

**MAMA BAISHARA
ACCOUNTS
YEAR ENDED 31 MARCH 2026**

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APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1	4	2025	To	31	3	2026

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Mama Biashara
SC042262
18 Dewartown by Pathead
Midlothian
Postcode EH 23 4NX

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Katherine Copstick	Chairperson		
2	Stephen O'Donnell	Secretary		
3	Geoff Copstick	Treasurer		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
Martha McBrier	April 2025 – March 2026
Sarah Jane Westhuizen	June 2025 – March 2026

Structure, governance and management

Type of governing document

Memorandum of Association

Trustee recruitment and appointment

Trustees are recruited via personal networks. They have to show an understanding of the principles and ethos of Mama Biashara and bring essential skills and experience to the Board. Most importantly, they have to show willingness to be an active participant in the ongoing work of the charity. They have to be nominated by a Board member, seconded by another Board member and receive a majority vote of the Board of Trustees.

Objectives and activities

Charitable purposes

The relief of poverty, and distress amongst people, predominantly (but not exclusively) those victims and survivors of rape, child rape, intra-marital rape, domestic abuse, inter-tribal violence, sexual abuse, enforced early marriage, FGM and/or sex trafficking, and enforced prostitution, predominantly (but not exclusively) in the developing world, and the assistance of their carers and rescuers

Summary of the main activities in relation to these objects

The provision of small, one-off grants, to start a small business with the purpose of attaining financial independence for themselves and their dependants, such grants to include an allowance for relocation of the beneficiaries and their dependants. The provision of such other grants to benefit the community, albeit not for a strictly 'business' purpose. For example, a means to provide communities with clean drinking water, supporting a home for abused children or a woman's refuge. The provision of advice on health and nutrition,

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Achievements and performance

Summary of the main achievements of the charity during the financial period

Financial review

Brief statement of the charity's policy on reserves

The charity has no running overhead costs (no salaries, property costs etc), all money raised goes directly to fund charitable objectives in Kenya, so there would be no wind up costs and there are no fixed financial commitments. Thus the reserves policy is to keep 5% of annual income in reserve so that the maximum support is going out in fulfilling our charitable objectives.

Details of any deficit

Donated facilities and services (if any)

The W12 Shopping Centre in London, provide a shop unit free of charge, The centre is owned and run by W12 Investments
British Airways waive 10 bags for each trip from Kenya. This enables the running of the shop at a decent enough profit to fund the work of the charity.
The value of BA's donation is about 1400 four times a year.
Harry Kemp, our auditor also donates his firm's time and expertise FOC



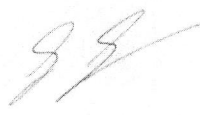
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Other optional information

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)	Stephen O'Donnell	Geoff Copstick
Position (e.g. Chair)	 Secretary	Treasurer
Date		30 th September 2026

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Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2025		31	March	2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	35,004				35,004	21,167
Legacies					-	-
Grants	20,000				20,000	5,000
Receipts from fundraising activities	426				426	554
Gross trading receipts	42,492				42,492	43,128
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	-				-	-
					-	-
A1 Sub total	97,921	-	-	-	97,921	69,849
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	97,921	-	-	-	97,921	69,849
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities					-	-
Grants and donations	70,830				70,830	73,175
Foreign exchange					-	600
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
Other Expenses					-	-
A3 Sub total	70,830	-	-	-	70,830	73,775
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	
Purchase of investments	-				-	
A4 Sub total	-	-	-	-	-	-
Total payments	70,830	-	-	-	70,830	73,775
Net receipts / (payments)	27,091	-	-	-	27,091	(3,926)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	27,091	-	-	-	27,091	(3,926)



Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	5,773				5,773	9,699
	Surplus / (deficit) shown on receipts and payments account	27,091				27,091	(3,926)
						-	-
						-	-
	Cash and bank balances at end of year	32,864	-	-	-	32,864	5,773
(Agree balances with receipts and payments account(s))							
B2 Investments	Details						
B3 Other assets	Details						
	Stock					2,500	2,000
						2,500	2,000
B4 Liabilities	Details						
B5 Contingent liabilities	Details						
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name			Date of approval	

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

The relief of poverty, sickness and distress amongst people, predominantly (but not exclusively) those victims and survivors of rape, child rape, intra-marital rape, domestic abuse, inter-tribal violence, sexual abuse, enforced early marriage and/or sex trafficking and FGM, predominantly (but not exclusively) in the developing world, and the assistance of their carers and rescuers

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
DECIP Childrens Home	Institution		1,630
Education			261
Medical & Other Supplies			13,472
Fees			1,597
Outreach			1,966
Transport			11,496
Phoenix			
Cash grants	Individual		39,217
Goods grants			1,192
Total			70,830

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

x

Authority under which paid

£

C3b Trustee remuneration - details

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

x

C4b Trustee expenses - details

None	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
None			

C6 Other Information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations	35,004				35,004	21,167
					-	-
					-	-
					-	-
Total	35,004	-	-	-	35,004	21,167

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Grants	20,000	-	20,000	5,000
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	20,000	-	20,000	5,000

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Fundraising activities	426				426	554
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	426	-	-	-	426	554

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Other charitable activities					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	-	-	-	-	-	-

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below Kenyan Projects	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	35,004				35,004	21,167
Legacies	-				-	-
Grants	20,000				20,000	5,000
Receipts from fundraising activities	426				426	554
Gross trading receipts	42,492				42,492	43,128
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	-				-	-
Sub total	97,921	-	-	-	97,921	69,849
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
Sub total	-	-	-	-	-	-
Total receipts	97,921	-	-	-	97,921	69,849
Payments						
Expenses for fundraising activities					-	-
Gross trading payments	-				-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations	70,830				70,830	73,175
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Foreign exchange	-				-	600
Legal costs					-	-
Other Expenses					-	-
Sub total	70,830	-	-	-	70,830	73,775
Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
Sub total	-	-	-	-	-	-
Total payments	70,830	-	-	-	70,830	73,775
Net receipts / (payments)	27,091	-	-	-	27,091	(3,926)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	27,091	-	-	-	27,091	(3,926)

Nature and purpose of funds

the relief of poverty, sickness and distress amongst people, predominantly (but not exclusively) those victims and survivors of rape, child rape, intra-marital rape, domestic abuse, inter-tribal violence, sexual abuse, enforced early marriage and/or sex trafficking and FGM, predominantly (but not exclusively) in the developing world, and the assistance of their carers and rescuers'

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	-
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

the relief of poverty, sickness and distress amongst people, predominantly (but not exclusively) those victims and survivors of rape, child rape, intra-marital rape, domestic abuse, inter-tribal violence, sexual abuse, enforced early marriage and/or sex trafficking and FGM, predominantly (but not exclusively) in the developing world, and the assistance of their carers and rescuers'

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		Independent examiner's report on the accounts						v2	
Report to the trustees/members of	Charity name	Mama Biashara							
Registered charity number		SC042262							
On the accounts of the charity for the period	Period start date	Day	Month	Year		Period end date	Day	Month	Year
		01	04	2025	to		31	03	2026
Set out on pages	6 -11								(remember to include the page numbers of additional sheets)
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 [other than that disclosed on the attached page*]								
	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.								
Signed:							Date:		
Name:	Harry Charles Kemp								
Relevant professional qualification(s) or body (if any):	FCA #8027481								
Address:	42a High Street								
	Broadstairs								
	Kent								
	CT10 1JT								

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

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