MARY'S CHILD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Company registration number 1187206

MARY'S CHILD

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MARY'S CHILD

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF MARY'S CHILD

I report to the trustees on my examination of the accounts of Mary's Child (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed: Date: 11·10·26

Mr. Daniel Tozer

66 North Street

Stanground

Peterborough

MARY'S CHILD

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
Income and Endowments from:-	£	£	£	£	£	£
Donations and grants	8,821	138,750	147,571	10,790	135,937	146,727
Investments	1,249		1,249	108		108
Other Income	5,639		5,639	187		187
	15,708	138,750	154,458	11,085	135,937	147,022
Expenditure on raising funds						
Fundraising and publicity	10,835	-	10,835	11,390		11,390
Charitable activities	52,218	119,957	172,174	62,120	89,478	151,598
Total Expenditure	63,053	119,957	183,010	73,510	89,478	162,988
Net Income (expenditure)	(47,345)	18,793	(28,551)	(62,425)	46,459	(15,966)
Transfers between funds	38,322	(38,322)	-	23,320	(23,320)	-
Net movement in funds	(9,023)	(19,529)	(28,551)	(39,105)	23,139	(15,966)
Reconciliation of Funds						
Fund Balances as at 1 January 2025	10,147	34,130	44,277	49,252	10,991	60,243
Fund Balances as at 31 December 2025	1,124	14,601	15,726	10,147	34,130	44,277

MARY'S CHILD

BALANCE SHEET

AS AT 31 DECEMBER 2025

Current Assets	£ 2025	£ 2025	£ 2024	£ 2024
Cash at Bank and in hand	15,726		44,277	
Net Current assets		15,726		44,277
The Funds of the Charity				
Restricted Income Funds		14,601		34,130
Unrestricted Funds		1,124		10,147
		15,726		44,277

The financial statements were approved by the trustees on 9th October 2026

Trustee

MARY'S CHILD

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Charitable Activities 2025	Charitable Activities 2024
	£	£
Direct Costs		
Staff costs	116,433	71,256
Food Parcels/Community cafe	29,343	35,189
Household items for family	1,032	599
	146,807	107,044
Share of Support and governance costs (note 2)		
Support	25,366	44,554
	172,174	151,598

Analysed by

Unrestricted Funds	52,218	62,120
Restricted funds	119,957	89,478
	172,174	151,598

Note 2 Support Costs allocated to activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Utilities	2,860	2,551
Rent etc	9,637	7,902
Telephone	1,921	611
Internet	1,380	695
Sundry	3,052	4,539
Administrative costs	3,763	3,804
Training	2,489	1,920
Advertising		-
Bank Charges	265	188
Transfers to MCK and Loan repayments	-	22,344
	25,366	44,554

MARY'S CHILD

NOTES TO THE ACCOUNTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

3 Trustees

None of the trustees (nor any person connected to them) received any remuneration or benefits from the charity during the year

4 Taxation

The Charity is exempt from taxation on its activities because all its income is applied for charitable purposes

5 Restricted Funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resouces Expended	Transfers	As at 31 December 2025
orton Longueville PC	-	250		(250)	-
Loan from Trustee	-	20,000		(20,000)	-
Community garden	1,657		(94)		1,563
Living sport	2,305		(1,515)		790
HSF 5/6	8,572	2,500	-	(11,072)	-
National Lottery	21,596	91,000	(89,696)	(7,000)	15,900
HSF7	-	25,000	(28,651)		(3,651)
	34,130	138,750	(119,957)	(38,322)	14,601

Transfers to unrestricted funds have been made to cover costs incurred where it is impractical to split those costs between restricted and unrestricted funds.

5 Related Party transactions

During the year £20,000 was loaned to the charity by a trustee in support of its charitable activities. This amount remains outstanding as at 31 December 2025. In the prior year an amount of £10,000 was loaned to the charity, which was repaid in full in 2024.

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	Jan	2025	To	31st	Dec	2025

Section A Reference and administration details

Charity name	Marys Child
Other names charity is known by	
Registered charity number (if any)	1187206
Charity's principal address	'The Goldhay Centre'
	105 Paynels
	Peterborough
	Postcode PE2 5QP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Andrew Avery	Chair / Vice Chair	Became Chair Sept 24	
2	Derek Arthur Hodgson Smith		Appointed 18 January 2025	
3	Angela Caputo		Appointed 18 January 2025	
4	David Barber		Appointed 1 September 2025	
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Charlotte Avery-Walker

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (for example, trust deed, constitution)	CIO
How the charity is constituted (for example, trust, association, company)	CIO
Trustee selection methods (for example, appointed by, elected by)	appointed by existing trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

We also have a Local Management Board, these compromises of local businesses, charities, service users and residents. The Chief Operating Officer heads this board, and they are responsible for the operational side of the charity. They help us ensure that we meet the demands of the community and not duplicating services.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Over this last year 'Mary's Child' has responded to the needs of our communities during the cost-of-living crisis. Our relationships in the community and with local councils and statutory organisations, have enabled us to respond to needs as they have arisen. Our main referrals have come through the local councils, Social Services, Targeted Help, and local schools and individuals, in Peterborough. Thousands of food parcels containing fresh and tinned/dried food have been delivered and many people have needed ongoing support as they found themselves in great need. This is continuing.

As well as food we have had many requests for gas and electricity, blankets for those who were finding it hard to heat their homes, cleaning products, toiletries, and clothes. We have now been able to start delivering furniture again.

We have also been gifted a large storage space for the next three years, where we are able to store donated furniture.

Additionally, we have been called upon for legal advice as people needed to claim new benefits or found themselves in difficulties with housing or relationships issues.

This support has reduced the stress of those who need clarity and information, helping them personally and saving a great deal of money for the local authorities. The impact is a reduction in stress, improvement in self-worth and developing greater independence. The impact of the charity overall has been to relieve individual and family 'immediate' poverty, particularly food poverty.

Since March 2024, Mary's Child has been based soley in Peterborough and surrounding boroughs. We provide food parcels in and around the city. We continue to provide free legal advice in family law, welfare benefits and housing law. We also introduced a Family Support worker, to help individuals and families who needed one-to-one support.

In October 2024, we received a two-year grant from the National Lottery Community Fund. This allowed us to increase staffing hours and employ a Senior Family Support Practitioner. This allowed us to offer specialist support to families, prioritising families, individuals fleeing domestic violence. This was in response to the demand that we saw daily.

We continue to offer community cafes both in Stanground and Orton Goldhay. On average about 120 people a week come to our cafés. It's lovely seeing people develop friendships and communities become closer.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Included within activities above.

Section E Financial review

Brief statement of the charity's policy on reserves

We keep two months running cost in unrestricted reserves. This is considered sufficient to cover the costs of any unknown future events that may impact the charity. The reserves held at the year-end totaled £20,000 of which £10,000 is restricted.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Derek Smith	
Position (eg Secretary, Chair, etc)	Trustee	

Date 11/10/26