

Mum and Me, SCIO

Scotland · Charity number SC048636

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2018-08-21
Register	View on the OSCR register

Contact

Address 4 Doug Ford Street
Arbroath
Angus
DD11 3FD

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of education', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: Mum and Me is a local project that aims, within a group setting, to support Mums in Angus to improve their parenting skills, minimize their social isolation, improve their wellbeing and equip them to manage their day to day lives. Mum and Me provides 75 group spaces over 5 sessions term time only. Whilst mums attend group, their children are cared for in a creche. It allows the mums time and space to fully engage in the program. We also run a Mum without Me fortnightly evening session for mums who have returned to work or children who have moved onto school or nursery. Mums expressed a need to continue with the emotional support and friendship the group provided.

Beneficiaries: 'Children or young people', 'Other defined groups', 'No specific group, or for the benefit of the community'

Objectives: The organisation's purposes are: To advance education of mothers only through learning new skills such as basic sewing, cooking and financial management of weekly budgets and by providing a crèche for children whose mothers attend the group. To relief those in need through provision of an emotionally safe space for mothers aimed at improving the conditions and quality of life. Education is further advanced by the attending of local schools to provide group work intervention focusing on nurture and respect.

Geography

- **Main operating location:** Angus
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	-	-	-	-
2025-08-31	£72,977	£62,417	-	6
2024-08-31	£53,237	£59,400	-	6
2023-08-31	£66,470	£64,147	-	5
2022-08-31	£52,909	£58,973	-	4
2021-08-31	£52,267	£48,016	-	4
2020-08-31	£48,845	£50,349	-	3

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Scotland - Charity number SC048636

Accounts

Mum and Me

Scottish Charity Number SC048636

Trustees' Annual Report and Accounts

For the year ended 31 August 2025

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Mum and Me Trustees Report 2024/25

For the period ending August 2025

Information

Current Trustees:

Carol Ramsay (Chairperson)

Jennie Christie (Secretary)

Cailin Smith (Treasurer)

Kelsie Lawrence

Allison Morrison

Evelyn Nicoll

Rowanne Ramsay

Zoe Watson

Roseann Welsh

Registered Address

St. Andrews Church
21 Hamilton Green
Arbroath
Angus
DD11 1JG

Scottish Charities number

SC048636

Bankers

Bank of Scotland

Mum and Me

Trustees Annual Report and Accounts for the year ended 31 August 2025

Structure, Governance and Management

Constitution

Mum and Me is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 21 August 2018. It has a two-tiered structure consisting of members and the Board of Trustees.

Since last year's annual report, we have appointed two new committee members with one member leaving.

Objectives

Mum and Me's purpose continues to be:

- To advance education of mothers not only through learning new skills such as basic sewing, cooking and financial management of weekly budgets and by providing a creche for children whose mothers attend the group.
- To relieve those in need through provision of an emotionally safe space for mothers aimed at improving the conditions and quality of life.
- Education is further advanced by the attending of local schools to provide group work intervention focusing on nurture and respect.

Overview of Participant Diversity and Referral Sources Sept 2024 - August 2025

Our group has been attended by mothers from a variety of backgrounds. However, many are referred to us due to feelings of isolation stemming from insufficient support networks. This reporting year, 64% of participating mothers identified isolation and loneliness as significant concerns, marking a 12% increase from the previous year.

- 55% - Mums experience mental health challenges, an increase of 10%
- 13% - Known to Social Work (SW) an increase of 7%
- 8% - Ethnic minorities a decrease of 6%
- 7% - Experience intimate partner violence features
- 41% - Health Visitor (HV) referral
- 36% - Self-referral
- 12% - Family Nurses (FN) referral an increase from 6%
- 5% - Friend referral
- 4% - SW referral

The data highlights our ongoing commitment to supporting a diverse group of women, each presenting with a range of individual needs. Of note, mental health challenges and

feelings of isolation continue to be significant factors among our participants, underscoring the importance of our programme in addressing these issues.

Most referrals come from our HV colleagues, with self-referrals following closely. This reflects our strong relationships with health professionals and a positive reputation for our groups. There has been a marked increase in the number of families referred via FN, a service dedicated to supporting young mothers. Figures have doubled compared to the previous year. We attribute this positive development to strengthened relationships and improved collaboration with the FNP service, facilitating enhanced support for families who may benefit most from our group's activities.

Activities and achievements

We currently run five weekly groups on Wednesday, Thursday, and Friday mornings and Wednesday and Thursday afternoons. Mum and Me served 104 families this year with 49 new enrolments. Demand remains high; our waiting list began at 10–25 but dropped significantly after April 2025. Successful sourcing of additional funding to increase creche staff hours resulted in only three Mums waiting for a place by August 2025. Mums are no longer waiting for a place for more than two months.

