MammaKind

Every child deserves the best possible start in life

2025 Annual Report and Accounts



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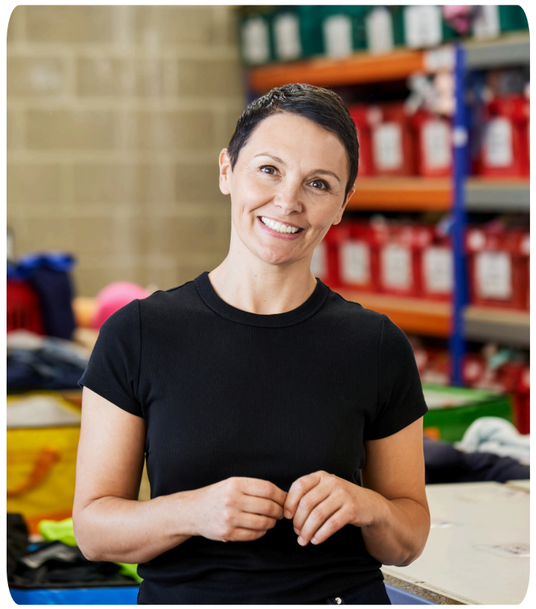
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Welcome from our Chair



Kirsty Lowe

When MammaKind began in 2020, we had a simple ambition: to ensure that every child has the essentials they need to thrive, regardless of their family's circumstances. Five years on, that same ambition remains at the heart of everything we do.

This year has been transformational for our charity. Our move into a permanent warehouse has given us the space to welcome more volunteers, receive more donations and, ultimately, support more families than ever before.

During 2025, we supported more than 1,100 families, distributed over £1 million worth (new value) of essential items and worked alongside more than 250 referral partners. Our volunteer community also grew to more than 340 people, donating almost 7,000 hours of their time.

Together, these achievements represent thousands of children with safer places to sleep, warm clothing, opportunities to play and learn, and families receiving practical support with dignity and confidence.

What makes me most proud is not simply how much MammaKind has grown, but how we have grown. As our reach has expanded, we have remained true to the values that have guided us from the beginning: treating every family with dignity, kindness and respect.

This year has also reminded us that investing in MammaKind is ultimately an investment in the children and families we serve. Our new warehouse has given us stronger foundations, enabling us to build a more resilient charity with the capacity to help even more families in the years ahead. We are deeply grateful to everyone who believed in our vision and helped make it possible.

While we celebrate all we have achieved, we never lose sight of why our work is needed. Too many families continue to face impossible choices, but what gives me hope is the extraordinary kindness of our community. Donors, volunteers, funders, businesses and referral partners continue to stand alongside families, proving what can be achieved when people come together.

On behalf of the Board of Trustees, thank you to everyone who has supported MammaKind this year. Your generosity has helped build a stronger charity and, more importantly, a brighter future for thousands of local children and families.

Welcome from our COO



Kelly Fort

Looking back on 2025, I feel incredibly proud of what the MammaKind team has achieved together.

Our move to a permanent warehouse has transformed the way we work. It has given us the space to welcome more volunteers, organise donations more efficiently and improve the systems that help us respond to families more quickly. Most importantly, it has enabled us to support more families than ever before while maintaining the high standards of care that are so important to us.

Although much has changed this year, one thing has remained exactly the same. Every referral is still treated as an individual child, not simply a request for items. Every bundle is thoughtfully prepared to reflect a family's circumstances, because we know that practical support is about much more than meeting basic needs. It is about helping parents feel supported, respected and able to give their children the best possible start.

One of the greatest privileges of my role is seeing the kindness and commitment of the people behind MammaKind. Every week, our warehouse is filled with volunteers sorting donations, cleaning prams, checking cots, packing bundles and working together to ensure every family receives the support they need. Whether someone volunteers regularly or joins us through a corporate volunteering day, every contribution makes a real difference, and I am incredibly grateful for the time, energy and care they bring.

I would also like to thank our dedicated staff team and our referral partners. Their professionalism, flexibility and commitment enable us to provide a service that families can rely on and that professionals trust.

As we continue to grow, we remain committed to learning, improving and working together to support more children. While we know many families continue to face difficult circumstances, I am confident that the stronger foundations we have built this year will help us meet those challenges in the years ahead.

