CHARITY COMMISSION FOR ENGLAND AND WALES

MAMA TO MAMA	1202438

Receipts and payments accounts

CC16a

For the period from	01.04.2025	To	31.03.2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
INTEREST INCOME	2,609	-	-	2,609	769
VENUE HIRE	-	-	-	-	-
INTERNET SHARE	-	-	-	-	-
GRANTS/AWARDS	-	149,774	-	149,774	105,871
CORPORATE GIVING	2,718	-	-	2,718	16,986
COMMUNITY FUNDING	45,837	-	-	45,837	5,860
INDEPENDENT DONATIONS/FUNDRAISING	17,555	-	-	17,555	58,214
HMRC GIFT AID	2,332	-	-	2,332	1,771
***Sub total** (Gross income for AR)*	71,051	149,774	-	220,825	189,472
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	71,051	149,774	-	220,825	189,472
A3 Payments					
DIRECT EXPENSES	18,123	12,700	-	30,823	14,105
DIRECT WAGES	-	71,262	-	71,262	70,446
ADVERTISING AND MARKETING	3,971	-	-	3,971	3,800
ACCOUNTING	900	-	-	900	865
BANK FEES	-	-	-	-	217
CLEANING + WASTE DISPOSAL	345	-	-	345	179
CONSULTING	-	-	-	-	952
EMPLOYERS NI	5,790	-	-	5,790	-
GENERAL EXPENSES	1,279	-	-	1,279	4,183
INSURANCE	1,121	-	-	1,121	513
IT SOFTWARE AND CONSUMABLES	1,585	-	-	1,585	765
UTILITIES	-	1,343	-	1,343	921
PENSION	1,121	-	-	1,121	-
POSTAGE AND COURIER	603	-	-	603	176
PRINTING AND STATIONERY	933	-	-	933	239
PROJECT FACILITATORS	-	6,718	-	6,718	6,449
RENT	-	14,480	-	14,480	10,725
REPAIRS AND MAINTENANCE	5,296	-	-	5,296	801
SALARIES	29,067	14,533	-	43,600	-
STAFF BENEFITS	1,088	-	-	1,088	-
SUBSCRIPTIONS	1,798	-	-	1,798	1,170
TELEPHONE AND INTERNET	853	-	-	853	733
TRAVEL	2,532	-	-	2,532	1,769
VENUE HIRE	1,030	1,300	-	2,330	809
INSURANCE PAYOUT	- 7,050	-	-	- 7,050	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	70,385	122,336	-	192,721	119,817
A4 Asset and investment purchases, (see table)					
EQUIPMENT	-	-	-	-	-
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	70,385	122,336	-	192,721	119,817
Net of receipts/(payments)	666	27,438	-	28,104	69,655
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	43,880	25,775	-	69,655	-
Cash funds this year end	44,546	53,213	-	97,759	69,655

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	**44,546**	**53,213**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Eilidh Macpherson	29/09/2026
		Miles Tipping	29/09/2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees

Charity Name: Mama to Mama

On accounts for the year ended: 31.03.2026

Charity no (if any): 1202438

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2026.

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

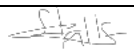
~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]].~~ ~~*Delete* [ ] *if not applicable*~~.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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: 27.09.2026

Name: Rajesh Sharma

Relevant professional qualification(s) or body: ACCA and AAT

(if any):	
Address:	17 Deanacre Close
	Chalfont St Peter
	Buckinghamshire SL9 0NW

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.	

Trustees Annual Report 1 April 2025 to 31 March 2026

1. CHARITY DETAILS

Charity Name	Mama to Mama Charity
Registration Number	1202438
Charity Address	Unit 77 The Laurels Manston Business Park, Ramsgate, CT12 5NQ
Names of Trustees	Hayley Corker Eilidh Macpherson Miles Tipping Joanne Susan Gover Jessica Lawson Sean Edward O'Brien

2. STRUCTURE AND MANAGEMENT

The Charity currently has an appointed CEO 4 days a week, 2 part-time staff on PAYE and 5 freelance contractors working on a part-time basis. The Charity currently has 6 Trustees who are:

- Hayley Corker - Chair
- Eilidh Macpherson - Secretary
- Miles Tipping - Treasurer
- Joanne Susan Gover
- Jessica Lawson
- Sean Edward O'Brien

3. ACTIVITIES AND OBJECTIVES

Mama to Mama Baby Bank's aim is to reduce the impact of poverty on young children in Thanet and help families meet their children's essential needs during pregnancy and the Early Years.