After discussions with mothers, anonymous evaluations, and data analysis, we have strengthened last year's programme to better support maternal self-esteem and mental wellbeing. Activities now include emotional management strategies, spa sessions, kindness initiatives, how to give and receive genuine compliments, happiness exploration, and strengthening support networks. We offered taster sessions in dancercise, had guest speakers on breast health including how to buy a well-fitting bra. Mothers shared personal experiences and developed confidence and self-esteem through peer support, deepening relationships among themselves and with staff.

Last year, we aimed to leverage social media for our Mums' benefit. Staff monitor our channels, and every woman is added to a private Facebook group upon referral. This has improved recruitment and made Mums aware of our charity's services and support options. We now have five smaller online groups for each cohort, which has helped Mums feel more confident reaching out to their smaller group during crises and facilitated the exchange of clothes, toys, advice, resources, and organising meetups beyond regular sessions. This provides a 24-hour community of support for our Mums.

At the beginning of each year, we continue to ask Mums what they want to achieve in the way of practical skills. Mums have learned cross stitch, to sew, knit and crochet, make Halloween, Easter and Christmas decorations. We have helped Mums update their CVs, apply for jobs, pursue further education, and start their own businesses. Increasingly Mums are more confident in bringing new ideas and sharing their own projects with the group. Some Mums have taken on leadership roles for example organising group activities or sharing personal skills i.e. flower arranging and other craft activities. One of our Mum without Me Mums has requested to be the social convenor of this group and now organises and posts dates of activities on Facebook.

Based on positive feedback from participating mothers, numerous activities from the previous years have been retained in this year's programme. The initiative continues to support and encourage children to interact with peers and build friendships. Messy play sessions, including joint parent-child activities, remain popular. These comprise water play using paddling pools, painting days, food-based sensory experiences, as well as visits to a local swimming pool and soft play centre. Both children and mothers have expressed considerable enjoyment of these activities.

Mothers frequently report their appreciation for the range of experiential opportunities offered, noting that many families now engage in messy play at home as a result. For some children, the swimming sessions were their first experience, attributable to previous parental hesitancy. Participation in group settings fostered increased confidence among mothers, empowering them to pursue these activities independently with their children. This year, the addition of a group lunch facilitated greater interaction among mothers across different groups, further supporting the development of new social connections.

Within each of the Mum's groups there continues to be a focus on parenting and life skills. This explores family's needs and includes topics such as managing challenging toddler behaviour, weaning, toilet training, diet and nutrition, sleep patterns, normal child development, developmental red flags and ways to promote children's milestones. We observe positive changes in how Mums interact with their children and the children making positive developmental progress.

Many families who come to Mum and Me also attend other local based groups for parents and children. The increase in attendance at these has been facilitated in part by friendship groups and an increase in maternal confidence initially developed within Mum and Me. We have seen a deepening of friendships with Mums meeting up socially outside group time, going on holiday and spending Christmas day together.

The "Mum without Me" fortnightly service now meets at the church, offering greater confidentiality in response to participant requests. Attendance has risen, and sessions are also held during regular group times. Over the past year, 21 women have participated, indicating the changes are effective.

Mum and Me conducted a maternal survey in 2025. The data highlights the following: 88% of participants report benefitting from parenting advice, 84% shared they developed new friendships easing isolation and 81% feel more positive and confident about themselves. We also asked them to describe Mum and Me in 3 words (see Appendix 1). The information suggests our programme is addressing women identified needs.

We continue to liaise with other professionals and welcome them coming along to our sessions. Examples include HV and FN observing children or meeting with Mums to introduce them to the group. There is regular communication with SW professionals who work with some of our families. For the fourth year running we have worked with the Youth Philanthropy Initiative for our local secondary school.

This year we have forged links with the Co-op to supply both funding and food. We have collaborated with guest presenters; Angus College Active Campus coordinator and Employability Development Officer, Voluntary Action Angus (VAA). Many of our Mums struggle financially and are seeking employment. We may look to introduce further strategies, with support from our partners, on these topics in the future.

Delivering presentations about our work to local organisations has led to contributions in kind and funding assistance. These activities not only publicise our group but capitalises joint working, fosters ongoing collaborations and builds local community capacity.

Our current staffing structure includes two Senior Family Support Workers, two Creche Workers, two Creche Assistants, and twenty-two volunteers. The low rate of sick leave and positive team cohesion suggests staff members are satisfied with their roles. Next year, we intend to conduct a comprehensive staff evaluation to confirm this observation and to identify potential opportunities for further development or optimal utilisation of their skills.

