue.

We confirm that the information presented in this report, including the Trustees' Report and the Financial Statements, provides a true and fair view of the charity's activities for the reporting period. These statements have been prepared in accordance with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and applicable accounting standards, including the Charities SORP (FRS 102).

This report was approved by the Board of Trustees on: 1 June 2026

Signed on behalf of the Trustees:



Miroslava Zverbikova  
Chair of Trustees

# Independent Examiner's Report

To the Trustees of Mama2Mama Baby Essentials for the Year Ended 30 September 2025

I report to the charity trustees of the charity for the period ended 30 September 2025.

## Responsibilities and basis of report

As the charity trustees of Mama2Mama Baby Essentials 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 Trustee's accounts carried out under section 145 of the 2011 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 report

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

- (1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those accounting 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.

## Matter of concern

During my examination, I was unable to obtain sufficient and appropriate evidence to verify the valuation and existence of the charity's closing stock figure included in the financial statements. As a result, I am unable to determine whether any adjustments might be necessary to the stock balance, the reported surplus or deficit for the year, or the charity's overall financial position.

## Independent examiner's statement

Apart from the matter referred to above, 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.



**Jonathan Levy ACCA 1469184**

For and on behalf of Netofa Limited

17 Kings Drive, Edgware, HA8 8ED

Dated: 1 June 2026

# Statement of Financial Activities (including Income and Expenditure Account) Year ended 30 September 2025

	Unrestricted Funds £	Restricted Funds £	Total Funds 30 Sep 2025 £	Total Funds 30 Sep 2024 £
<b>INCOME</b>				
Donations and grants	67,606	95,400	163,006	58,499
Charitable activities	4,625	-	4,625	12,398
Trading activities – Café	92,642	-	92,642	2,652
Interest income	49	-	49	17
<b>TOTAL INCOME</b>	<b>164,922</b>	<b>95,400</b>	<b>260,322</b>	<b>73,566</b>
<b>EXPENDITURE ON:</b>				
Raising funds	45,158	-	45,158	5,001
Charitable activities	134,817	60,748	195,565	79,581
<b>TOTAL EXPENDITURE</b>	<b>179,975</b>	<b>60,748</b>	<b>240,723</b>	<b>84,582</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(15,053)</b>	<b>34,652</b>	<b>19,599</b>	<b>(11,016)</b>
Transfers between funds	-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>	<b>(15,053)</b>	<b>34,652</b>	<b>19,599</b>	<b>(11,016)</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	(15,316)	10,748	(4,568)	6,448
<b>Total funds carried forward</b>	<b>(30,369)</b>	<b>45,400</b>	<b>15,031</b>	<b>(4,568)</b>

The results for the year derive from continuing activities, and there are no other gains or losses other than those shown above.

The notes on the following pages form part of these financial statements.

# Balance Sheet 30 September 2025

	Notes	2025 £	2024 £
<b>Fixed Assets</b>			
Tangible assets	5	18,555	8,472
<b>Current Assets</b>			
Stock		17,237	5,911
Debtors		2,131	3,022
Cash at bank and in hand	6	54,011	1,967
		<b>73,379</b>	<b>10,900</b>
<b>Creditors</b>			
Amounts falling due within one year	7	53,678	23,941
<b>Net current assets</b>			
		<b>19,701</b>	<b>(13,041)</b>
<b>Creditors</b>			
Amounts falling due more than one year	7a	23,224	
<b>Total net assets</b>			
		<b>15,031</b>	<b>(4,568)</b>
<b>The Funds of the Charity</b>			
Unrestricted Funds	8	(30,369)	(15,316)
Restricted Funds		45,400	10,748
		<b>15,031</b>	<b>(4,568)</b>

The financial statements were approved by the Trustees on 1 June 2026 and signed on their behalf by:



**M Zverbikova**  
Trustee (Chair)

# Notes to the Financial Statements

Year ended 30 September 2025

## Accounting Policies

The principal accounting policies are summarised below. They have been applied consistently throughout the period and in the preceding year.

## Charity information

Mama2Mama Baby Essentials is a Charitable Incorporated Organisation registered with the Charity Commission in England and Wales. The operational office is 51 Powis Street, London SE18 6HZ.

### (a) Basis of accounting

The accounts have been prepared under the historical costs convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice. Mama2Mama Baby Essentials meets the definition of a public benefit entity under FRS 102. The financial statements are prepared in sterling, the charity's functional currency. Monetary amounts are rounded to the nearest £.

### (b) Going Concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts. Additional unrestricted funding sources have been secured and the charity returned to a surplus position in the year ended 30 September 2025.

### (c) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

### (d) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Grants and donations are recognised when receivable and unconditionally entitled. Cash donations are recognised on receipt. Income tax recoverable under Gift Aid is recognised at the time of the donation. Trading income is recognised at fair value net of VAT.

### (e) Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Charitable expenditure comprises costs incurred in the delivery of activities and services for beneficiaries. All costs are allocated between expenditure categories on a basis designed to reflect the use of the resource.

# Notes to the Financial Statements (continued)

## **(f) Fixed assets and depreciation**

Fixed assets are initially measured at cost and subsequently measured at cost net of depreciation and any impairment losses. Depreciation is provided on a reducing balance basis at 20% per annum for both fixtures & fittings and plant & machinery.

## **(g) Debtors**

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

## **(h) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a maturity of three months or less from the date of acquisition.

## **(i) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party. Creditors are normally recognised at their settlement amount.

## **(j) Stock**

The Charity holds stock of donated goods to be distributed to its beneficiaries. Stock is held at an estimated fair value for comparable items in a similar condition.

## **(k) Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

## **(l) Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

## **2. Critical Accounting Estimates**

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and assumptions are based on historical experience and other factors considered to be relevant. Actual results may differ from these estimates.

# Notes to the Financial Statements (continued)

## 3. Incoming Resources

	<b>2025 £</b>	<b>2024 £</b>
Donations	12,841	3,619
<i>Grant income</i>		
National Lottery Community Fund	45,400	19,980
NHS SE London	50,000	-
Access Reach	14,289	-
East London Business	10,000	-
Albert Hunt Trust	5,000	3,000
Save the Children	7,076	
DWF Foundation	-	500
Absolute Return for Kids	-	2,000
Hyde Charitable Trust	-	15,000
Leathersellers	-	5,000
Postcode Society Trust	-	6,400
Skipton Building Society	-	2,000
Yapp Charitable Trust	-	1,000
Other	18,400	-
<b>Total donations and grants</b>	<b>163,006</b>	<b>58,499</b>
Gift Aid	4,625	6,487
Donated goods, facilities and services	-	5,911
Sales – Café	87,991	2,117
Other sales income	4,651	535
Interest income	49	17
<b>TOTAL INCOME</b>	<b>260,322</b>	<b>73,566</b>

## Notes to the Financial Statements (continued)

	2025 £	2024 £
Donations	12,841	3,619
Grant income	150,165	54,880
Donated goods, facilities and services	-	5911
Charitable activities	4,625	6,487
Income from trading activities	92,642	2,652
Other income	49	17
	<b>260,322</b>	<b>73,566</b>

#### 4. Total Resources Expended

	Charitable activities £	Raising Funds £	2025 £	2024 £
Accountancy	681		681	2550
Bank charges	4,754		4,754	462
Direct Costs	4,330	33,736	38,066	5,001
Fundraising fees		11,422	11,422	
Depreciation charge	4,639		4,639	2,118
Insurance	214		214	580
Legal and professional fees	0		0	187
Printing, postage and stationery	162		162	63
Events	227		227	
Rent	24,039		24,039	13,640
Rates	6,116		6,116	
IT	878		878	
Premises expenses	7,715		7,715	1464
Salaries and wages	50,206		50,206	14,940
Freelance fees	31,121		31,121	40,469
Consultancy	56,312		56,312	0
Staff costs	0		0	348
Subscriptions	1,154		1,154	584
Sundry expenses	1,527		1,527	39
Telephone	966		966	243
Travel	523		523	827
Volunteer costs	0		0	1,067
<b>TOTAL EXPENDITURE</b>	<b>194,883</b>	<b>45,158</b>	<b>240,723</b>	<b>84,582</b>

# Notes to the Financial Statements (continued)

## 5. Tangible Fixed Assets

	Fixtures & Fittings £	Plant & Machinery £	Total £
<b>Cost</b>			
At 1 October 2024	10,008	1,029	11,037
Additions	11,955	2,767	14,722
<b>At 30 September 2025</b>	<b>21,963</b>	<b>3,796</b>	<b>25,759</b>
<b>Depreciation</b>			
At 1 October 2024	2,359	206	2,565
Charge for year	3,921	718	4,639
<b>At 30 September 2025</b>	<b>6,280</b>	<b>924</b>	<b>7,204</b>
<b>Net Book Value at 30 September 2025</b>	<b>15,683</b>	<b>2,872</b>	<b>18,555</b>
Net Book Value at 30 September 2024	7,648	823	8,472