Thank you to everyone who has supported MammaKind during 2025. Everything we have achieved has been made possible by people who believe, as we do, that every child deserves the best possible start in life.

Meet the MammaKind Community

Behind every bundle is a community of people who believe that every child deserves the best possible start in life.

Our staff, volunteers, referral partners, corporate supporters and donors all play a part in helping families experiencing poverty. Some give their time, others their expertise, funding or children's belongings that have been lovingly cared for. Together, they help ensure more children have the essentials they need to thrive.

Hear from some of the people who helped make 2025 our biggest year yet.



Pam Sutton, volunteer, above left: "The support MammaKind provides positively impacts parental mental health. Tears of joy, and happy feelings of relief are often shared with us. Knowing I can make a change makes volunteering at MammaKind worthwhile."



Emily Drake, Trustee, above right: "MammaKind is what community support should look like: practical, dignified, and immediate. Every bundle that goes out means one less thing a family has to worry about. That kind of impact, delivered day in and day out, speaks for itself."



Paula Murtagh, Referral Manager, above left: "What makes MammaKind different is that we see the family behind every referral. We take the time to understand their individual circumstances and needs, so that the support we provide is meaningful, practical and truly personal to them."

Steph Bell, Warehouse Coordinator, above right: "I hope that every family we support feels seen and heard. It takes a great deal of courage to reach out and ask for help and I would hope that when each parent opens a full referral bag of essential items the heavy weight of pressure loosens upon their shoulders. We acknowledge everyone within each household we support and that can be very validating."



More Than a Cot: Restoring Confidence and Connection

Case study shared by ***Lucy House, Young Mums-Aid,*** pictured below left, with Paula Murtagh, from MammaKind



Lucy referred a young mother to MammaKind who has very little financial support and is living in temporary accommodation. She struggles with her mental health and has recently been diagnosed with other health issues that will require surgery. At present, she is largely housebound because of the pain she is experiencing.

She had her son five months ago, and he had outgrown his crib. I was on a home visit when the Health Visitor happened to be there. She mentioned to my client that her baby really needed a cot, as he had been sleeping in a travel cot, which wasn't suitable as a long-term sleeping solution for a small baby.

My client shared that she couldn't afford to buy a cot and became very upset. She felt ashamed and embarrassed, and this was contributing to her low mood. She felt inadequate as a mother, and I could see that it was beginning to affect her ability to function. I had noticed a decline in how she was managing her home, and she told me she had stopped inviting anyone over because everything had become too overwhelming.

She had been searching various social media platforms for anyone giving away a cot, but hadn't had any luck. The only one she found needed collecting, and as she had no vehicle and nobody who could help her collect it, this wasn't an option. She was also understandably worried about using a second-hand mattress for her baby.

She had started putting aside what little money she had after buying the essentials for her son, but this meant she wasn't eating properly herself. I encouraged her to stop trying to save for the cot and to use the money for food instead, reassuring her that we could refer her to MammaKind for support.

Knowing that MammaKind provides a new mattress with the cot immediately put her mind at ease, and she gratefully accepted the referral.

MammaKind's generosity had a significant and very positive impact on both this young mother and her son. Her baby now has a safe and suitable place to sleep, and a huge source of stress has been removed from her life. This has allowed her to focus more on her own health and on caring for her son.

The impact of MammaKind's support has gone far beyond simply providing a cot. Since receiving the support, my client has started engaging with me regularly again. She has managed to get on top of her housework and no longer feels embarrassed about inviting me into her home. She is less isolated and feels more able to ask for the support she needs.

She has told me that she feels happier and less stressed, and that it is a huge relief knowing that when she eventually moves into her permanent home, her son will already have his cot and she won't have to worry about finding one.

One of the loveliest outcomes for me is that she has now decided to come along to our specialised mother and baby groups. This will give her the opportunity to build relationships with other young mothers, reduce her isolation and, at the same time, support her son's development with the help of our team.