Ongoing collaborative approaches with our Mums, staff, volunteers and other agencies not only enriches the support network for our Mums but also strengthens the broader community by fostering partnerships and shared goals. Together, we work towards creating an environment where every Mum is valued, supported and empowered to reach their fullest potential.

Challenges

Last year we recognised managing a larger team as well as keeping abreast of HR and Health and Safety legislation was challenging. We engaged Peninsula Business Services for one year. We were able to implement e-learning for staff and updating of Human Resources and Health and Safety guidelines, policies and risk assessments. This service has come with a financial cost. From July 2025 we were no longer able to use this resource as the cost was prohibitive. Next year we will need to explore alternate mandatory education options.

Recent supervision sessions indicate mothers are continuing to disclose past trauma, likely because they feel safe with our charity and staff. New funding will support staff training next year to ensure consistent, research-based support and appropriate referrals.

Due to new charges for kitchen use, cooking with our families has become difficult. To continue promoting healthy nutrition, we now offer lunches after community activities, termly lunches, and healthy snacks during group time. We plan to address this in next year's funding applications.

With the current cost-of-living crisis, a further increase in rent and the financial burden of engaging Peninsula Services we became aware of increasing costs for our charity. As an organisation we recognised and proactively introduced two subcommittees: one for

fundraising, the other compiles funding applications. It has helped share these tasks within our charity, increased fund-raising capacity and utilised a wider skills and knowledge base. As we can see from our financial records this has been an effective strategy to increase our revenue. We have also conducted a survey asking Mums what they would be prepared to pay each session to support our charity. A consensus was reached with Mums paying a nominal fee towards our costs.

Staff experienced engagement challenges when undertaking story and song time. Alongside this Mums were disclosing crises and requesting additional time within their group to explore their options regarding these. Time was therefore prioritised to focus on Mums needs rather than story and song time. We recognise the importance of story and song time. Creche staff continue to provide this activity to the children whilst in creche. This is an area we plan to reevaluate over the next year.

Over the past year we have been more active in collecting and collating qualitative and quantitative data to ensure we are making a difference in the lives of the women we serve. To that end we want to continue to grow evaluation strategies to continually improve our service and build a better understanding of what works.

In summary, we continue to develop our charity consulting with parents, staff and volunteers to make positive adaptations. We can evidence ongoing improvements of maternal wellbeing and reduction in their isolation. We observe positive parenting strategies and children thriving. We will endeavour to continue to see growth in the wellbeing of mothers and the parenting of their children contributing to a diverse and inclusive community.

Financial Information

Our balance from 31/08/25 £15,283.51

We have no outstanding liabilities.

We have now set up reserves with the total so far being £5,000.

The trustees are continuing to pursue additional funding to sustain the project, however so far, we have received the following grants and donations:

- The Robertson Trust - £11,000
- The National Lottery Community Fund - £31,836
- The Foyle Foundation - £5,000
- Alex Moncur Trust - £3,000
- Womens Fund for Scotland - £5,500
- Coop Local Community Fund - £500
- Arbroath Improvement Trust - £500
- Donations of £3,581 which includes £2,000 from a previous trustee and £1,000 from a previous volunteer

We have successfully doubled our fundraising efforts uplifting our funds by £6,981.

Plans for the future

This will be discussed at the AGM and further Trustee's meetings.

We plan to do more of what we are already doing because of the evaluative staff observations, anonymous surveys, ongoing positive feedback from Mums, their family members, volunteers and professionals especially around reducing isolation and promoting mental well-being.

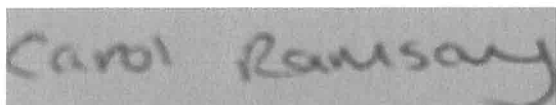
We continue to seek opportunities to raise funds alongside our Mum and Me families, committee members, volunteers and our community in view of our increased costs.

We plan to source mandatory, trauma informed and mental health education.

Now our charity is expanding we are considering applying for further funding to employ a part time administrator to alleviate some of the administrative tasks from staff and the committee.

Ongoing evaluation and adaptations to our service is important to us. With support from Mums, staff, volunteers and the management committee this will continue.

Approved by the Trustees and signed on their behalf:

A rectangular box containing a handwritten signature in black ink that reads "Carol Ramsay".

Date: 13/10/2025

Independent examiners report

Independent Examiner's Report to the Trustees of Mum & Me

I report on the accounts of the charity for the year ended 31 August 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

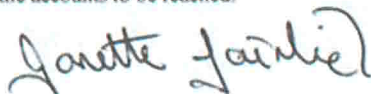
Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Mrs Janette Fairlie

Address: Old Schoolhouse
Arbirlot
Arbroath

Date 27/10/2025.