## 6. Debtors

	2025 £	2024 £
Trade debtors	(500)	(206)
Accrued income	-	1,500
VAT	2,631	1,728
<b>Total debtors</b>	<b>2,131</b>	<b>3,022</b>

## 7. Creditors: Amounts Falling Due Within One Year

	2025 £	2024 £
Trade creditors	48,242	20,473
Loan	5,436	-
Loan to others	-	1,700
PAYE and social security	-	1,009
Pension liability	-	759
<b>Total creditors</b>	<b>53,678</b>	<b>23,941</b>

# Notes to the Financial Statements (continued)

## 7a. Creditors: Amounts Falling Due More Than One Year

	2025 £	2024 £
Loan	23,224	-
<b>Total creditors due more than one year</b>	<b>23,224</b>	<b>-</b>

## 8. Analysis of Charitable Funds

	Brought Forward £	Incoming Resources £	Outgoing Resources £	Carried Forward £
<i>Restricted funds</i>				
Restricted funds total	10,748	95,400	60,748	45,400
<i>Unrestricted funds</i>				
Unrestricted funds total	(15,316)	164,922	179,975	(30,369)
<b>Total funds</b>	<b>(4,568)</b>	<b>260,322</b>	<b>240,723</b>	<b>15,031</b>

National Lottery Community Fund – The charity received £45,400 from the National Lottery Community Fund during the year as part of a wider three-year funding agreement of approximately £250,000 supporting the Mama2Mama Baby Bank Woolwich project. The funding contributes towards the delivery and development of frontline services for families experiencing poverty and hardship, including staffing, volunteer coordination, storage and logistics, distribution of essential baby items, community outreach, and the operation of accessible support services for local families. The project aims to improve family wellbeing, reduce financial hardship, increase access to essential items for babies and children, strengthen community resilience, and provide practical support to vulnerable families across South East London.

NHS South East London (Trust and Health Creation Partnership) – The charity received £50,000 from NHS South East London during the year as the first annual payment of a three-year partnership agreement valued at £150,000 in total (£50,000 per annum). The funding supports Mama2Mama's role as a strategic voluntary and community sector partner within the South East London Trust and Health Creation Partnership. The programme seeks to reduce health inequalities and improve health and wellbeing outcomes through community-led prevention, trust-building, co-production, and health creation approaches. Funding provides dedicated organisational capacity to participate in partnership development, contribute community insight and lived experience, support co-design and testing of new approaches, collect and share learning and impact data, and help develop a sustainable Trust and Health Creation model for South East London's Integrated Care System.

# Notes to the Financial Statements (continued)

## 9. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	18,555	-	18,555
Current assets/(liabilities)	(48,924)	45,400	(3,524)
<b>Total</b>	<b>(30,369)</b>	<b>45,400</b>	<b>15,031</b>

## 10. Staff Costs

	2025 £	2024 £
Salaries and wages	49,062	14,583
Social security costs (NICs)	-	-
Staff pension costs	1,144	357
<b>Total staff costs</b>	<b>50,206</b>	<b>14,940</b>
Average number of employees	2	1

## 11. Related Party Transactions

During the year, no money was paid to any of the Trustees, except for direct reimbursement of costs incurred on the charity's behalf.

During the year, Zuzana Fratrikova, the charity's CEO and founder, invoiced the charity a total of £45,755 for her services as CEO. At the year end, there was a creditor balance owing of £37,298.

## 12. Ultimate Controlling Party

The Charity is under the control of the Board of Trustees.

## 13. Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension charge shown in Note 10 represents contributions payable by the charity to the fund.

## 14. VAT

The charity is registered for VAT. The VAT control balance at 30 September 2025 is £2,631 owed to the charity.

## 15. Other Professional Services Provided by the Independent Examiners

In line with many other organisations of this size and nature, we use our independent examiners to assist with the preparation of the financial statements.

## 16. Stock

Goods were donated to the charity to be distributed to its service users by members of the public. The value of stock held was estimated to be £17,237 at 30 September 2025. There are no unfulfilled conditions or contingencies attaching to these resources.



LONDON CITY AIRPORT

LUCA SILVESTRINI'S  
**PROTEIN**



# Thank you!



To every partner who's helped us support families with dignity.



*Every family deserves dignity. Every child deserves a good start.*

**This year, we supported over 600 families and reached more than 900 children. We served 4,000 cups of tea, distributed 1,000 Christmas gifts, and diverted 5 tonnes of items from landfill.**

**None of this happens alone. Thank you for being part of it.**



**MAMA2MAMA BABY ESSENTIALS**

England & Wales - Charity number 1199777

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# Accounts

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# Annual Report and Unaudited Financial Statements

*For the Period Ended 30 September 2024*

**Mama2Mama Baby  
Essentials**

Charity Number: 1199777

[mama2mama.org.uk](http://mama2mama.org.uk)

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# Our Story So Far

## OUR MISSION

As Chair of Mama2Mama Baby Essentials, I am pleased to present our Annual Report for the period ended 30th September 2024. This has been a transformative year for our charity as we've expanded our capacity to provide essential support to families across Greenwich.

This year marked a significant milestone with our move to larger premises on Powis Street, which has enabled us to help more families in need. Perhaps the most exciting development has been the addition of our community café, creating a welcoming space where families can access support with dignity and build connections with others.

## A YEAR OF GROWTH AND CHALLENGE

With expansion comes challenges, and we have had to make significant financial investments to make our vision a reality. While this has temporarily impacted our reserves, we see this as a strategic step towards long-term sustainability and greater impact.

Through these changes, we've remained focused on our core purpose: providing essential baby items to families facing financial hardship. I'm proud to share that we've supported over 600 families this year, a testament to the dedication of our staff, volunteers, and supporters.

## LOOKING FORWARD

The year ahead will be about consolidation and sustainability—ensuring we continue to grow while strengthening our financial foundation. We have already secured additional funding, and our plans focus on building stronger partnerships, sustainable revenue streams, and expanding support services.

I want to take this opportunity to express my deep gratitude to everyone who has been part of our journey—our dedicated staff, selfless volunteers, generous funders, and incredible community. It is because of you that we can continue making a difference.

Thank you for believing in our mission. Together, we are building a future where every family has the support they need.

***“Mama2Mama is more than just a charity—it’s a community. The café has given families a space where they feel valued, where they can meet others and access the help they need with dignity.”***



**Miroslava Zverbikova**  
Chair of Trustees

# Our Aims and Objectives

At Mama2Mama Baby Essentials, our purpose is simple: to ensure no family in our community is left without access to the essentials every child needs to thrive. We believe that every parent deserves dignity, support, and a safe space – no matter their circumstances.

Our aims are rooted in our governing documents and guided by the Charity Commission’s public benefit guidance. Every activity we undertake is designed to further our charitable purposes and deliver meaningful, measurable benefit to the public.

*“We exist to support families in hardship by providing baby essentials, emotional support, and a welcoming space to connect with others.”*

## Public Benefit Statement

The Trustees confirm they have had due regard to the Charity Commission’s guidance on public benefit when reviewing the charity’s aims and objectives and when planning current and future activities.

## How We Deliver Our Mission

PROJECTS	DETAILS	OUTCOME
Alleviate material hardship for families in crisis	Distribute nappies, formula, baby clothes, and essential supplies to families referred by health visitors and local services	Families in poverty are better able to care for their children and avoid crisis escalation
Reduce isolation among parents and carers	Run a family-friendly café offering free/low-cost refreshments, play space, and informal peer support	Parents have a safe space to socialise, access support, and build local friendships
Promote early intervention	Work with health professionals to identify struggling families early and provide practical help alongside emotional reassurance	Preventative support improves family wellbeing and reduces longer-term public service costs
Operate with transparency and impact	Monitor referrals, track donations, and report regularly to funders and stakeholders	Ensures accountability and builds trust in how donations are used to deliver real outcomes

# Our Impact in Numbers

*I wasn't looking for pity. I just needed nappies and someone to look me in the eye.*

– Mama2Mama Service User

**600+**

Families supported with essential baby items

*"We came for nappies and formula – we left with hope."*

– Service user, Spring 2024

**32**

Community events hosted to build connections

*"I came here as a mum in crisis. Now I'm giving back as a volunteer."*

Volunteer testimonial

**200+**

volunteer hours donated

**4,000+**

Essential baby items distributed

## Projects

## Details

## Outcome

### Essential Baby Bank Services

- Established efficient collection and distribution systems
- Created emergency response protocols for crisis situations

- 600+ families received essential supplies
- 200+ emergency formula provisions distributed

### Community Café Hub

- Created welcoming, stigma-free environment

- Reduced social isolation among parents

### Environmental Impact

- Diverted pre-loved baby items from landfill
- Created circular economy model

- Estimated 5 tonnes of items redirected
- Reduced waste while meeting social needs

# Key Milestones

This past year marked significant growth for Mama2Mama Baby Essentials. Our move to larger premises on Powis Street not only expanded our storage capacity but also enabled us to establish our community café – creating a welcoming space where families can access support with dignity.

