

**LORNA YOUNG FOUNDATION**  
LOUDER THAN WORDS

# **The Lorna Young Foundation Accounts & Annual Report 2024-25**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity, for the year ended 30 June 2025. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2015, applicable in law and the charity's governing documents.

Charity No. 1112895  
Company No. 4788426



## CONTENTS

Report of the Trustees	4
Independent Examiner's Report	24
Statement of Financial Activities	25
Balance Sheet	26
Notes forming part of the financial statements	27

## Chair's Foreword

There have been some amazing achievements this year from our Team and partners. Our flagship international programme, Farmers' Voice Radio continues to deliver truly transformational results within smallholder farming communities, and the continued success of our Academy programme, demonstrates how a more light-touch, online support programme can deliver amazing outcomes for communities.

Our Not Just Us programme has continued its transition to a user-led, open access resource and the team have created a unique and ground-breaking Toolkit of practical resources, guides and signposting, freely available to community groups to support them in setting up and running successful community enterprises. This year also saw us accepted on to the Duke of Edinburgh Award Programme as a programme course provider.

As with most small charities, we face the perpetual challenge of raising sufficient funds to maintain our work. We focus on value for money, making careful use of funds whilst recognising that strong core functions are vital to our impact. Our finances are managed by our wonderful Finance Administrator, Alison O'Neill, who provides invaluable professional accounting and payroll services to us on a volunteer basis. Thank you, Alison; we will miss you next year.

I would like to praise our small, talented, dedicated team who work tirelessly to achieve great things with limited resources. Our Board of Trustees are committed and loyal and support our team with much more than good governance. We are confident that the Lorna Young Foundation continues to carry on the ethos, values, and drive of our namesake, and we hope that readers of this report will seriously consider how they can contribute to our outstanding work and initiatives. Get in touch, we would love to hear from you.

A handwritten signature in dark ink, appearing to read 'Ian Agnew', with a stylized, cursive script.

Ian Agnew

Chairperson

## Report of the Trustees

The Trustees of the Lorna Young Foundation (LYF) present their financial statements and activity report for the year ended 30 June 2025.

### Principal Activity

The principal activity is to act as a charity.

### LYF Vision

Our vision is to bring about change in the attitudes and systems that prevent communities across the globe from working together to improve their lives.

### LYF Mission

The LYF is a charity that connects communities to trade knowledge, produce and ideas, that will make their lives better. We do this by devising and delivering innovative programmes that bring together the many disconnected societies that make up our World – both in the UK and internationally.

We have a rich history, taking our name from the fair trade pioneer Lorna Young, in whose memory the Foundation was created. Lorna broke down doors to get the first fair trade coffee into supermarkets. Our work is based on a deep understanding of international trade justice challenges. We have a long history of helping to solve supply chain challenges, enabling producer communities to better gain value from what they grow.

Our flagship programmes are:

**Farmers' Voice Radio (FVR)** – FVR engages small farmer organisations in low and middle-income countries, in the production of local radio programmes, broadcasting vital information and learning, equipping marginalised communities with the knowledge, support and opportunities they need to support sustainable livelihoods. FVR improves agricultural productivity, yields and supports farmers to manage land and crops more sustainably, as well as gaining more insight to the markets they sell in to.

**Not Just Us (NJU)** – NJU offers young people and disadvantaged groups, the opportunity to gain the knowledge, skills and confidence to create their own ethical enterprises, supporting livelihoods and building resilience within communities.



## **Farmers' Voice Radio Annual Report for the year 1<sup>st</sup> July 2024 to 30<sup>th</sup> June 2025**

In 2024-2025 the focus for Farmers' Voice Radio was delivering the first Spanish-language Farmers' Voice Radio (FVR) Academy in Latin America. In addition, FVR projects were completed in Ghana and Kenya, continued in Nigeria and a new FVR project started in Sri Lanka. Significant effort was put into project development and fundraising, which has since resulted in a new FVR Academy for cocoa producer organisations in Ghana.

A huge thank you to our international partners, generous donors and the many other champions of Farmers' Voice Radio, who have worked with us over this last year to work towards transforming the lives of millions of farmers and rural communities through the power of radio.

### **PROJECT DELIVERY – PARTNERING WITH LOCAL AND INTERNATIONAL ORGANISATIONS TO CO-DESIGN AND IMPLEMENT FVR PROGRAMMES THAT ADDRESS FARMERS' SPECIFIC CHALLENGES.**

#### **GHANA: FVR for Shea Nut Collectors and Butter Processors in Northern Ghana**

**Timeframe:** 07/2021-04/2025 (including a 9-month no-cost extension)

**Location:** Tamale, northern Ghana

**Partners:** Tungteiya Women's Association, Solidaridad, The Body Shop, Cargill Zor and GSA

**Radio station:** 'Kpihi Saha' ('Shea Time') on Zaa FM and Simli Radio

**Funders:** Fund for Responsible Business (FVO), as part of the Netherlands Enterprise Agency (RVO), The Body Shop International and Cargill Zor

Women shea butter producers in Ghana are under huge pressure: climate change and unsustainable agricultural and land management practices are affecting yields and quality. Gender inequality, inadequate health provision and environmental threats to shea parklands are recognised as key risks to the shea supply chain. Poor infrastructure, low education levels and gender dynamics hinder access to essential information, particularly for women.