Mum and Me

Accounts for the year ended 31 August 2025

Receipts and Payments Account for the year ended 31 August 2025

	Notes	Unrestricted	Restricted	Total	Period Ended 31/08/24
		Funds	Funds		
		£	£	£	
Receipts					
Subs and Donations	1	8660.65		8660.65	2496.00
Grants	2		57,336	57,336.00	47,336.00
Receipts from Fund Raising Activities		6,981.30		6,981.30	3,404.76
Total Receipts		15,641.95	57,336	72,977.95	53,236.76
Payments					
Expenses for Fund Raising Activities		4,789.63		4789.63	1,955.67
Payments relating directly to charitable activities		3,465.91		3,465.91	971.46
Remuneration Costs	3		54,161.80	54,161.80	56,473.06
Total Payments		8,255.54	54,161.80	62,417.34	59,400.19
Surplus/(Deficit) for year		7,386.41	3,174.20	10,560.61	-6,163.43

The Notes on page 10 form an integral part of these accounts.

Statement of Balances as 31 August 2025

Fund Balances	Unrestricted	Restricted	Total	Period Ended 31/08/24
	Funds	Funds		
	£	£	£	
Cash and Bank Balances				
Balance 1 September 2024	7,897.10	0.00	7,897.10	14,060.53
Surplus/(Deficit) for year	7,386.41	3,174.20	10,560.61	-6,163.43
Transfers in year (net)				
Balances 31 August 2025 note 4	15,283.51	3,174.20	18,457.71	7897.10

Mum and Me

Accounts for the year ended 31 August 2025

Notes

1. Subs and Donations

Subs and Donations are mainly from individuals but include

Donator Name	Amount
Coleen Mckinnon	£2,000
Nadia Hawley	£172.50
Kim Marr	£85
Sharon McLeod	£1,000
Lodge St Thomas of Aberbrothock No 40	£100

2. Grants Received

The following Grants were received for the purposes of the Trust

Name of Grant Funder	Amount Received
The National Lottery Community Fund	£31,836
The Robertson Trust	£11,000
The Foyle Foundation	£5,000
Alex Moncur Trust	£3,000
Women's Fund for Scotland	£5,500
Co-op Local Community Fund	£500
The Arbroath Improvement Trust	£500

3. Payments relating to Charitable Activities

	Unrestricted Funds	Restrictive Funds	Total
Wages and Pensions		54,161.80	54,161.80
Gifts			0
Resources and equipment	3,465.91		3,465.91
	3,465.91	54,161.80	57,627.71

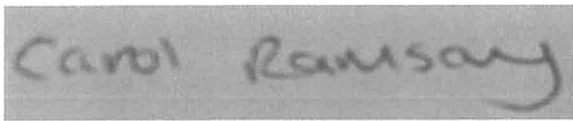
4. Reserves

£5,000

Liabilities

No liabilities

Approved by the Trustees and signed on their behalf:

A rectangular box containing a handwritten signature in cursive script that reads "Carol Ramsay".

Date 29/10/25

Mum and Me, SCIO

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Accounts

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fundraising, the other compiles funding applications. It has helped share these tasks within our charity, increased fund-raising capacity and utilised a wider skills and knowledge base. As we can see from our financial records this has been an effective strategy to increase our revenue. We have also conducted a survey asking Mums what they would be prepared to pay each session to support our charity. A consensus was reached with Mums paying a nominal fee towards our costs.

Staff experienced engagement challenges when undertaking story and song time. Alongside this Mums were disclosing crises and requesting additional time within their group to explore their options regarding these. Time was therefore prioritised to focus on Mums needs rather than story and song time. We recognise the importance of story and song time. Creche staff continue to provide this activity to the children whilst in creche. This is an area we plan to reevaluate over the next year.

Over the past year we have been more active in collecting and collating qualitative and quantitative data to ensure we are making a difference in the lives of the women we serve. To that end we want to continue to grow evaluation strategies to continually improve our service and build a better understanding of what works.

In summary, we continue to develop our charity consulting with parents, staff and volunteers to make positive adaptations. We can evidence ongoing improvements of maternal wellbeing and reduction in their isolation. We observe positive parenting strategies and children thriving. We will endeavour to continue to see growth in the wellbeing of mothers and the parenting of their children contributing to a diverse and inclusive community.

Financial Information

Our balance from 31/08/25 £15,283.51

We have no outstanding liabilities.

We have now set up reserves with the total so far being £5,000.