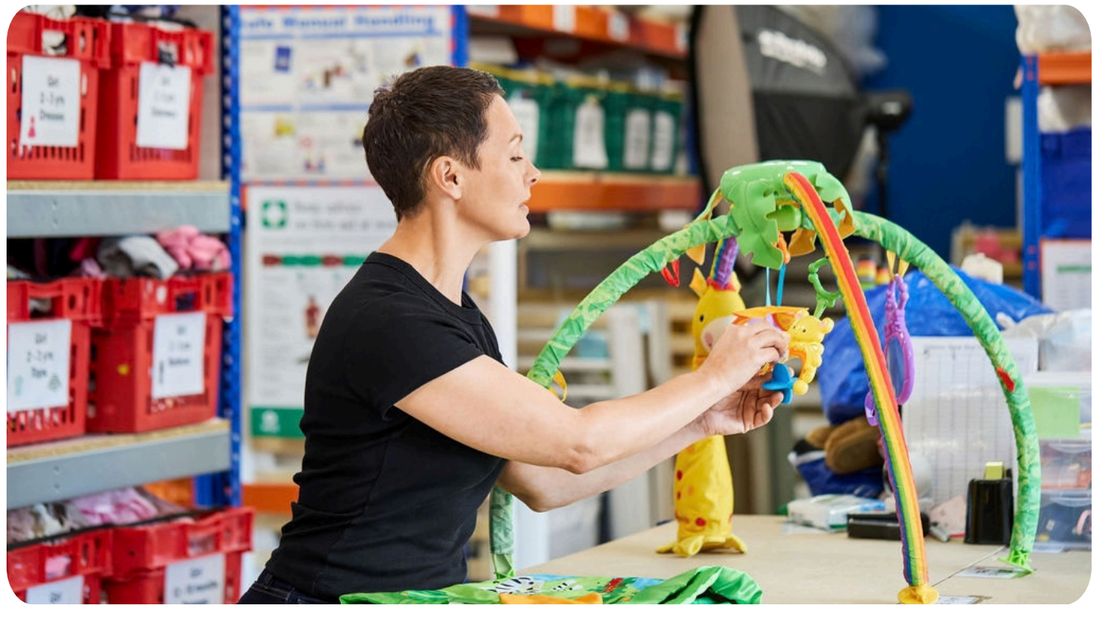
This is just one of the many stories I could share about the families we support together.

MammaKind goes above and beyond to support organisations like Young Mums-Aid, helping us provide young parents with necessities that many of us take for granted. But the support is about so much more than the items themselves. Receiving something that their baby genuinely needs can give a young mother a huge boost in confidence at a time when she may already be feeling overwhelmed and inadequate.

Knowing that these young mothers are not alone, that they can turn to us, and that we can turn to MammaKind when they need that extra support, really can be life changing for them.

We are incredibly grateful to MammaKind for the kindness, generosity and dignity they offer to the young families we work with. The difference that support can make to a mother and her baby is sometimes far greater than we could ever put into words.

What we do



MammaKind supports families across South East London who are struggling to provide essential items for their babies and young children. We believe every child deserves a safe, warm and nurturing start in life, and that no parent should face the anxiety of being unable to provide the basics their child needs.

Through our Bundles of Joy service, we collect, sort and redistribute high-quality pre-loved and new items for families with children aged seven and under. We work with more than 250 referral partners, including midwives, health visitors, social workers, schools, children's centres and community organisations, to reach families experiencing poverty, hardship or crisis.

Every bundle is tailored to the needs and circumstances of the family. Our support is structured around four areas of childhood development and wellbeing:

Safe Sleep & Rest; Health & Hygiene; Warmth & Clothing; and Play & Early Learning.

Together, these essentials help parents keep their children safe, healthy and warm, while creating opportunities for them to play, learn and thrive.

MammaKind's work is made possible by a dedicated community of staff, volunteers, donors, referral partners, funders and corporate supporters, united by the belief that every child deserves the best possible start in life.