The café has transformed our service delivery model. What began as a practical solution to provide a discreet collection point has blossomed into a vibrant community hub where parents connect, volunteers develop skills, and partnerships flourish.

## Service User Profile

Our services reached a diverse range of families this year:

Family Type	%
<b>Working families</b>	34 %
<b>Single-parent households</b>	25 %
<b>Refugee families</b>	15 %
<b>Families with disabilities</b>	10 %
<b>Multi-generational families</b>	10 %

*"Coming to the café doesn't feel like asking for charity. I can have a cuppa, chat with other mums, and leave with the essentials my baby needs – all while keeping my dignity intact." – Mama2Mama Service User, August 2024*

## Volunteer Impact

Our volunteers contributed over 2,000 hours this year. Many began as service users themselves, creating a unique understanding of the challenges our families face.

15 former service users have moved into employment following their volunteer experience with us – a testament to the power of our community-building approach.

# Our Achievements

This year, we didn't just grow—we deepened our roots in the community. By strengthening local partnerships, expanding into a new premises, and embedding sustainability into everything we do, we've created a safe, welcoming space where families are supported with dignity. Every step taken has brought us closer to a future that's more connected, inclusive, and resilient—for parents and their children alike.

## 1 Partnering for Impact

*“Support is stronger when we work together.”*

We formalised referral pathways with Greenwich Council, enabling funded, faster support for families in need. Our work with local health visitors has improved early identification of struggling parents, while our collaboration with Peabody Housing helps families during housing transitions. These trusted relationships have created a more effective, joined-up network of care across the borough.

## 2 New Premises Opened

*“We now have room to grow – and to breathe.”*

Relocating to 51 Powis Street has transformed what's possible. The space is now three times larger than our old unit, allowing us to receive bulk donations, run the café, and host more families. It's not just about size—it's about having a strong foundation to build long-term, community-led change.

## 3 Doing Good for Families and the Planet

*“Helping families shouldn't come at the cost of the planet.”*

We've saved 5 tonnes of baby items from landfill through our circular economy model. By sourcing and redistributing locally, we've reduced our environmental footprint while meeting urgent family needs. We're proud to show that social impact and sustainability can go hand-in-hand—and we're just getting started.

# Financial Overview

## Income and Expenditure at a Glance

Mama2Mama Baby Essentials received a total income of £73,566 for the period ending 30 September 2024, as detailed in Note 3 of the financial statements. This includes:

- £38,980 in restricted funding
- £34,586 in unrestricted funding

Income came from a blend of grants, public donations, and trading activity through our new café. Restricted grants supported specific projects such as our emergency formula scheme and crisis referrals.

Our total expenditure was £84,582, as shown in Note 4. The majority went directly into charitable activities, including baby bank operations, café delivery, rent, staffing, and volunteer training.

## Key Figures (matching accounts):

Income Source	Amount (£)
Donations & Grants	58,499
Café & Trading Activity	8,563
Charitable Activities	6,487
Other	17
<b>Total Income</b>	<b>73,566</b>

Expenditure	Amount (£)
Charitable Activities	79,581
Raising Funds	5,001
<b>Total Expenditure</b>	<b>84,582</b>

As noted in the Statement of Financial Activities, our net position for the year was a deficit of £11,016, leading to total funds carried forward of £(4,568).

# Reserves Policy, Going Concern & Future Sustainability

## Understanding Our Deficit

At year-end, Mama2Mama reported negative reserves of £4,568 (Note 8). This was largely due to upfront investment in securing and fitting out our new premises, as well as launching the community café. These one-off costs were essential for future sustainability but impacted our short-term financial position.

## Corrective Actions & Recovery Plan

Despite the deficit, trustees have acted quickly:

- We secured additional unrestricted funding post year-end
- New grant applications are in progress and ongoing
- Our café now brings in modest but growing income
- Expenditure has been reviewed to maintain efficiency

We expect a return to positive reserves within the next reporting period.

## Reserves Policy

Our policy is to aim for unrestricted reserves equivalent to 3 months' core operating costs. This remains our target for 2025/26 and beyond, providing a buffer for unforeseen circumstances. We will build towards this target through planned surplus generation and fundraising efforts.

## Restricted Funds

Restricted funds totalled £10,748 at year-end (see Note 8). These include grants from the National Lottery, Hyde Housing, and others, each with defined purposes such as formula support or operational delivery. These funds have been used in line with donor intent.

## Going Concern Statement

Trustees are confident that Mama2Mama remains a going concern. As outlined in Note 1(b), we have sufficient resources and commitments in place to continue delivering services for the foreseeable future.

*We are committed to building a stable, transparent, and financially resilient charity. Every penny is used with care—and always with families at the heart of every decision.*

# Our Vision for 2025 and Beyond

**This year has laid the groundwork – next year is about building on it.**

We're entering the next phase of our journey with clear goals, ambitious ideas, and a strong commitment to sustainability. The challenges families face are growing, but so is our ability to respond. Through partnerships, community spaces, and thoughtful growth, we're building a model that supports families with dignity and respect.

## Our 2025 Goals

This past year has been about laying foundations. In 2025, we're building upwards—with purpose. Our goals reflect the needs we're seeing on the ground and the feedback we've heard from families, volunteers, and partners. We're focused on growing sustainably, deepening our impact, and ensuring that every decision we make continues to centre dignity, connection, and care.

### 1. Expand Family Support Services

We'll increase our reach to support at least 800 families with essential items, including baby clothes, formula, and hygiene packs. This includes growing our emergency response capacity for urgent referrals.

### 2. Grow and Diversify Income

We plan to double our unrestricted income through new fundraising events, local business partnerships, and improved trading from our café.

### 3. Strengthen Café as a Social Enterprise

We'll develop our community café into a self-sustaining hub. This includes trialling low-cost meal options, creating volunteer-run sessions (e.g., cooking clubs), and hosting monthly family support events in the space.

### 4. Deepen Volunteer Engagement

Volunteers are the heart of Mama2Mama. In 2025, we'll create a clear volunteer journey that includes training in safeguarding, mental health first aid, and peer support. We want every volunteer to feel confident, valued, and equipped to support others.

### 5. Environmental Responsibility

Sustainability remains at the core of our model. We'll launch a "Give and Grow" initiative encouraging families to donate and share pre-loved items, alongside new recycling and upcycling partnerships. This not only reduces waste but strengthens community solidarity.

# Our Vision in Action

Projects	Planned Activity	Expected Outcome
<b>Baby Bank Growth</b>	Increase referrals and emergency packs by 25%	800+ families supported with essential items
<b>Community Café</b>	New meal offers and monthly events	Café covers 40% of core costs by year-end
<b>Fundraising &amp; Income</b>	Launch donor scheme, host two local fundraisers	£20,000+ unrestricted income generated
<b>Volunteer Development</b>	Training and support programme introduced	Skilled, confident team delivering improved services
<b>Green Futures Programme</b>	"Give and Grow" peer reuse system and recycling drive	7+ tonnes of items saved from landfill

*"There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they're falling in."*

