



# Trustees' Annual Report and Financial Statements

*For the Period Ended 30 September 2025*

**Mama2Mama Baby  
Essentials**



**THE  
NATIONAL  
LOTTERY**

**ROYAL BOROUGH OF  
GREENWICH**

**Baby Bank  
Alliance.**

**SEI** Voluntary Community  
Strategic Alliance

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.

## 2021

### **A community response grew**

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

## 2022

### **Charity registration**

Mama2Mama Baby Essentials is registered with the Charity Commission.

## 2023

### **Demand accelerated**

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

## 2024

### **The café hub opens**

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

## 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.

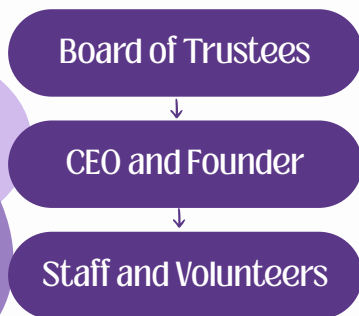
# Structure and Governance



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**

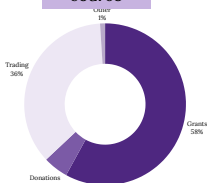
## Cash Position

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.

4

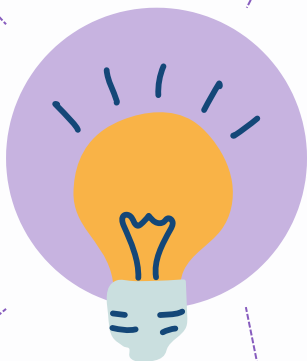
## **Grow our volunteer pathway**

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

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.



# 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](https://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>	8		
Unrestricted Funds		(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

	2025 £	2024 £
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
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## 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.**