Impact summary

2025 was our biggest year yet, distributing £1.01 million* of essential items to local families

1,100 families supported to give their children a better start in life

3,416 family members receiving help from MammaKind

1,978 children age 7 and under given the things they need to thrive

248 older siblings supported who would otherwise have gone without

2,687 clothing bundles, comprising **60,070** individual items of clothing, ensuring children had weather-appropriate clothing

207 beds provided to give babies a safe place to sleep

228 prams enabling parents to get out safely with their babies

1,098 coats distributed to keep children warm and dry

56,000 nappies given to keep little ones clean, comfortable and protected

69 highchairs provided for safer, easier everyday care

7,840 toys and **9,468** books inspiring play and early learning

1,785 pairs of shoes given to keep little toes protected

252 referral partners working with us to improve the lives of families in poverty

343 individual and corporate volunteers cleaning, sorting and packing bundles

6,993 volunteer hours donated, equal to **233** weeks of full-time work

*valued at retail price

Our impact

Helping children thrive

Every item in a MammaKind bundle has a purpose. By removing practical barriers caused by poverty, we help parents meet their children's physical, cognitive, social and emotional needs during the most important years of development.

Our Four Pillars of Early Childhood Support explain how practical support gives parents the tools they need to nurture, protect and support their children, helping every child get the best possible start in life.

Health & Hygiene

Everyday essentials such as nappies are fundamental to children's health, comfort and wellbeing, yet they place significant pressure on already stretched household budgets. Families should never have to choose between buying nappies and meeting other essential needs.

By providing hygiene essentials, we help relieve financial pressure and enable parents to care for their children with confidence and dignity.

56,000 nappies distributed



Safe Sleep & Rest

Sleep is essential for children's physical growth, brain development and emotional wellbeing. Yet for families experiencing poverty, the cost of a cot, bed or mattress can be an impossible barrier.

By providing safe sleeping spaces and bedding, we help parents create secure, comfortable environments where their children can rest, recover and thrive.

207 beds provided

Access and opportunity

The first five years of life lay the foundations for future learning, communication and emotional wellbeing. Through books, toys and everyday interactions with the adults who care for them, children develop language, curiosity, creativity and secure relationships.

By providing books and toys alongside essential items, we help parents create everyday opportunities for play, learning and connection, regardless of their financial circumstances.

7,740 toys distributed
4,644 books distributed

Warmth and comfort

Children need clothing that fits, keeps them warm and allows them to participate fully in everyday life. Without suitable clothing and footwear, poverty can become visible, affecting confidence, wellbeing and opportunities to play, learn and socialise.

Our clothing bundles help parents ensure their children are warm, comfortable and able to participate confidently in childhood.

2,687 clothing bundles
1,098 coats distributed
248 older siblings supported

Our aim

Every bundle is tailored to a family's circumstances, but the goal is always the same: helping parents give their children the best possible start in life.



Our new warehouse

How a permanent home has transformed our capacity to support families

Our move to a permanent warehouse was about much more than finding a larger building. It gave MammaKind the space, stability and infrastructure needed to strengthen every aspect of our work.

For the first time, we could safely store everything in one place. This has saved valuable time and resources, improved the way we organise donations and made it easier for volunteers and staff to prepare high-quality bundles for families.

With dedicated space for larger items, donations and volunteer activities, we can now work more efficiently while supporting more families than ever before.

The benefits have extended far beyond our warehouse. Increased capacity has enabled us to strengthen relationships with referral partners, welcome more volunteers and build a more resilient organisation, ultimately helping us reach more children and families.

Just as importantly, having a permanent home has given us the confidence to plan ahead, invest in better systems and continue improving the service we provide.



While the warehouse has transformed how we work, it has not changed why we exist. Every improvement we have made has had one purpose: ensuring more children have the essentials they need to thrive and more parents receive practical support when they need it most.

As MammaKind continues to grow, our warehouse provides the strong foundations from which we can build, innovate and respond to the changing needs of local families.

Pictured above: Giselle Venturelli, Home Start Greenwich



Pictured above: Alfred Galloway, driver at MammaKind



Pictured above: volunteers Katharine and Sarah

Reference and administrative details

Charity number: 1189620

Registered office: Unit 11A, Greenwich Centre Business Park, London SE10 9QF

Trustees	Date appointed
Kirsty Noelle Lowe	20 May 2020
Jeremy Clement Lowe	5 October 2020
Kathryn Jennifer Allen-East	11 January 2021
Juliet Olive Campbell	24 July 2021
Emily Drake	14 October 2025

Independent examiner: Rachel Eden
Holy Brook Associates Limited, Thames Tower, Station Road, Reading, RG1 1LX

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

Structure, governance and management

The organisation registered as a charity on 22 May 2020 and became a Charitable Incorporated Organisation (CIO). It was established under a constitution which defines its objects and powers. The constitution sets out the conditions and terms of Trustee appointments and decision making. The constitution was amended on 2 February 2022. The Trustees have four formal meetings per year and review the aims, objectives and activity of the charity annually.