*Archbishop Desmond Tutu:*

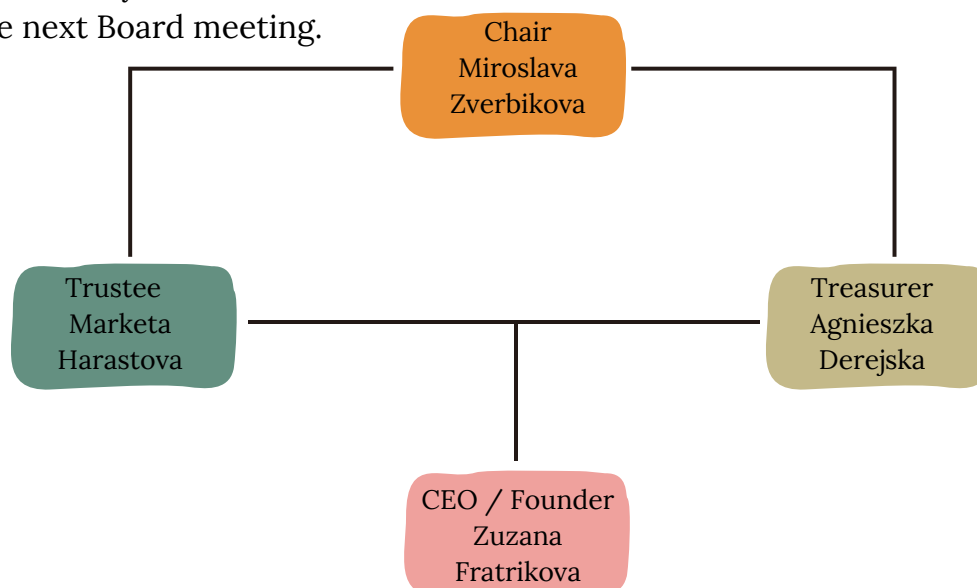
# Structure, Governance & Trustee Recruitment

## Our Organisational Structure

Mama2Mama Baby Essentials is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales (charity number 1199777). We are governed by our constitution which establishes our charitable objects and powers.

Our charity is led by a Board of Trustees who are responsible for setting the strategic direction and making major decisions. Day-to-day operations are managed by our CEO, Zuzana Fratrikova, who reports directly to the Board. Our small but dedicated team includes both paid staff and volunteers, each bringing valuable skills and experience to our work.

The Board meets quarterly to review progress, discuss strategic matters, and ensure the charity is fulfilling its charitable objects effectively. Decisions requiring immediate attention between meetings are handled by the Chair and Treasurer in consultation with the CEO, with formal ratification at the next Board meeting.



## Trustee Recruitment and Appointment

At Mama2Mama Baby Essentials, we recruit trustees with specific skills and experiences. The process of finding and welcoming new trustees to an established board is an excellent opportunity to evaluate and improve the effectiveness of the charity's activities. The recruitment process is open and transparent and clear about the responsibilities involved.

As a comparatively small charity with limited resources, we need to keep a simple approach to recruitment. We review the gaps in our collective experience and consider what additional skills are needed in the organisation. Finding new Trustees with the right skills has always been challenging. We recognise that recruitment of Trustees from people we know could give the perception of exclusivity. However, we also see the advantages in recruitment by recommendation and over the years this has proved to attract the right calibre of person for our organisation - both as Trustees and Board members.

# Risk Oversight & Related Party Transactions

## Risk Management and Oversight

The Trustees have conducted a thorough assessment of the major risks to which the charity is exposed. We have established systems and procedures to mitigate these risks and regularly review our risk register.

### Key risks identified include:

**Financial sustainability:** With the current economic climate and our recent investment in larger premises, maintaining financial stability remains our primary concern. We mitigate this through diversified funding streams, regular financial monitoring, and our reserves recovery plan.

**Safeguarding:** Working with vulnerable families requires robust safeguarding procedures. All staff and volunteers undergo DBS checks and receive safeguarding training. Clear reporting procedures are in place and regularly reviewed.

**Data protection:** We handle sensitive personal information and ensure compliance with GDPR through secure systems, regular staff training, and data minimisation practices.

**Volunteer retention:** Our services rely heavily on volunteers. We address retention risks through comprehensive training, regular supervision, and creating meaningful volunteer experiences.

**Building and premises:** Our move to larger premises introduced new property-related risks. We mitigate these through appropriate insurance, regular maintenance, and health and safety procedures.

The Board reviews these risks at each quarterly meeting, with the risk register updated accordingly. This approach ensures that risk management remains dynamic and responsive to changing circumstances.

## Related Party Transactions

As disclosed in Note 11 of the financial statements, no money was paid to any trustees during the period, except for direct reimbursement of costs incurred on the charity's behalf.

The CEO, Zuzana Fratrikova, invoiced the charity a total of £36,769 for her services, with a creditor balance of £20,269 at the period end. All transactions with related parties are conducted at arm's length and in accordance with the charity's normal procedures.

# Trustee Accountability and Financial Governance

## Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards, including FRS 102. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy the financial position of the charity at any time and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and ensuring their proper application.

## Ongoing Oversight

Trustees receive regular financial reports and operational updates throughout the year. Strategic decisions are made in line with our charitable objectives, risk register, and financial position.

## Audit and External Scrutiny

Our accounts are independently examined by Simpson Wreford LLP in accordance with section 145 of the Charities Act 2011. Their report can be found on page 17 of this annual report.

We confirm that:

- accounting records have been maintained as required by section 130 of the Charities Act
- the accounts comply with the Charities (Accounts and Reports) Regulations 2008
- no material concerns were raised by the independent examiner

## Public Benefit Statement

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. This duty has informed our strategy, decision-making, and activities throughout the year.

*"Transparency is a core value for us. We know that public trust is earned, and we are committed to high standards of governance and accountability at every level."*

# Approval of Trustees' Report

The Trustees confirm that the Annual Report and Financial Statements for the period ended 30 September 2024 were approved by the Board of Trustees and authorised for issue.

We confirm that the information presented in this report – including the Trustees' Report and the Financial Statements – provides a true and fair view of the charity's activities for the reporting period. These statements have been prepared in accordance with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and applicable accounting standards, including the Charities SORP (FRS 102).

This report was approved by the Board of Trustees on:

25 March 2025

Signed on behalf of the Trustees:



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**Miroslava Zverbikova**  
Chair of Trustees

# MAMA2MAMA BABY ESSENTIALS

## Legal and Administrative Information

Period ended 30 September 2024

Charity Legal Name: Mama2Mama Baby Essentials

Charity registration number: 1199777

Trustees: M Zverbikova - Chair  
A Derejska - Treasurer  
M Harastova

Senior management team: Z Fratrikova - CEO

Registered & operational address: 51 Powis Street  
London SE18 6HZ

Independent Examiners: Simpson Wreford LLP  
Chartered Accountants  
Wellesley House  
Duke of Wellington Avenue  
Royal Arsenal  
London SE18 6SS

# MAMA2MAMA BABY ESSENTIALS

## Independent Examiners' Report

To the Trustees of Mama2Mama Baby Essentials for the Period Ended 30 September 2024

I report to the charity trustees of the company for the period ended 30 September 2024, which are set out on pages 20 to 30.

### **Responsibilities and basis of report**

As the charity trustees of Mama2Mama Baby Essentials 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 Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiner's report**

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



**Georgina Fox ACA**

**For and behalf of Simpson Wreford LLP, Chartered Accountants**

Institute of Chartered Accounts in England and Wales

Wellesley House

Duke of Wellington Avenue

London, SE18 6SS

Dated: 27 March 2025

# MAMA2MAMA BABY ESSENTIALS

## Statement of Financial Activities (including Income and Expenditure Account)

Period ended 30 September 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total funds 30 Sep 2024 £	Total funds 5 Apr 2023 £
<b>INCOME</b>	<b>3</b>				
Donations and grants		19,519	38,980	58,499	19,246
Charitable activities		12,398	-	12,398	-
Trading activities		2,652	-	2,652	-
Other income		17	-	17	-
<b>TOTAL INCOME</b>		<b>34,586</b>	<b>38,980</b>	<b>73,566</b>	<b>19,246</b>
<b>EXPENDITURE ON:</b>	<b>4</b>				
Raising funds		5,001	-	5,001	-
Charitable activities		51,349	28,232	79,581	12,798
<b>TOTAL EXPENDITURE</b>		<b>56,350</b>	<b>28,232</b>	<b>84,582</b>	<b>12,798</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(21,764)</b>	<b>10,748</b>	<b>(11,016)</b>	<b>6,448</b>
Transfers between funds		-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(21,764)</b>	<b>10,748</b>	<b>(11,016)</b>	<b>6,448</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		6,448	-	6,448	-
<b>Total funds carried forward</b>		<b>(15,316)</b>	<b>10,748</b>	<b>(4,568)</b>	<b>6,448</b>

The results for the year derive from continuing activities, and there are no other gains or losses other than those shown above.

The notes on pages 20 to 30 form part of these financial statements.