The trustees are continuing to pursue additional funding to sustain the project, however so far, we have received the following grants and donations:

- The Robertson Trust - £11,000
- The National Lottery Community Fund - £31,836
- The Foyle Foundation - £5,000
- Alex Moncur Trust - £3,000
- Womens Fund for Scotland - £5,500
- Coop Local Community Fund - £500
- Arbroath Improvement Trust - £500
- Donations of £3,581 which includes £2,000 from a previous trustee and £1,000 from a previous volunteer

We have successfully doubled our fundraising efforts uplifting our funds by £6,981.

Plans for the future

This will be discussed at the AGM and further Trustee's meetings.

We plan to do more of what we are already doing because of the evaluative staff observations, anonymous surveys, ongoing positive feedback from Mums, their family members, volunteers and professionals especially around reducing isolation and promoting mental well-being.

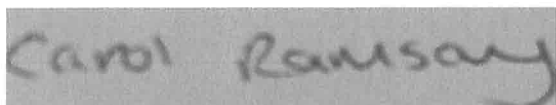
We continue to seek opportunities to raise funds alongside our Mum and Me families, committee members, volunteers and our community in view of our increased costs.

We plan to source mandatory, trauma informed and mental health education.

Now our charity is expanding we are considering applying for further funding to employ a part time administrator to alleviate some of the administrative tasks from staff and the committee.

Ongoing evaluation and adaptations to our service is important to us. With support from Mums, staff, volunteers and the management committee this will continue.

Approved by the Trustees and signed on their behalf:

A rectangular box containing a handwritten signature in black ink that reads "Carol Ramsay".

Date: 13/10/2025

Independent examiners report

Independent Examiner's Report to the Trustees of Mum & Me

I report on the accounts of the charity for the year ended 31 August 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

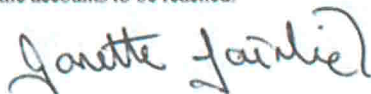
Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Mrs Janette Fairlie

Address: Old Schoolhouse
Arbirlot
Arbroath

Date 27/10/2025.

Mum and Me

Accounts for the year ended 31 August 2025

Receipts and Payments Account for the year ended 31 August 2025

	Notes	Unrestricted	Restricted	Total	Period Ended 31/08/24
		Funds	Funds		
		£	£	£	
Receipts					
Subs and Donations	1	8660.65		8660.65	2496.00
Grants	2		57,336	57,336.00	47,336.00
Receipts from Fund Raising Activities		6,981.30		6,981.30	3,404.76
Total Receipts		15,641.95	57,336	72,977.95	53,236.76
Payments					
Expenses for Fund Raising Activities		4,789.63		4789.63	1,955.67
Payments relating directly to charitable activities		3,465.91		3,465.91	971.46
Remuneration Costs	3		54,161.80	54,161.80	56,473.06
Total Payments		8,255.54	54,161.80	62,417.34	59,400.19
Surplus/(Deficit) for year		7,386.41	3,174.20	10,560.61	-6,163.43

The Notes on page 10 form an integral part of these accounts.

Statement of Balances as 31 August 2025

Fund Balances	Unrestricted	Restricted	Total	Period Ended 31/08/24
	Funds	Funds		
	£	£	£	
Cash and Bank Balances				
Balance 1 September 2024	7,897.10	0.00	7,897.10	14,060.53
Surplus/(Deficit) for year	7,386.41	3,174.20	10,560.61	-6,163.43
Transfers in year (net)				
Balances 31 August 2025 note 4	15,283.51	3,174.20	18,457.71	7897.10

Mum and Me

Accounts for the year ended 31 August 2025

Notes

1. Subs and Donations

Subs and Donations are mainly from individuals but include

Donator Name	Amount
Coleen Mckinnon	£2,000
Nadia Hawley	£172.50
Kim Marr	£85
Sharon McLeod	£1,000
Lodge St Thomas of Aberbrothock No 40	£100

2. Grants Received

The following Grants were received for the purposes of the Trust

Name of Grant Funder	Amount Received
The National Lottery Community Fund	£31,836
The Robertson Trust	£11,000
The Foyle Foundation	£5,000
Alex Moncur Trust	£3,000
Women's Fund for Scotland	£5,500
Co-op Local Community Fund	£500
The Arbroath Improvement Trust	£500

3. Payments relating to Charitable Activities

	Unrestricted Funds	Restrictive Funds	Total
Wages and Pensions		54,161.80	54,161.80
Gifts			0
Resources and equipment	3,465.91		3,465.91
	3,465.91	54,161.80	57,627.71

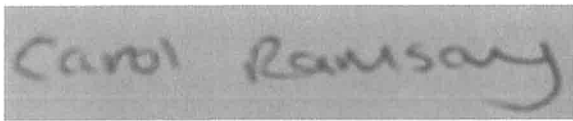
4. Reserves

£5,000

Liabilities

No liabilities

Approved by the Trustees and signed on their behalf:

A rectangular box containing a handwritten signature in cursive script that reads "Carol Ramsay".