Financial review

Our financial statements for the 12-month period to 31 December 2025 are shown in this report, compared against prior figures for the year ended 31 December 2024. The charity received grants and donations of £456,422 during this financial period, including donations in kind. Total resources expended were £458,130 giving net expenditure for the year of £1,708.

Total funds at the year end were £130,643 (of which £7,359 were restricted), down from £132,352 at 31 December 2024 (of which £16,720 were restricted).

Reserves policy

The Trustees examined the charity's requirements for reserves in light of the main risks to the organisation. The Trustees are aiming for a reserves policy of 12 months of operating expenditure, excluding donated items (noting that a substantial amount of income and expenditure relates to donated items).

Whilst the charity had not reached its targeted level at 31 December 2025, and whilst the fundraising landscape seems to be increasingly challenging, the Trustees are confident that, with the funds available and funds expected to be raised in the coming financial year, the charity has sufficient financial resources to enable it to continue to operate.

Thank you to our supporters

Every family we supported in 2025 benefited from the generosity of our community. Whether through funding, product donations, volunteering, professional expertise or practical support, the organisations listed below have helped make our work possible. We are sincerely grateful for your partnership and commitment to helping local children and families.

Thank you to:

- AS Plumbing & Gas Ltd
- Ashburnham Triangle Association
- Baby Bank Alliance
- Base 13
- Beauty Banks
- Blackheath High School
- Blackheath Prep
- Blackheath Yoga
- Boldyn
- Bromley Food Bank
- Cantu
- City Bridge Foundation
- Collective Futures
- CWC Removals
- Delatim
- Garfield Weston Foundation
- Green Bottoms
- Greenwich Foodbank
- HandsOn London
- Hey Girls
- Ideal Boilers
- IKEA Greenwich
- In Kind Direct
- JoJo Maman Bébé
- Lesley Steele Annual Giving Fund
- Lewisham Toy Trust
- London Borough of Greenwich
- London Borough of Lewisham
- London Communities Micro Grant
- Mamma Mia! The Party, Julia Nye
- Mapp
- Masonic Charitable Foundation
- Merchant Taylors' Foundation
- National Literacy Trust
- NG Bailey
- Northleaf Capital Partners
- Ontrak Recruitment
- Pantheon
- Rushey Green Time Bank
- Save the Children
- Savills
- Sebby's Corner
- Snüz
- St Dunstan's College
- The 29th May 1961 Charitable Trust
- The Childhood Trust
- The Clothworkers' Foundation
- The DWF Foundation
- The Hygiene Bank Lewisham
- The Leathersellers' Foundation
- The Lee Charity of William Hatcliffe
- The Lewin Trust
- The National Lottery
- The Vintners' Foundation
- Toy Trust
- Worldpay

Thank you to every individual donor, volunteer and supporter whose generosity has helped us give more children the best possible start in life. While we are unable to name everyone individually, every contribution has made a meaningful difference.



Declaration

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees:

Name: Kirsty Lowe
Position: Chair to the Board of Trustees
Date: 26 October 2026

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees	MammaKind		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1189620
Set out on pages	1-2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants (CIMA)

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.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	24/10/2026
Name:	Rachel Eden		
Relevant professional qualification(s) or body	Fellow of the Chartered Institute of Management Accountants		

(if any):	
Address:	C/o Holy Brook Associates. Thames Tower
	Station Road, Reading RG1 1LX

Section B **Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

MAMMAKIND

Annual Report and Accounts

1 January – 31 December 2025

MAMMAKIND
Financial Statements for the year ended 31 December 2025

MAMMAKIND INCOME AND EXPENDITURE

Year ending 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Income from:		£	£	£	£
Donations	3	352,539	103,539	456,078	476,186
Other		344		344	723
Total Income		**352,883**	**103,539**	**456,422**	**476,909**
Expenditure on:					
Raising Funds		14,538		14,538	15,707
Charitable activities	6	330,692	112,900	443,592	397,707
Total resources expended		**345,230**	**112,900**	**458,130**	**413,414**
Net income/ (expenditure) before investment gains		**7,653**	**(9,361)**	**(1,708)**	**63,495**
Net movement in funds		**7,653**	**(9,361)**	**(1,708)**	**63,495**
Fund balances at 1 Jan		115,632	16,720	132,352	68,857
Funds carried forward at 31 Dec		**123,284**	**7,359**	**130,643**	**132,352**

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

All income and expenditure derive from continuing activities.