# MAMA2MAMA BABY ESSENTIALS

## Balance Sheet as at 30 September 2024

	Notes	2024	2023
<b>Fixed Assets</b>			
Tangible assets	5	8,472	4,019
<b>Current Assets</b>			
Stock		5,911	-
Debtors	6	3,022	-
Cash at bank and in hand		<u>1,967</u>	<u>2,429</u>
		<u>10,900</u>	<u>2,429</u>
<b>Creditors</b>			
Amounts falling due within one year	7	<u>(23,941)</u>	<u>-</u>
<b>Net current assets</b>		<u>(13,039)</u>	<u>2,429</u>
<b>Total net assets</b>		<u>(4,568)</u>	<u>6,448</u>
<b>The Funds of the Charity</b>	8		
Unrestricted Funds		(15,316)	6,448
Restricted Funds		<u>10,748</u>	<u>-</u>
		<u>(4,568)</u>	<u>6,448</u>

The financial statements on pages 18 to 30 were approved by the Trustees on 25th March 2025 and signed on their behalf by:



**M Zverbikova**  
**Trustee (Chair)**

# MAMA2MAMA BABY ESSENTIALS

Notes to the financial statements – Period ended 30 September 2024

## 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the period and in the preceding year.

### Company information

Mama2Mama Baby Essentials is a Charitable Incorporated Organisation registered with the Charity Commission in England and Wales. The operation office is 51 Powis Street, London SE18 6HZ.

### (a) Basis of accounting

The accounts have been prepared under the historical costs convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK generally Accepted Practice as it applies from 1 January 2019.

Mama2Mama Baby Essentials meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The financial statements are prepared in sterling, the charity's functional currency. Monetary amounts are rounded to the nearest £.

### (b) Going Concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Whilst the Trustees note the negative reserves at the period end, additional unrestricted funding sources have been secured at the date of signing the accounts.

### (c) Fund accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Unrestricted funds include donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure, which meets these criteria, is charged to the fund.

### (d) Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

# MAMA2MAMA BABY ESSENTIALS

## Notes to the financial statements – Period ended 30 September 2024

### 1. Accounting Policies continued

- Grants, donations and gifts are included in full in the Statement of Financial Activities when receivable. 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. Grant income is only deferred where the donor has clearly specified that it relates to a future period.
- 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.
- Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant is recognised at the time of the donation.
- Incoming resources generated from trading activities are recognised at fair value and shown net of VAT and other sales related taxes.

#### (e) Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of an estimate of the proportion of project size.

# MAMA2MAMA BABY ESSENTIALS

Notes to the financial statements – Period ended 30 September 2024

## (f) Fixed assets

Fixed assets are initially measured at cost and subsequently measured at cost net of depreciation and any impairment losses.

It is the policy of the company to provide depreciation at the following annual rates in order to write off each asset over its estimated useful economic life. The following rates of depreciation have been applied throughout the year.

Plant and machinery	-	20% reducing balance
Fixtures and fittings	-	20% reducing balance

# MAMA2MAMA BABY ESSENTIALS

Notes to the financial statements – Period ended 30 September 2024

## 1. Accounting Policies continued

### (g) Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

### (i) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

### (j) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### (j) Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### (k) Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

### (l) Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### (m) Stock

The Charity holds stock of donated goods to be distributed to its beneficiaries. Stock is held at an estimated fair value for comparable items in a similar condition.

### **2. Critical accounting estimates**

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# MAMA2MAMA BABY ESSENTIALS

Notes to the financial statements – Period ended 30 September 2024

## 3. Incoming resources

	<i>Unrestricted</i>	<i>Restricted</i>	<i>2024 Total</i>	<i>2023 Total</i>
	£	£	£	£
<b>3.1 Income from donations and legacies</b>				
<i>Donations</i>	3,619	-	3,619	601
<i>Grant income</i>				
National Lottery Community Fund	-	19,980	19,980	9,925
Local Giving	-	-	-	500
Albert Hunt Trust	3,000	-	3,000	-
DWF Foundation	500	-	500	-
Absolute Return for Kids	-	2,000	2,000	-
Hyde Charitable Trust	-	15,000	15,000	-
Leathersellers	5,000	-	5,000	-
Postcode Society Trust	6,400	-	6,400	-
Skipton Building Society	-	2,000	2,000	-
Yapp Charitable Trust	1,000	-	1,000	-
<b>3.2 Income from charitable activities</b>				
<i>Gift Aid</i>	6,487	-	6,487	-
<i>Donated goods, facilities and services</i>	5,911	-	5,911	8,220
<b>3.3 Income from other trading activities</b>				
<i>Sales - Café</i>	2,117	-	2,117	-
<i>Other sales income</i>	535	-	535	-
<i>Interest Income</i>	17	-	17	-
	<u>34,586</u>	<u>38,980</u>	<u>73,566</u>	<u>19,246</u>

## 3.4 Income by activity

	<i>Core</i>	<i>2024 Total</i>	<i>2023 Total</i>
	£	£	£
Donations	3,619	3,619	601
Grant income	54,880	54,880	10,425
Donated goods, facilities and services	5,911	5,911	8,220
Charitable activities	6,487	6,487	-
Income from trading activities	2,652	2,652	-
Other income	17	17	-
	<u>73,566</u>	<u>73,566</u>	<u>19,246</u>

# MAMA2MAMA BABY ESSENTIALS

Notes to the financial statements – Period ended 30 September 2024

## 4. Total resources expanded

	<i>Charitable activities</i>	<i>Raising Funds</i>	<i>Governance costs</i>	<i>2024 Total</i>	<i>2023 Total</i>
	£	£	£	£	£
Bank fees	462	-	-	462	32
Depreciation and impairment	2,118	-	-	2,118	447
Direct expenses - Café	-	5,001	-	5,001	19
Donated items	-	-	-	-	7,500
Freelance fees	40,469	-	-	40,469	-
Insurance	-	-	580	580	180
Premises expenses	1,464	-	-	1,464	-
Printing, postage and stationery	63	-	-	63	-
Professional fees	187	-	-	187	300
Rent	13,640	-	-	13,640	3,000
Salaries and wages	14,940	-	-	14,940	-
Staff costs	348	-	-	348	-
Sundry	39	-	-	39	-
Subscriptions	584	-	-	584	-
Telephone	243	-	-	243	-
Travel	827	-	-	827	15
Volunteer costs	1,067	-	-	1,067	-
Warehouse move	-	-	-	-	460
Website	-	-	-	-	125
Accountancy	-	-	2,550	2,550	720
<b>Total expenditure</b>	<b>76,451</b>	<b>5,001</b>	<b>3,130</b>	<b>84,582</b>	<b>12,798</b>

## 5. Tangible fixed assets

	<b>Fixtures and Fittings</b>	<b>Plant and Machinery</b>	<b>Total</b>
<b>Cost</b>			
At 6 April 2023	4,466	-	4,466
Additions	<u>5,542</u>	<u>1,029</u>	<u>6,571</u>
At 30 September 2024	<u><u>10,008</u></u>	<u><u>1,029</u></u>	<u><u>11,037</u></u>
<b>Depreciation</b>			
At 6 April 2023	447	-	447
Charge for year	<u>1,912</u>	<u>206</u>	<u>2,118</u>
At 30 September 2024	<u><u>2,359</u></u>	<u><u>206</u></u>	<u><u>2,565</u></u>
<b>Net Book Value</b>			
At 30 September 2024	<u><u>7,649</u></u>	<u><u>823</u></u>	<u><u>8,472</u></u>
At 5 April 2023	<u><u>4,019</u></u>	<u><u>-</u></u>	<u><u>4,019</u></u>

# MAMA2MAMA BABY ESSENTIALS

Notes to the financial statements – Period ended 30 September 2024

## 6. Debtors

	2024	2023
	£	£
Trade debtors	(206)	-
Accrued income	1,500	-
VAT repayable	1,728	-
	<u>3,022</u>	<u>-</u>

## 7. Creditors

	2024	2023
	£	£
Trade creditors	20,473	-
Accruals	1,700	-
Other creditors	759	-
Social security and other tax	1,009	-
	<u>23,941</u>	<u>-</u>

## 8. Analysis of charitable funds

	<i>As at 6</i>	<i>Incoming</i>	<i>Outgoing</i>	<i>Fund</i>	<i>As at 30</i>
	<i>April 2023</i>	<i>resources</i>	<i>resources</i>	<i>transfers</i>	<i>September</i>
	£	£	£	£	2024
					£
<i>Restricted funds</i>					
National Lottery Community Fund	-	19,980	(12,819)	-	7,161
Absolute Return for Kids	-	2,000	(413)	-	1,587
Skipton Building Society	-	2,000	-	-	2,000
Hyde Charitable Trust	-	15,000	(15,000)	-	-
Total restricted funds	-	38,980	(28,232)	-	10,748
<i>Unrestricted funds</i>					
Core	6,448	34,586	(56,350)	-	(15,316)
Total unrestricted funds	6,448	34,586	(56,350)	-	(15,316)
<i>Total funds</i>	<u>6,448</u>	<u>73,566</u>	<u>(84,582)</u>	<u>-</u>	<u>(4,568)</u>

National Lottery Community – The charity received a grant of £19,980 from the National Lottery Community Fund for spending on the project Babbling for Help.

