



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Remember My Baby Remembrance Photography

On accounts for the year
ended

31/8/21

Charity no
(if any)

1159657

Set out on pages

1 to 14

(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 31/08/2021.

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**

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: *J Walker*

Date: 31/5/22

Name: Julie Walker, Director of Stephen Farra Associates Ltd

Relevant professional
qualification(s) or body
(if any):

FCCA

Address: 98 Hornchurch Road

Homchurch,
Essex, RM11 1JS

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.

Remember My Baby Remembrance Photography
(A Charitable Incorporated Organisation)
Trustees' Reports & Accounts
Year Ending 31 August 2021

Charity Registration Number
1159657 (England & Wales)
SC045422 (Scotland)



Remember My Baby Remembrance Photography
(A Charitable Incorporated Organisation)

Legal and Administrative Information

Trustees	Cheryl Johnson Nicky Heppenstall Kim Smith Michele Selvey
Charity Number (England and Wales)	1159657
Charity Number (Scotland)	SC045442
Registered Office	16 Quarn Drive Allestree Derby DE22 2NQ
Independent Examiners	Stephen Farra Associates Synergies House 98 Hornchurch Road Hornchurch RM11 1JS
Principal Bankers	Lloyds Bank 25 Gresham Street London EC2V 7HN

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Remember My Baby at a glance



Trustees' report for the year ended 31 August 2021

Objects and values of the charity

The Trustees confirm that the annual report and accounts of the charity for the year ended 31 August 2021 have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's constitution, applicable law, and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in 2005.

The object of the RMB is to:

assist the grieving process for families who have lost a baby before, during or shortly after childbirth, by providing a skilled photographer to photograph their baby free of charge, and to gift these images to the family.

Our values

- We are compassionate, dedicated and strive for excellence in everything we do
- Our aim is to provide the gift of remembrance photography to as many bereaved families as possible; our response is individual and sensitive
- We are passionate about sharing and improving the service we offer

Trustees

The trustees that served during the year:

Trustees Cheryl Johnson
 Nicky Heppenstall
 Michele Selvey
 Ruth Trotter (resigned 21 February 2021)
 Kim Smith

The Trustees confirm that they have complied with their duty under Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. RMB has continued to provide public benefit in line with the objects of the charity.

Review of activities for the year to 31st August 2021

The activities of RMB continue to have been severely affected by COVID-19 but despite restrictions, we have still been able to offer our Remembrance Photography service albeit on a reduced basis.

In the seven years of providing support to bereaved families in the form of photography, we have delivered photographs, free of charge to 4,656 families. In the charity's seventh year, despite restrictions, 627 families were in receipt of the gift. Families also took advantage of our editing service.

According to The Office for National Statistics, in 2020 there were 2,429 stillbirths, a small decrease from 2019. Our ultimate ambition is to be able to provide our service to as many of these bereaved families as possible and post pandemic we will be looking at ways to try and help a wider audience through a recruitment drive and concentrate on charity awareness.

A strategic review of the charity is underway to determine the best way to structurally support the growth of the activities of the charity and we expect this to culminate in the recruitment of a CEO and potentially other staff roles. At the start of the year, we had 248 volunteers. Some have dual roles, so of those, 12 were session coordinators and 21 digital retouchers.

Volunteers

With over 240 volunteers, volunteering plays a pivotal role within RMB.

RMB's core group is run by dedicated volunteers and all RMB photographers and digital retouchers are volunteers. Without the support of volunteers, the charity would have to decline to help many families. They often put their own family time on hold to visit hospitals in order to take photographs.

RMB would like to take this opportunity to thank all of our volunteers for their ongoing support, dedication, and commitment.

Financial Review

Total income for the year to 31 August 2021 was £56,631 (2020: £84,808) which represents a significant reduction year on year. The reason for the reduction was primarily lower donations but also a reduction in membership fee income and sponsorship income. Donation income was affected by the COVID 19 crisis where our activities have reduced.

The elimination of costs relating to the supporting sessions has helped cost of sales fall, but gross profit has fallen by 32% to £54,275 (2020: £80,653).

Administrative expenses have also fallen to £21,939 (2020: £27,934) which was primarily been driven by a reduction in mileage and accommodation fees relating to volunteers attending sessions and trade shows, and also advertising and marketing fees. We would expect these costs to at least increase to prior pandemic levels in future financial periods.

This has resulted in a surplus of £32,340 (2020: £52,719). This has helped increase retained earnings to £211k (2020:179k).

The trustees would like to thank parents, families, friends, supporters, and volunteers who work tirelessly to raise the money necessary to achieve our objectives.

Reserves Policy

RMB needs to hold an appropriate Reserve Fund to ensure continuity of services in the event of a decrease of donations and maintain the ability to meet unforeseen costs. Currently, RMB's total reserves, excluding the value of fixed assets and restricted funds held, are held at an average which is in excess of six months' running costs. The Trustees are reviewing the Reserves Policy in the coming year with a focus on identifying and utilising surplus reserves to fund the achievement of our core objectives, in line with Charity Commission guidance.

The charity has healthy reserves with minimal cash commitments.

Disclosure of information to Independent Examiners

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the Examination, but of which the Independent Examiner is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the Independent Examiners are aware of such information.

Future Plans

Due to the pandemic, 2020-2021 has been another year of consolidation for RMB and we are proud that we were still able, despite incredible obstacles, to provide our service to the families we did.

Our focus in 2021-22 will be to return to pre-pandemic growth and a recruitment drive for additional volunteers in order to reach more families, a brand awareness campaign, and the recruitment of specialised officers in order to ensure governance is best in class.

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Having employed lead session coordinators in the period we are to review the possibility of further recruitment to enhance the efficiency of our operations.