MAMMAKIND Balance Sheet at 31 December 2025

	Note	Unrestricted Funds 31 Dec 2025 £	Restricted Income Funds 31 Dec 2025 £	Total Funds 31 Dec 2025 £	Total Funds 31 Dec 2024 £
Fixed Assets					
Tangible assets	**14**				239
Current assets					
Debtors	**19**	25,200		25,200	
Cash at bank and in hand	**24**	105,839	7,359	113,198	142,517
Total current assets		131,039	7,359	138,398	142,517
Creditors: amounts falling due within one year	**20**	7,755		7,755	10,404
Net current assets		123,284	7,359	130,643	132,113
Total assets less current liabilities		**123,284**	**7,359**	**130,643**	**132,352**
Total net assets or liabilities		**123,284**	**7,359**	**130,643**	**132,352**
Funds of the Charity	**27**				
Endowment funds					
Restricted income funds			7,359	7,359	16,720
Unrestricted Funds		123,284		123,284	115,631
Revaluation reserve					
Total funds		**123,284**	**7,359**	**130,643**	**132,352**

The financial statements were approved by the trustees on 26 October 2026



Kirsty Noelle Lowe, Chair to the Board of Trustees

NOTES TO THE FINANCIAL STATEMENTS

1. Accounting policies

Charity information

Mammakind is an incorporated Charity governed by a Constitution adopted on 22nd May 2020. The Charity was registered at the Charity Commission on 22 May 2020 under number 1189620. The Charity is not politically aligned.

1.1 Accounting convention

The financial statements have been prepared to accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies are set out below.

1.2 Going Concern

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

1.3 Charitable funds

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

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

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

1.4 Incoming resources

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

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

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset. All of these by the way turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

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

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

MAMMAKIND
Financial Statements for the year ended 31 December 2025

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Fixtures and fittings

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

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amount of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.8 Cash and cash equivalents

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

Basic financial assets

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

Basic financial liabilities

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

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

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

2. Critical accounting estimates and judgements

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

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

3. Donations and legacies

Analysis	Unrestricted Funds 2025 £	Restricted income funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations and gifts	50,662		**50,662**	**123,778**
Gift Aid	13,590		**13,590**	**2,603**
General grants	95,771	103,539	**199,310**	**174,446**
Donated goods, facilities, and services	192,515		**192,515**	**175,360**
Total	352,539	103,539	**456,078**	**476,186**
Charitable activities	344		**344**	**723**
Total	344		**344**	**723**
Total Income	352,883	103,539	**456,422**	**476,909**

4. Analysis of receipts of grants

Year ended 31 December 2025

	2025 £
City Bridge Foundation	19,250
Rushey Green Time/Lewisham Local	3,000
The DWF Foundation	2,000
Leathersellers and Merchant Taylors' Foundations	24,000
Toy Trust	4,875
The Lee Charity of William Hatcliffe	414
The Lewin Trust	20,000
The Childhood Trust	10,000
The National Lottery	20,000
Total	**103,539**

Year ended 31 December 2024

	2024 £
City Bridge Foundation	15,750
Rushey Green Time/Lewisham Local	5,821
Feed UK	100
Hedley Foundation	2,500
Leathersellers and Merchant Taylors' Foundations	20,000
Lewisham Local (Peabody)	9,586
The Baby Bank Alliance (Save the Children)	1,200
Stagecoach	1,000
Steph and Phillips Foundation	950
The Charles Lewis Foundation	2,000
The Lewin Trust	20,000
The National Lottery	18,161
The National Lottery (Awards for All)	20,000
Total	**117,068**

5. Donated goods, facilities and services

	2025 £	2024 £
Donated items	192,515	175,360
Use of property		
Other income		
Total	**192,515**	**175,360**

The charity uses a cost based on the second hand value that would have been charged in an arm's length transaction.