Absolute Return for Kids – The charity received a grant of £2,000 for Absolute Return for Kids for spending on shelving and storage solutions.

# MAMA2MAMA BABY ESSENTIALS

## Notes to the financial statements – Period ended 30 September 2024

Skipton Building Society – The charity received a grant of £2,000 from the Skipton Building Society for spending towards on going operations.

Hyde Charitable Housing – The charity received a grant of £15,000 from Hyde Charitable Housing for spending towards on going operations.

### 9. Analysis of net assets between funds

	<i>Core unrestricted funds</i>	<i>Restricted funds</i>	<i>Total funds</i>
	£	£	£
Tangible fixed assets	8,472	-	8,472
Current assets/(liabilities)	(23,788)	10,748	(13,040)
Total	<u>(15,316)</u>	<u>10,748</u>	<u>(4,568)</u>

### 10. Staff costs

Staff costs for the year were as follows:	<i>2024</i>	<i>2023</i>
	£	£
Salaries and wages	14,583	-
Social Security costs	-	-
Staff pension costs	357	-
	<u>14,940</u>	<u>-</u>

The average number of staff employed during the year, was as follows:

	<i>2024</i>	<i>2023</i>
	<u>1</u>	<u>-</u>
	<u>1</u>	<u>-</u>

### 11. Related Party Transactions

During the period, no money was paid to any of the trustees, except for direct reimbursement of costs incurred on the charity's behalf.

During the period, Zuzana Fratrikova, the charity's CEO and founder, invoiced the charity a total of £36,769 for her services as CEO. At the period end, there was a creditor balance owing of £20,269.

A loan of £795 was also due back to Zuzana Fratrikova at the year end. No interest is payable on this loan.

# MAMA2MAMA BABY ESSENTIALS

## Notes to the financial statements – Period ended 30 September 2024

### 12. Ultimate controlling party

The Charity is under the control of the Board of Trustees.

### 13. Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension costs and charge shown in Note 10 represents the contributions payable by the company to the fund. The amount owed from the pension fund as at the 30 September 2024 is £36 (2023 – £Nil).

### 14. VAT

The charity registered for VAT in 2024, the amount owed from HMRC at 30 September 2024 is £1,728 (2023 – £Nil).

### 15. Other professional services provided by the independent examiners

In line with many other businesses of this size and nature, we use our independent examiners to assist with the preparation of the financial statements.

### 16. Stock

Goods were donated to the charity to be distributed to its service users by members of the public. The value of the stock held was estimated to be £5,911 at 30 September 2024. There are no unfulfilled conditions or contingencies attaching to these resources.

### 17. Length of Accounting Period

The charities financial year-end was changed from 5 April to 30 September, effective from the period beginning 6 April 2023. The change in reporting period was necessary due to the charity starting a new trading activity in September 2024. The charity felt it would be better moving forward for the accounts to show a full years café performance. As a result of this change the comparative amounts presented in the accounts are not entirely comparable. We confirmed the board has authority to change its reporting period and appropriate filings have been made.

# MAMA2MAMA BABY ESSENTIALS

## Notes to the financial statements – Period ended 30 September 2024

### 18. Operating lease commitments

At 30 September 2024 the charity was committed to making the following payments under non-cancellable operating leases:

	<i>2024</i>	<i>2023</i>
	<i>£</i>	<i>£</i>
Due within one year	55,825	-
Due after one year	-	-
	<hr/> 55,825	<hr/> -

# *“Everyone deserves a place to feel safe, seen, and supported”*

*The road hasn't been easy, but together we've done something powerful. Mama2Mama welcomed more families than ever – proving what's possible when community leads with compassion.*

*As we look to the future, we remain committed to our vision of a community where no family faces crisis alone. With your continued support, we'll keep building bridges, breaking down barriers, and creating spaces where dignity and hope flourish.*

*Thank you to every funder, volunteer, partner and neighbour who helped make this possible in 2024.*



**MAMA2MAMA BABY ESSENTIALS**

England & Wales - Charity number 1199777

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# Accounts

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# **MAMA2MAMA BABY ESSENTIALS**



## **Annual Report and Accounts**

**25 July 2022 – 5 April 2023**

**Mama2Mama Baby Essentials**  
**Financial Statements Year ending 5 April 2023**

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**Mama2Mama Baby Essentials**  
**Financial Statements Year ending 5 April 2023**

## **1. Trustees welcome**

We are deeply grateful for all the support we have received from our funders, donors, volunteers, local community, and the wonderful feedback received from our clients and referral partners.

Mama2Mama Baby Essentials grew out of pure need to help in our founder's local community. Upon seeing both the huge pressures associated with caring for young children and the significant waste of clothes and other baby items that could be rehomed – we decided to take action. Our founder consulted with a wide range of service providers and found there was no equivalent service covering the Boroughs of Greenwich, an area in southeast London, but resounding support and demand for a local baby bank.

Three of the women who were at the exploratory meetings just as Covid-19 hit the planet became Trustees and many of our early volunteers remain deeply committed and form an essential crew who ensure we can help as many women and children as possible.

It's been a turbulent year – we began supporting women during the early pandemic, have moved since launching to larger premises then pivot our service to cope with the unprecedented climate and all the while supported over 500 family members across 300+ families, retained long-standing volunteers and developed deep relationships with referring agencies and other support organisations. We very quickly became an essential service with Greenwich and Lewisham Boroughs of London and started supporting families further afield too.

Next year, we hope to recruit our first paid member of staff, have moved to our new headquarters, establish a more robust referral infrastructure, increase the age of children we support and explore ways of supporting women who are hard to reach.

With your support, we hope to do that and more.

Thank you

X *Zurua Frimikon* (CEO/FOUNDER)

**Mama2Mama Baby Essentials**  
**Financial Statements Year ending 5 April 2023**

## **2. Reference and administrative details**

Charity number: 1199777  
Registered office: Riverside House, Beresford Street, SE18 6BU

<u>Trustees</u>	<u>Date appointed</u>
Miroslava Zverbikova	20 March 2021
Agnieszka Derejeska	20 March 2021
Marketa Harastova	20 March 2021

The Trustees have complied with their duty to regard the guidance issued by the Charity Commission on public benefit.

## **3. Structure, governance, and management**

The organisation registered as a charity in July 2022 and became a CIO. It was established under a constitution which established its objects and powers. This sets out the conditions and terms of Trustee appointments and decision making.

The Trustees have four formal meetings per year and review the aims, objectives, and activity of the charity annually.

These accounts are for a 9-month period as our charity year end is 5 April.

## **4. Who we are and what we do**

Our constitution sets out our objective as:

"To relieve poverty among families with young children, principally aged 0 to 3, and pregnant women, in conditions of need, hardship or distress within the Greenwich and surrounding areas, for the public benefit, by:

- a) providing essential clothing, equipment and other items for children aged 0 to 3 years and pregnant women.
- b) providing information and signposting to local agencies, charities or groups who offer further support"

Mama2Mama Baby Essentials is a volunteer-led baby bank based in southeast London, which collects pre-loved and new donations of clothing, toiletries, and equipment, as well as baby food, for mums with young children living in poverty. Austerity, combined with the Covid-19 pandemic, means more mothers/families than ever cannot afford basic supplies. We support women mainly in Greenwich and Lewisham but wider afield when needed.

Riverside House Woolwich under SET management provided our first home, from which we can collect and sort donations and package them up for those who need them. Our clients have been referred to us by a growing network of over 20+ referral partners - primarily children's centres, midwives, and other NHS workers, but also other charities and support organisations.

## **Mama2Mama Baby Essentials**

### **Financial Statements Year ending 5 April 2023**

The pandemic has meant we have not been able to offer a drop-in service for our clients. However that has changed post pandemic, and we are servicing clients directly from our new premises.

We take care to only provide clothing and other items we would be happy for our own little ones to use. We firmly believe the provision of these items should not only relieve financial pressure from mum, but also support her mental health and wellbeing. Upholding the dignity of our clients is at the heart of what we do.

At the very core of Mama2Mama Baby Essentials are its volunteers, mostly mums of small children, who deliver our service with kindness and love. We have a diverse team, from women we have supported through to professional women on maternity leave, who often find ways to keep supporting us upon returning to work.