Date 29/10/25

Mum and Me, SCIO

Scotland - Charity number SC048636

Accounts

Mum and Me

Scottish Charity Number SC048636

Trustees' Annual Report and Accounts

For the year ended 31 August 2024

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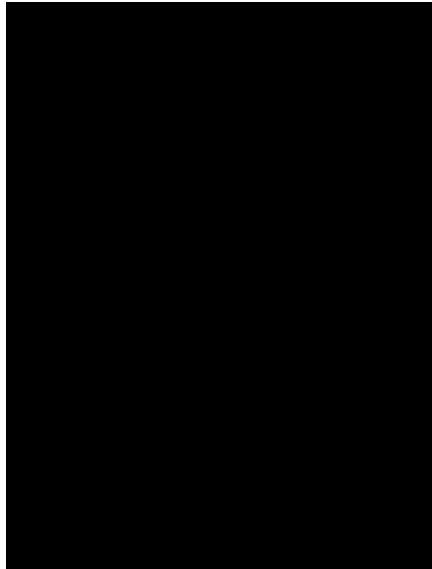
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Mum and Me Trustees Report 2023/24

For the period ending August 2024.

Information

Current Trustees:



Registered Address

St. Andrews Church
21 Hamilton Green
Arbroath
Angus
DD11 1JG

Scottish Charities number

SC048636

Bankers

Bank of Scotland

Mum and Me

Trustees Annual Report and Accounts for the year ended 31 August 2024

Structure, Governance and Management

Constitution

Mum and Me is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 21 August 2018. It has a two-tiered structure consisting of members and the Board of Trustees.

Since last year's annual report, we have appointed two new committee members, and one other has resigned.

Objectives

Mum and Me's purpose continues to be:

- To advance education of mothers not only through learning new skills such as basic sewing, cooking and financial management of weekly budgets and by providing a creche for children whose mothers attend the group.
- To relieve those in need through provision of an emotionally safe space for mothers aimed at improving the conditions and quality of life.
- Education is further advanced by the attending of local schools to provide group work intervention focusing on nurture and respect.

Activities and achievements

We continue to run five groups each week, lasting either the morning or afternoon (Wed am, pm and Thursday am, pm and Friday am). We were successful in providing Mum and Me to 97 families an increase of 12 from last year. We continue to have a high demand for the group and have required to operate a waiting list of between 10-25.

There are Mums from all walks of life who have attended our group; however, many are referred with feelings of isolation due to a lack of support. During this reporting year 52% of our mums have been referred with isolation and 50% within our waiting list. These include military families, migrants, and those with high levels of Social Work input.

Data from Sept 2023 - August 2024

45% of mums experience mental health challenges, an increase of 5%

14% are from ethnic minorities, a decrease of 7%

6% of the mums have been or are currently open to Social Work

6% referred from Family Nurse Partnership

6% are in relationships where intimate partner violence features

3% have served a custodial sentence.

The above data demonstrates we continue to work with a diverse group of women with a variety of needs.

Following discussion with our mums, and reflection on data we have repeated and extended our programme from last year to improve maternal self-esteem and mental wellbeing. These include ways on managing feelings, beauty pamper sessions, challenging social media body stereotypes and sharing strengths and attributes. Mums disclosed difficult stories with each other and explored ways on how to boost their own and each other's confidence and emotional wellbeing. We have also observed mums blossoming, becoming more confident in offering peer support to others. The sharing of personal experiences continues to lead to a gelling of relationships between mums and staff.

Following positive feedback from our mums we have continued to integrate many of our activities from last year into this year's programme. Children are supported and encouraged to play with each other and establish friendships. Messy play, which included joint sessions with parent and child, remains well received. These include water play with paddling pools, painting days, food related messy play and trips to a local swimming pool and soft play. They were thoroughly enjoyed by both children and mums. Mums continue to comment they are grateful children are given these experiential opportunities and carry out messy play in their homes. Some children had never been swimming before due to their mum's lack of confidence. Attending as a group gave them the confidence they previously lacked and enabled them to continue this activity independently. This year we included lunch afterwards allowing more time for the mums from different groups to mix and make friendships.

At the end of each session, we continued with story and song time. On a social and emotional level, it allows mums to focus on their children. Some mums struggle with this activity perhaps due to a lack of confidence in their reading ability or a lack of examples within their own lives.

Within each of the mum's groups there continues to be a focus on parenting and life skills. This explores family's needs and includes topics such as managing challenging toddler behaviour, normal child development, developmental red flags and ways to promote children's milestones. We observe positive changes in how mums interact with their children and the children making positive developmental progress.