As regards the value of donated facilities and services, the charity benefits substantially from the time and skills provided by its volunteers. As the value of this cannot be reliably estimated this is not recorded in the accounts, however the contribution of volunteers is outlined in the annual report.

6. Cost of Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2025 £	2025 £	2025 £	2024 £
Expenditure on raising funds				
Incurred seeking donations	14,538		14,538	15,707
Total expenditure on raising funds	**14,538**		**14,538**	**15,707**
Essentials	8,343	11,570	19,913	48,633
Advertising and marketing				1,932
Audit & Accountancy Fees	4,625		4,625	2,909
Bank Fees	12		12	25
Depreciation Expense	239		239	224
General Expenses	181		181	2,006
Insurance	2,483		2,483	4,028
Interest paid	743		743	109
IT Software and Consumables	6,287		6,287	4,556
Legal Expense	4,108		4,108	
Motor Vehicle Expenses	7,716		7,716	8,419
Packaging, Postage, Freight	768		768	1,883
Pensions Costs		3,421	3,421	2,917
Printing & Stationery	1,289		1,289	1,692
Rent	35,236	28,038	63,273	30,697
Salaries	46,162	69,872	116,034	92,857
Employers National Insurance	3,347		3,347	3,902
Staff Training				745
Subscriptions				448
Telephone and Internet	1,391		1,391	1,180
Travel	212		212	1,440
Volunteer Expenses				416
Warehouse Costs	15,036		15,036	10,446
Website & domain name				882
Donated Items	192,515		192,515	175,360
Total Expenditure on charitable activities	**330,692**	**112,900**	**443,592**	**397,707**
TOTAL EXPENDITURE	**345,230**	**112,900**	**458,130**	**413,414**

7. Extraordinary items of expenditure

There were no extraordinary items of expenditure during the year or previous period.

8. Funds received as an agent

The charity did not receive any funds as an agent in the year or the previous period.

9. Allocation of Support costs

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

10. Remuneration of Independent Examiner

The Independent Examiner received remuneration of £360 incl VAT (2024 £360). In addition, the Examiner's firm received fees totalling £1,282 incl VAT (2024 £1,902) for other services, including accountancy and bookkeeping. These figures are included in the accounts.

11. Staff costs

	2025 £	2024 £
Salaries and wages	116,034	92,857
Social security costs	3,347	3,902
Pension costs (defined contribution)	3,421	2,917
Total staff costs	**122,802**	**99,676**

The average number of staff employed during the year was three (2024 three).

No employees received employee benefits (excluding employer pensions costs) for the reporting period of more than £60,000.

12. Pension scheme

	2025 £	2024 £
Amount of contributions recognised as an expense	3,421	2,917

13. Grant making

The charity did not make any grants during the period.

14. Tangible fixed assets

	Fixtures and fittings 2025 £	Total 2025 £	Total 2024 £
Cost			
At 1 January	2,901	2,901	2,901
Additions	-	-	-
At 31 December	2,901	2,901	2,901
Depreciation			
At 1 January	2,662	2,662	2,438
Depreciation charged	239	239	224
At 31 December	2,901	2,901	2,662
Net book value			
At 1 January	239	239	463
Change	(239)	(239)	(224)
At 31 December	-	-	239

15. Intangible Assets

The charity did not have any intangible assets in the year or prior period.

16. Heritage Assets

The charity does not hold any Heritage assets.

17. Investment Assets

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

18. Stocks

The charity holds donated goods as stock and it was deemed that the costs involved in undertaking the valuation of donated stock outweigh the benefit to users of the accounts and to the charity of having this financial information. The value to the charity of the donated goods is recognised as a component of donations when distributed, with an equivalent amount recognised as charitable expenditure.

19. Debtors and prepayments

	31 December 2025 £	31 December 2024 £
Lease deposit	25,200	-
Total	**25,200**	**-**

20. Creditors: amounts falling due within one year

	31 December 2025 £	31 December 2024 £
Accruals and deferred income	1,152	1,104
Taxation and social security	4,039	978
Other creditors	2,564	8,322
Total	**7,755**	**10,404**

21. Provision for liabilities and charges

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

22. Other disclosures for debtors, creditors and other basic financial instruments

No other disclosures are required regarding debtors, creditors or other basic financial instruments in the period or prior year.