## **5. Our achievements and performance**

Since April 2020 we have supported 1,000+ family members in the Boroughs of Bexley, Bromley, Greenwich, and Lewisham. Most of these families are headed by a single mother, all are in poverty and many face additional disadvantage such as disability, having experienced violence and / or having no recourse to public funds.

Since our inception we have distributed

- 500+ packets of nappies
- 200 + pots of baby bottom cream
- 300 + packets of baby wipes
- 250+ hygiene bundles
- 100+ pregnancy care kits for expectant mothers
- 500+ clothing bundles for children in need

We also distributed additional nappies and wipes via the Charlton Toy Library, and several Homestart Greenwich Children Centres in a bid to share, rather than stockpile, essentials.

We often have additional beauty "extras" thanks to generosity of local residents who often gift us high quality pamper products, which we package into gifts and give to our clients.

**Mama2Mama Baby Essentials**  
**Financial Statements Year ending 5 April 2023**

## **6. Financial Review**

Our financial statements for the 9-month period to 5 April 2023 are available to read in sections 10 and 11 of this document.

The charity received grants and donations of £19,214 during this financial year including donations in kind.

Total unrestricted funds at year end were £6,436.

### Reserves policy

The Trustees examined the charity's requirements for reserves considering the main risks to the organisation. We are a new charity and the focus this year has been on acquiring sufficient capital to operate.

The cash reserves held at year end are sufficient to cover the charity's expected running costs for 6 months, noting that a substantial income and expenditure relates to donated items.

The Trustees are in the process of developing a reserves policy that will be implemented during 2023-2024 financial year and reviewed annually to ensure appropriate levels of reserves are maintained.

### Independent Examination

The charity has gross income of less than £25,000 and therefore does not require independent examination.

**Mama2Mama Baby Essentials**  
**Financial Statements Year ending 5 April 2023**

## **7. What people say about Mama2Mama Baby Essentials**

### Clients

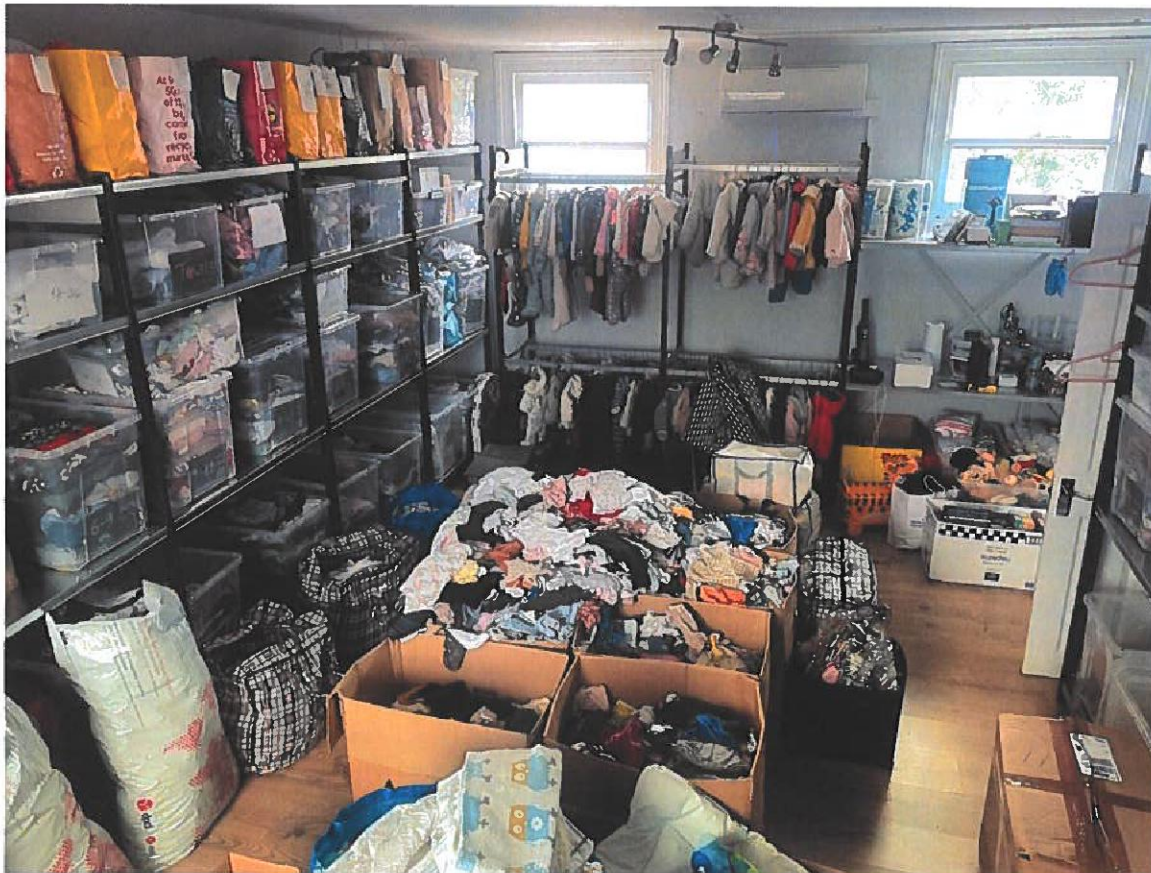
"I feel so humbled and blessed... So lovely how they packed bags for all of us with labels saying who they were for! My children have been so busy with their bags that I have had peace since yesterday and they have been so excited... Mama2Mama Baby Essentials are just wonderful, lifted my spirits...[!] just feel so overwhelmed."

"I was very afraid of not having items for my baby when I give birth, but what I have got is even beyond my expectations. I would like to thank your organisation and those who donated but also those who packed all those items meticulously and with love. And thanks to you too for reaching out to me and giving me hope, that was kind of you and God bless you all for that."

Upon receiving presents for her family, one overwhelmed client pointed to a gift she had received and said of her child: "That's the one he pointed to in the catalogue. The one I knew I couldn't afford." Santa most definitely visited their home last year.

### Volunteers

The work we do resonates with our volunteers, as evidenced by our volunteer mums below.



Agas one of our day 1 volunteers: "I love being part of the team, it's an amazing charity to work for and I'm really proud of Mama2Mama Baby Essentials."

## **Mama2Mama Baby Essentials Financial Statements Year ending 5 April 2023**

Lucy recently said: "I love being part of Mama2Mama Baby Essentials ... having a baby of my own...I'd be devastated if I could not keep her warm or feed her and this is what Mama2Mama Baby Essentials helps all those moms with... it's an incredible charity!"

Sarah: "The work Mama2Mama Baby Essentials are doing in the local community is truly amazing, and essential. I've seen the increase in requests for food, nappies and other essentials in the past year and it is scary and sad to think where these babies and their families would be without the help of charities like Mama2Mama Baby Essentials. It's a wonderful feeling to be part of this organisation."

### Referral partners

"We only have the best things to say about Mama2Mama. We made our first referral back in October for one of our most vulnerable clients with a young child. Zuzana was an absolute life saviour. She was incredibly quick to respond and offered us great support with warmth and kindness. Our client called us to say the items she received were beautiful and warmed her heart. Thank you so much Mama2Mama, we're so proud to have you as a referral partner!"

Louise Vangheluwe-Food Bank Administrator-Action For Refugees in Lewisham (AFRIL)  
"We would like to offer our thanks to Mama2Mama Baby Bank for their continuous help and support. I can confirm that whenever we have needed baby clothes, wipes, nappies, toys etc. Zuzana has always provided them to Charlton Toy Library and its Outreach Service.

Vicky Thomas- Charlton Toy Library Co-Ordinator

"We support and recommend the Mama2Mama charity for their invaluable service to the local community in the Royal Borough of Greenwich."

## **8. Thank you to our supporters**

We would not have achieved anything in this report without our volunteers. You are the lynchpin that holds Mama2Mama Baby Essentials together. Thank you.

In addition we'd like to thank our funders. During our first year we received support from:

- National Lottery Awards Magic Little Grants
- Local Giving

We are deeply grateful to these companies and all the individuals who donated to Mama2Mama Baby Essentials via its various crowdfunding platforms.