We provide essential baby and childcare items to families experiencing financial hardship, including those affected by domestic abuse, human trafficking, care experience and insecure housing. Families are referred to us by professionals including midwives, health visitors, social workers, GPs, schools, Family Hubs and other frontline organisations.

Our activities are designed to provide practical assistance at times of financial hardship while supporting the wellbeing of families during the Early Years. By working alongside professional referral partners and responding to the individual circumstances and needs of families, we aim to provide support with dignity, compassion and without judgement.

4. ACHIEVEMENTS AND PERFORMANCE

During the 2025-26 financial year, Mama to Mama Baby Bank continued to provide essential items and practical support to families across Thanet.

Key activities and outputs during the year included:

- We processed 216 referrals, supporting low-income pregnant women and families in need across Thanet and providing support to 283 children.
- The average number of referrals increased by 14.3% to 18 per month.
- We distributed £157,158-worth of essential childcare items, including 10,600 nappies, 3,042 hygiene products, 9,840 items of baby clothing and 813 books, toys and teddies.
- We distributed 1,603 higher-cost items for children aged 0-5, including prams, beds, mattresses and feeding equipment.
- We delivered 23 free wellbeing workshops, including Create & Chat, Infant Feeding and Nature's Playground.
- We facilitated 130 referrals to 113 support organisations, helping families to access services relating to food, household bills and other local activities and support.
- We accessed £10,840 in grants and vouchers to 54 families experiencing financial hardship.

The families supported during the year included survivors of domestic abuse (23.8%), families affected by human trafficking (10.4%), care leavers (13%), refugees and asylum seekers (12.6%) and families experiencing insecure housing (16.6%). In addition, 34% of service users reported mental health issues and 12.4% were experiencing postnatal depression.

5. FINANCIAL REVIEW

In the financial year ended 31 March 2026, the charity raised £220,825, an increase of 18.56% on the previous year. Income was generated through a combination of trust and foundation grants, community fundraising, corporate support and other donations.

Fundraising during the year included:

- Repeat funding from the Awards for All, Kent Community Foundation, Colyer-Fergusson Charitable Trust, The Philip and Connie Phillips Foundation, Forrester Family Trust, The Gibbons Trust, Save the Children, Tesco and Baby Bank Alliance.

- First-time grants from Morrisons Foundation, Garfield Weston Foundation and The Cole Charitable Trust.
- Further installments of multi-year funding from The Lawson Trust and Freemasons' Charity.
- Our fifth annual Christmas Crowdfunder, which was match-funded by Aviva and raised £36,591. Local businesses and creatives supported the campaign by donating vouchers and products.
- We received £31,851 through independent corporate and community fundraising efforts. This included marathon and 10K running challenges, a summer fair hosted by St Lawrence College, fundraising by the WI, the annual Most Wuthering Heights Charity Event hosted by Grass Cliftonville, and fundraising by The Social Singing Choir during the festive period. Additional funds were raised through independent gigs, pre-loved clothing sales, quiz nights, raffles and regular giving.

The increase in income enabled the charity to sustain and develop its core services, maintain staff capacity and begin piloting additional support initiatives. Improved financial planning during the year also enabled the charity to establish a more robust reserves policy.

As of March of 2026 the Risk-based reserve level was increased to £78,000 which indicates 5 months full operating or a wind-down period should the charity need to cease operations. This option would provide three months for continued operations and staff salaries, followed by two months for final closure activities, including appropriate consultancy support.

The charity ended the year with a stronger financial position and improved liquidity. Its reserves policy and diversified funding base provide a sounder financial foundation for the continued delivery of its charitable activities.

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

Signed on behalf of the charity's trustees

Signature:



Full name: Miles Tipping
Position: Treasurer
Date: 28 September, 2026