23. Contingent liabilities and contingent assets

The charity has no contingent liabilities or contingent assets at period end or at the prior year end.

24. Cash at bank and in hand

	31 December 2025 £	31 December 2024 £
Cash at bank and in hand	113,198	142,517
Total	**113,198**	**142,517**

25. Fair value of assets and liabilities

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

26. Events after the end of the reporting period

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

27. Charity Funds

Movement in funds during the period

27.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
			£	£	£	£
Unrestricted	U	No restrictions, to be used towards the charitable purpose	115,631	160,367	- 152,715	123,284
City Bridge Foundation	R	Restricted to salary costs	- 5,250	19,250	- 14,000	-
Rushey Green/Lewisham Local	R	Restricted to essentials	2,713	3,000	- 4,417	1,296
Feed UK	R	Restricted to essentials	100		- 100	-
DWF Foundation	R	Restricted to essentials	-	2,000	- 2,000	-
Catalyst	R	Restricted fund to support operating costs	28	-	-	28
Donations in kind	U	Unrestricted donations in kind	-	192,515	- 192,515	-
Leathersellers and Merchant Taylors	R		2,177	24,000	- 26,177	-
Lewisham Local (Peabody)	R	Restricted to capacity building	8,800	-	- 8,800	0
Toy Trust	R	Restricted to essentials	-	4,875	- 4,639	236
The Lee Charity (William Hatcliffe)	R	To cover IT	-	414	- 414	-
The Lewin Trust	R	To cover salaries	5,406	20,000	- 19,606	5,800
The Childhood Trust	R	Restricted to salary costs	- 0	10,000	- 10,000	- 0
The National Lottery	R	To cover running costs	2,746	20,000	- 22,746	0
		Total Funds	132,351	456,422	- 458,130	130,642

Movement in funds during the previous year

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
			£	£	£	£
Unrestricted	U	No restrictions, to be used towards the charitable purpose	41,944	184,482	- 110,795	115,631
City Bridge Foundation	R	Restricted to salary costs	-	15,750	- 21,000	- 5,250
Rushey Green/Lewisham Local	R	Restricted to essentials	9,254	5,821	- 12,362	2,713
Feed UK	R			100		100
Hedley Foundation	R	Restricted to essentials	-	2,500	- 2,500	-
Tesco	R	Restricted to toiletries and mattresses	-			-
Catalyst	R	Restricted fund to support operating costs	1,471		- 1,443	28
Donations in kind	U	Unrestricted donations in kind	-	175,360	- 175,360	-
Leathersellers and Merchant Taylors	R		-	20,000	- 17,823	2,177
Peter Stebbings	R	Restricted to salaries and essentials	330		- 330	- 0
Lewisham Local (Peabody)	R	Restricted to capacity building	8,009	9,586	- 8,795	8,800
Save the Children	R	Restricted to essentials	-	1,200	- 1,200	-
Stagecoach	R	Restricted to essentials	-	1,000	- 1,000	-
Steph and Philips Foundation	R	Restricted to essentials	-	950	- 950	-
The Lee Charity (William Hatcliffe)	R	To cover IT	-			-
The Charles Lewis Foundation	R	Contribution to salaries	-	2,000	- 2,000	-
The Lewin Trust	R	To cover salaries	-	20,000	- 14,594	5,406
The London Community Foundation	R	Restricted to salary costs	7,848		- 7,848	- 0
The National Lottery	R	To cover running costs	-	18,161	- 18,161	-
The National Lottery Awards for All	R	To cover running costs	-	20,000	- 17,254	2,746
		Total Funds	68,856	476,909	- 413,415	132,351

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

28. Transactions with trustees and related parties

28.1 Trustee remuneration and benefits

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

28.2 Trustees' expenses

No trustees have been paid expenses relating to their work for the charity (prior period nil). In addition, no trustees were reimbursed (prior period nil) for expenses incurred on behalf of the charity.

28.3 Related party transactions

The charity received grants and donations totalling £5,000 from related parties (one trustee) for the year ended 31 December 2025 (prior period £22,740 from three trustees). None of these transactions had conditions attached.