On behalf of the Board of Trustees

Nicky Heppenstall
Chair of Trustees
31 May 2022

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the trustees' report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare accounts for each financial year, which give a true and fair view of the charitable company's state of affairs at the end of the year, and of the incoming resources and application of resources, including the income and expenditure for that year.

In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of financial activities

For the year ended 31 August 2021

	2021	2020
Income		
Donations	13,450.52	28,705.95
Facebook Donations	14,626.25	20,930.95
Fundraising	22,896.20	25,929.17
Gift Aid Reclaims	2,442.12	3,976.43
Membership Fees	1,885.00	4,785.00
Sale of Merchandise	1,331.00	480.00
Total Income	56,631.09	84,807.50
Expenditure		
Accommodation Fees	0.00	2,070.14
Advertising & Marketing	0.00	4,650.00
Audit & Accountancy fees	1,596.00	0.00
Awards Events	0.00	45.00
Bank Fees	247.63	396.69
Charitable Donations	0.00	45.00
Depreciation	518.01	0.00
Direct Expenses	284.99	410.00
Fundraising Platform Fees	1,023.64	1,152.17
General Expenses	0.00	85.49
Insurance	420.97	420.32
IT Software and Consumables	775.73	1,075.70
Items for Sessions (USBs, bags and envelopes)	2,071.55	3,671.58
Legal Expenses	720.00	1,500.00
Merchandise Costs	0.00	72.46
Mileage	2,137.22	3,308.67
Postage, Freight & Courier - Governance	1,266.49	1,392.09
Postage, Freight & Courier - Sessions	1,729.38	1,934.47
Printing & Stationery	666.16	1,176.65
Salaries	5,200.00	800.00
Staff Training	1,882.99	2,090.00
Subscriptions	276.23	430.30
Telephone & Internet	1,904.45	759.15
Trade Shows	0.00	1,136.96
Travel - National	762.37	1,900.89
Volunteer Recognition	112.16	1,215.56
Website Costs	699.21	349.52
Total expenditure	24,295.18	32,088.81
Net income / expenditure	32,335.91	52,718.69
Other Income		
Bank Interest	3.85	0.00
Total Other Income	3.85	0.00
Net income / expenditure	32,339.76	52,718.69

Balance Sheet

As at 31 August 2021

	31 Aug 2021	31 Aug 2020
Fixed Assets		
Tangible Assets		
Computer Equipment	135.63	226.05
Office Equipment	641.39	1,068.98
Total Tangible Assets	777.02	1,295.03
Total Fixed Assets	777.02	1,295.03
Current Assets		
Cash at bank and in hand		
CAF Gold Account	80,004.85	80,001.00
PayPal	7,103.41	3,160.16
Remember My Baby Remembrance	128,263.95	97,436.75
Stripe GBP	32.63	0.00
Total Cash at bank and in hand	215,404.84	180,597.91
Total Current Assets	215,404.84	180,597.91
Creditors: amounts falling due within one year		
Accounts Payable	4,130.44	2,973.79
Accruals	816.00	0.00
VAT	0.00	23.70
Total Creditors: amounts falling due within one year	4,946.44	2,997.49
Net Current Assets (Liabilities)	210,458.40	177,600.42
Total Assets less Current Liabilities	211,235.42	178,895.45
Net Assets	211,235.42	178,895.45
Capital and Reserves		
Current Year Earnings	32,339.76	52,718.69
Retained Earnings	178,895.66	126,176.97
Total Capital and Reserves	211,235.42	178,895.66

The accounts were approved by the Board on 31 May 2022

Chair of Trustees
Dated: 31 May 2022

1 Accounting Policy

1.1 Basis of Preparation

The accounts have been prepared in line with SORP FRS 102.

An audit is not required under the Charities Act as the CIO's gross income is not more than £1 million. However, an independent examination is required as the income is more than £25,000 in the financial year.

1.2 Going concern

Based on the balance sheet showing net assets of £211,235 (2020 178,895) the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on a going concern basis.

1.3 Incoming resources

Income is recognised when the Charity has entitlement of the funds, the amount of income can be reliably measured and when it is probable that economic benefits will flow to the Charity.

1.4 Resources expended

Merchandise costs and advertising costs comprise the costs incurred in producing materials for promotional purposes and in raising funds. Bank Fees are fees relating to the income of fundraising donations and membership fees.

Mileage and postage are paid to volunteers attending sessions or for trustees attending tradeshow and hospitals to promote RMB.

1.5 Tangible fixed assets and depreciation

All tangible fixed assets are stated at historical cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Depreciation is based on management estimates of the future useful lives of the tangible fixed assets and is calculated using the straight-line method to allocate their cost to their residual values over their estimated useful lives.

1.6 Cash at bank and in hand

Cash at bank and in hand includes cash and deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less.

1.7 Stock

Stock is valued at the lower of cost and net realisable value.

5. Governance costs

Independent examination report is provided by Stephen Farra & Associates. Accountancy services are provided by a suitably qualified volunteer.

6. Trustees

None of the Trustees or any person connected with them received any remuneration during the year.

7. Employees

Number of UK employees (full-time equivalents) during the year: one

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8. Tangible fixed assets

	Computer equipment	Total
	£	£
Cost		
At 1 September 2020	1,295	1,295
Additions	-	-
Disposals	-	-
At 31 August 2021	1,295	1,295
Depreciation		
At 1 September 2020	-	-
Charge for the year	518	518
Disposals	-	-
At 31 August 2021	518	518
Net book amount		
At 31 August 2021	777	777
At 31 August 2020	1,295	1,295

12. Creditors amounts falling due within one year

Amounts due within one year:	31 Aug 2021 £	31 Aug 2020 £
Trade creditors	2,780	2,302
Other creditors	1,350	672
Total	4,130	2,974