Many families who come to Mum and Me also attend other local based groups for parents and children. The increase in attendance at these has been facilitated in part by friendship groups and an increase in maternal confidence initially developed within Mum and Me. We have seen a deepening of friendships with mums meeting up socially outside group time.

We continue to offer our "Mum without Me group" which runs fortnightly on a Thursday evening at a local restaurant. Following maternal consultation, we also provide Mum without Me within group time. We currently have 14 women who attend.

We continue to liaise with other professionals and welcome them coming along to our sessions. Examples include Health Visitors attending to observe children or meet with mums and Family Nurses visiting to introduce families to the group. There is also regular communication with professionals from Social Work who work with some of our families. For the third year running we have worked with the Youth Philanthropy Initiative for our local secondary school. Another secondary school approached us to offer an opportunity for students undertaking childcare studies to be able to visit our group. These activities not only publicise our group but capitalises joint working and builds local community capacity.

Provision of lunches continued up until April 2024 with all the benefits we outlined in previous reports such as teaching mums new skills and recipes on a budget, building self-esteem and offering advice on children's fussy eating. The increase in mums and children from April 2024 means we cannot provide lunches. The room we had access to previously is being used by another service. We still cook within group time with the project providing all the ingredients. The mums take the food home. As a group we felt it was still important to provide a time for everyone to come together, therefore, extended the beginning of group time by 15 minutes. Mums, children, workers and volunteers now all sit together during this time and enjoy a healthy snack, coffee and chat. The mums feel they are still learning new skills and recipes and have informal time to develop friendships.

At the beginning of each year, we continue to ask mums what they want to achieve in the way of practical skills. This year we have made busy bags, learn to knit, and crochet, family and friends recognition books, cross stitching, made Halloween, Easter and Christmas decorations.

Our greatest challenge as a group this year is having a waiting list. When women are referred the need is there at the time and having to wait for a place is not ideal. We reflected on ways to increase our service provision and reduce our waiting list. This coincided with a member of staff intimating a reduction in her working hours in preparation for her intention to retire.

This offered an opportunity to begin succession planning and staff assuming responsibility prior to our substantive staff member retiring. This allowed for a smoother transition for our staff moving into different roles. Following the success of our creche assistant posts last year we decided to employ another 2 creche workers 5 hours/week. Both of whom have been mums who attended the group, became volunteers and are now employed. We are proud to have grown and developed our own talent. We can now offer 75 family spaces/week reducing our waiting list without needing additional funding.

Our staffing now consists of 2 senior Family Support Workers, 2 creche workers and 2 creche assistants and 13 volunteers. Managing a large team as well as keeping abreast of HR and Health and Safety legislation can be challenging. The committee agreed having professional support would enhance the clinical governance of the charity. As a result, we have engaged Peninsula Business Services for one year. The benefits include

implementation of e-learning for staff and updating of guidelines, policies and risk assessments. This service along with an increase in rent has come with a financial cost. We now have nominated fundraisers within the charity which is supporting access to further funding applications and arranging fund raising events.

In summary, we continue to develop our charity consulting with parents, staff and volunteers to make positive adaptations. We can evidence ongoing improvements of maternal wellbeing and reduction in their isolation. We observe positive parenting strategies and children thriving. We will endeavour to continue to see growth in the wellbeing of mothers and the parenting of their children contributing to a diverse and inclusive community.

Our balance from 31/08/24 £7897.10. This includes back dated pay for one of our employees and means we have no outstanding liabilities. The staff member worked in the Charity prior to full funding being in place and early funding was restricted. We have over time gathered in and raised unrestricted funds to enable payment. Whilst the staff were not financially remunerated, our statutory obligations for those hours such as National Insurance, Income Tax and NEST pension at the time were paid.

The trustees are continuing to pursue additional funding to sustain the project, however so far, we have received the following grants and donations:

- The Robertson Trust - £11,000
- The National Lottery Community Fund - £31,836
- Colin Grant Charitable Trust - £2,000
- Aberbrothock Skea - £2,500
- Donations of £1,676.50 which includes £100 from Arbroath Flower Club

We have successfully undertaken the following fund raising

- Balloon race - £280
- Craft Fayre - £1,811
- Quiz night - £589
- Parent subscriptions - £819.50

Plans for the future

This will be discussed at the AGM and further Trustee's meetings.

We plan to do more of what we are already doing because of the evaluative staff observations, ongoing positive feedback from mums, their family members, volunteers and professionals especially around reducing isolation and promoting mental well-being.