Thank you to our supporters who have given time, financial and in-kind donations. These include but are not restricted to:

- Artfix Cafe Woolwich
- Boulangerie Jade Woolwich
- Pizza Squad
- Charlton Toy Library
- SET Woolwich
- Little Village
- Tesco Woolwich

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## **9. Declaration**

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

Signed on behalf of the charity's Trustees:-

Signature:



Name: MIROSLAVA ZVERBIKOVA

Position: TRUSTEE

Date: 26 FEB/2024

**Mama2Mama Baby Essentials**  
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## 10. Income and Expenditure

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
<b><u>Income from:</u></b>				
Donations	3	19,246	-	19,246
<b>Total Income</b>		19,246	-	19,246
<b><u>Expenditure from:</u></b>				
Charitable activities	6	12,798	-	12,798
<b>Total resources expended</b>		12,798	-	12,798
<b>Net income/(expenditure) before investment gains/(losses)</b>		6,448	-	6,448
<b>Net income for the year / net movement in funds</b>		6,448	-	6,448
Fund balances at 5 April 2023		6,448	-	6,448

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

All income and expenditure derive from continuing activities.

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## 11. Balance Sheet

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
<b>Non-current Assets</b>				
Tangible assets	13	4,019	-	4,019
<b>Current Assets</b>				
Cash at bank and in hand	23	2,429	-	2,429
Total current assets		2,429	-	2,429
<b>Current Liabilities</b>				
Creditors - amounts falling due within one year	19	-	-	-
<b>Net current assets</b>		2,429	-	2,429
<b>Total net assets</b>		6,448	-	6,448
<b>Funds of the Charity</b>				
Restricted income funds (Note 27)		-	-	-
Unrestricted funds		6,448	-	6,448
<b>Total funds</b>			-	6,448

The financial statements were approved by the Trustees.

**X**



**Trustee**

## 12. Notes to the Financial Statements

### 1. Accounting policies

Charity information Mama2Mama is an incorporated Charity governed by a constitution adopted on 20 March 2021. The Charity was registered at the Charity Commission on 25 July 2022 under number 1199777.

The Charity is not politically aligned.

#### 1.1. Accounting convention

The financial statements have been prepared to accordance with the charity's (governing document), the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true fair view. The departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice for charities which is referred to in the Regulations, but which has been since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties, and to include investment properties and certain financial instruments at fair value. The principal accounting policies are set out below.

#### 1.2. Going Concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing financial statements.

#### 1.3. Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

**Mama2Mama**  
**Notes to the Financial Statements**  
**Year ending 5 April 2023**

**1.4. Incoming resources**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is possible that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

**1.5. Resources expended**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity.

Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Cost of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

**1.6. Tangible fixed assets**

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

**Mama2Mama**  
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***Fixtures and fittings***

Gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income divided by (expenditure) for the year.

**1.7. Impairment of fixed assets**

At each reporting end date, the charity reviews the carrying amount of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated to determine the extent of the impairment loss (if any).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

**1.8. Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

***Basic financial assets***

Basic financial assets, including debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

**Mama2Mama**  
**Notes to the Financial Statements**  
**Year ending 5 April 2023**

**2. Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates.

The estimates are underlying assumptions that are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**3. Donations and legacies**

	<b>Unrestricted Funds 2023 £</b>	<b>Restricted Funds 2023 £</b>	<b>Total Funds 2023 £</b>
Donations and gifts	601	-	601
General grants	10,425	-	10,425
Donated goods, facilities, and services	8,220	-	8,220
<b>Total</b>	<b>19,246</b>	-	<b>19,246</b>

**4. Analysis of receipts of grants**

	<b>2023 £</b>
National Lottery	9,925
Local Giving	500
<b>Total</b>	<b>10,425</b>

No grants were received in the previous year as this was the first year of operation.

**5. Donated goods, facilities, and services**

	<b>2023 £</b>
Donated items	7,500
Donated services	720
Other income	-
<b>Total</b>	<b>8,220</b>

The charity records donated facilities and services at a notional cost based on the amount that would have been charged in an arm's length transaction.

Additionally, donated goods directly benefit beneficiaries as outlined in the Trustees' Annual Report. These have been measured at fair value based on the market value of these second-hand items if they were bought rather than donated.

The charity benefits substantially from the time and skills provided by volunteers. Although not recorded in the accounts, this is outlined in the Trustees' Annual Report.

**Mama2Mama**  
**Notes to the Financial Statements**  
**Year ending 5 April 2023**

**6. Cost of Charitable Activities**

	<b>Unrestricted Funds 2023 £</b>	<b>Restricted Funds 2023 £</b>	<b>Total Funds 2023 £</b>
Direct expenses	19	-	19
Donated services - Accountancy fees	720	-	720
Bank fees	32	-	32
Depreciation expense	447	-	447
Professional fees	300	-	300
Insurance	180	-	180
Travel	15	-	15
Donated items	7,500	-	7,500
Warehouse move	460	-	460
Website & domain name	125	-	125
Rent	3,000	-	3,000
<b>Total Expenditure</b>	<b>12,798</b>	<b>-</b>	<b>12,798</b>

**7. Extraordinary items of expenditure**

There were no extraordinary items of expenditure during the year.

**8. Funds received as an agent**

The charity did not receive any funds as an agent.

**9. Allocation of Support Costs**

The charity has not analysed its activities separately as at present it considers all its activities to be under a single activity type.

**10. Staff remuneration**

The charity did not employ staff during the year.

**11. Pension scheme**

The charity did not operate a pension scheme during the year.

**12. Grant making**

The charity did not make any grants during the year.

**Mama2Mama**  
**Notes to the Financial Statements**  
**Year ending 5 April 2023**

**13. Tangible non-current assets**

	<b>Fixtures and Fittings</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Cost</b>		
Balance as at 25 July 2022	-	-
Additions	4,466	4,466
Balance as at 5 April 2023	4,466	4,466
<b>Depreciation</b>		
Balance as at 25 July 2022	-	-
Depreciation charged	447	447
Balance as at 5 April 2023	447	447
<b>Net book value</b>		
Balance as at 25 July 2022	-	-
Movement	4,019	4,019
Balance as at 5 April 2023	4,019	4,019

**14. Intangible assets**

The charity does not hold any intangible assets.

**15. Heritage assets**

The charity does not hold any heritage assets.

**16. Investment assets**

The charity does not hold any investment assets. All cash held is for the requirements of the charity's day-to-day activities.

**17. Inventory**

The charity does hold an inventory of donated items awaiting distribution; however, it is not practical to value the stock, and therefore, recognition of the donated items held in inventory will be deferred until they are distributed.

**18. Debtors and prepayments**

The charity did not have any debtors or prepayments at year end.

**19. Analysis of creditors**

The charity did not have any creditors at year end.

**20. Provision for liabilities and charges**

The charity has not recognised any liabilities or charges in the year.

**21. Other disclosure for debtors, creditors, and other basic financial instruments**

No other disclosures are required regarding debtors, creditors, or other basic financial instruments.

**22. Contingent liabilities and contingent assets**

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**Notes to the Financial Statements**  
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The charity has no contingent liabilities or contingent assets at year end.

**23. Cash at bank and in hand**

	<b>2023</b>
	<b>£</b>
Short-term cash investments	-
Short-term deposits	-
Cash at bank and in hand	2,429
Other	-
<b>Total</b>	<u><b>2,429</b></u>

**24. Fair value of assets and liabilities**

The charity is not exposed to credit risk or market risk. Liquidity risk is low as the charity held sufficient cash reserves to meet expected liabilities for the coming year.

**25. Events after the end of the reporting period**

There were no events after the end of the reporting period that affect the understanding of these accounts.

**Mama2Mama**  
**Notes to the Financial Statements**  
**Year ending 5 April 2023**

**26. Charity funds**

<b>Fund Names</b>	<b>Type*</b>	<b>Purpose and Restrictions</b>	<b>Fund balances b/f</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>Gains and Losses</b>	<b>Fund balances c/f</b>
National Lottery Community Fund	U	No restrictions, to be used towards the charitable purpose.	-	9,925	3,477	-	-	6,448
Local Giving	U	No restrictions, to be used towards the charitable purpose.	-	500	500	-	-	-
Additional income	U	No restrictions, to be used towards the charitable purpose.	-	601	601	-	-	-
<b>Total funds</b>			-	<b>11,026</b>	<b>4,578</b>	-	-	<b>6,448</b>

\*Key: Permanent Endowment (PE), Expendable Endowment (EE) Restricted (R), Unrestricted (U)

As a newly established charity, no funds were held in the previous reporting period.

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**Notes to the Financial Statements**  
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**27. Transactions with Trustees and related parties**

**27.1. Trustee remuneration and benefits**

None of the Trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity.

**27.2. Trustee expenses**

There have been no Trustee expenses in the reporting period.

**27.3. Related party transactions**

There have been no related party transactions in the reporting period