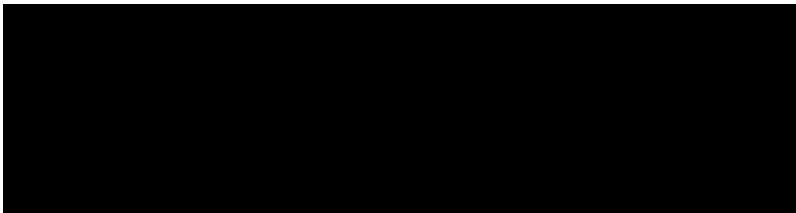
We continue to seek opportunities to raise funds alongside our Mum and Me families, committee members and volunteers. From August 2024 we plan develop two sub committees one to fund raise and the other to complete funding applications.

We plan to implement and update our HR and Health and Safety policies/procedures making our charities clinical governance more robust. We hope to commence implementation of reserves to protect and safeguard our charity assets.

Our private Facebook page is a positive way we share information and provide professional, and peer support out with groups. From September 2024 we will enrol mums on our Facebook page when they are offered a space rather than their first day, they attend group. Our hope is mums will feel they have a better understanding of what we offer and the kinds of peer and professional support available. This in turn will increase our maternal enrolment into our group. At the end of next year, we plan to evaluate this change.

Now our charity is expanding we are considering applying for further funding to employ a part time administrator to alleviate some of the administrative tasks from staff and the committee and increase our creche worker hours.

Ongoing evaluation and adaptations to our service is important to us. With support from mums, staff, volunteers and the management committee this will continue.



Date: 14/01/25

Independent examiners report

Independent Examiner's Report to the Trustees of Mum & Me

I report on the accounts of the charity for the year ended 31 August 2024.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

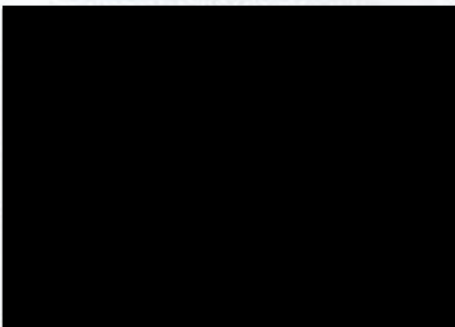
Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date 12/5/2025

Mum and Me

Accounts for the year ended 31 August 2024

Receipts and Payments Account for the year ended 31 August 2024

	Notes	Unrestricted	Restricted	Total	Period Ended 31/08/23
		Funds	Funds		
		£	£	£	
Receipts					
Subs and Donations	1	2,496.00		2,496.00	6,453.36
Grants	2		47,336.00	47,336.00	54,428.80
Receipts from Fund Raising Activities		3,404.76		3,404.76	5,587.95
Total Receipts		5,900.76	47,336.00	53,236.76	66,470.11
Payments					
Expenses for Fund Raising Activities		1,955.67		1,955.67	2,375.67
Payments relating directly to charitable activities		971.46		971.46	3,833.52
Remuneration Costs	3	9,026.28	47,446.78	56,473.06	57,938.64
Total Payments		11,953.41	47,446.78	59,400.19	64,147.83
Surplus/(Deficit) for year		-6,052.65	-110.78	-6,163.43	-2,322.28

The Notes on page 10 form an integral part of these accounts.

Statement of Balances as 31 August 2024

Fund Balances	Unrestricted	Restricted	Total	Period Ended 31/08/23
	Funds	Funds		
	£	£	£	
Cash and Bank Balances				
Balance 1 September 2023	13949.75	110.78	14060.53	16,382.81
Surplus/(Deficit) for year	-6,052.65	-110.78	-6,163.43	-2,322.28
Transfers in year (net)				
Balances 31 August 2024	7,897.10	0.00	7,897.10	14,060.53

Mum and Me

Accounts for the year ended 31 August 2024

Notes

1. Subs and Donations

Subs and Donations are mainly from individuals but include

The Rotary Club of Arbroath Provincial Grand Lodge of Forfarshire Charity Fund	500 600
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2. Grants Received - Restricted

The following Grants were received for the purposes of the Trust

The National Lottery Community Fund	31,836
The Robertson Trust Colin Grant Charitable Trust, Thorntons	11,000
Aberbrothock Skea Charitable Trust, Thorntons	2,000 2,500

3. Payments relating to Charitable Activities

	Unrestricted Funds	Restricted Funds	Total
Wages and Pensions	9,026.28	47,446.78	56,473.06
Gifts			0
Resources and equipment	971.46		971.46
	9,997.74	47,446.78	57,444.52

Liabilities at the year end.

No liabilities

Approved by the Trustees and signed on their behalf:



Date 14/01/25