This multi partner collaboration brought together The Body Shop International, Tungteiya Women's Association, Cargill Zor, Solidaridad, the Lorna Young Foundation and Global Shea Alliance (GSA) in a project that aimed to strengthen the sustainability of the shea supply chain in northern Ghana, by connecting women shea producers to the knowledge they need to improve their economic resilience. The project used the Farmers' Voice Radio methodology to produce the radio programme Kpihi Saha (Shea Time) that raised the voices of women shea producers on 3 Ghanaian radio stations, Zaa FM, Simli Radio and Somuaa Radio, to address the issues that matter to them.

By the end of the project, 630 Kpihi Saha radio programmes were broadcast (six times a week on 3 radio stations that reached different communities) in local language, Dagbani. The endline data showed that 77% of women interviewed were aware of radio programmes that provide training on shea practices. Of those aware, 93% of respondents had listened to the Kpihi Saha programme, with 76% of them tuning in weekly. This corroborates with an independent survey by Business for Social Responsibility undertaken in 2024 which found that 83.8% of women interviewed had listened to Kpihi Saha - 38.4% every week and 26.3% at least once a month, reflecting not only broad awareness but also consistent engagement with the content. It is therefore estimated that 7,161 women from the 10 target shea associations were reached through the broadcasts and the wider listenership included 17,548 women from the shea producing communities.

The radio programmes discussed quality shea nut collecting, processing and marketing, health and safety, diversifying livelihoods and protecting the shea parklands, as well as local shea market prices. In addition, over 1642 women received training on gender smart business skills, collective marketing, health and safety, climate smart agriculture and income diversification and 1,600 women were equipped with Personal Protective Equipment (wellington boots and safety gloves). The project complements GSA's Action for Shea Parklands initiative, with community level advocacy focussed on sustainable management of the shea parklands.



The key project achievements included:

- 10 nut collector associations reported increased knowledge on health and safety practices and reporting and have access to training on health and safety reporting framework developed under this project.
- 25% reduction in the number and/or percentage of women reporting health and safety related injuries
- 298% increase in shea price paid to shea nut collector Cooperatives (Associations) compared to village price
- 77% of women who report adoption of at least 3 recognised practices related to quality shea kernel collecting, health & safety practices, business skills, marketing & cooperative management, alternative livelihoods, crop diversification and shea parkland management

#### Case study: Sikene Yousif

Sikene is married with 9 children. She farms an area of 3 hectares and collects shea nuts. Sikene is a member of the Programme Reference Group in Tumahi.

*"The best piece of information I learnt is about preventing the trees from bush burning. We didn't use to protect the trees but now we clear under the trees which stops them burning."*



*"I have also learnt how to prevent the shea nuts from spoilage. I have learnt how to protect and store them. After I pick, I boil them, dry them and break them and then package them for storage."*

Sikene says they did not used to have regular community meetings, but now they meet and share what they learn on the radio with other fellow community members. Sikene says the radio programmes reflect the discussions they have in the group and they are all able to share their opinions and ask questions.

*"I have heard people say that [the radio programme] is beneficial and they can learn from the group. They like to hear their neighbours' voices on the radio. I am now famous!"*

#### **KENYA: Enabling the adoption of climate smart agriculture by women tea smallholders in Kenya's North Rift Valley**

**Timeframe:** 04/2022 to 11/2023 (original project) and 11/2023 to 06/2025 (extension)

**Location:** Nandi, Kericho, Bomet, Kisii and Nyamira counties, Kenya

**Partners:** Sireet OEP (Outgrowers Empowerment and Producer Company), Sasini Tea, National

Organisation of Peer Educators (NOPE), Ethical Tea Partnership (ETP), Tea Research Institute of Kenya (TRI), Twinings'

Sourced with Care and Work and Opportunities for Women (WOW)

**Radio programme and station:** 'Tugetab Kabotik ab Sasini ak Sireet OEP' ('The sound of farmers from Sasini and Sireet OEP') on Kass FM 91.1 and YouTube

**Funder and Partner:** Twinings and UK Foreign Commonwealth and Development Office / WOW

This Farmers' Voice Radio project, initiated through a partnership with Twinings (who source 30% of their tea from Kenya), has resulted in three radio programme series. The first, broadcast September 2022 and November 2023 on Kalenjin-language station Kass FM, focussed on health, gender equality and diversified livelihoods and reached a regular listenership of at least 16,000 smallholder tea farmers across Nandi County, many of whom were members of local tea cooperative, Sireet OEP.

From November 2023 to August 2024, WOW in partnership with ETP and TRI supported the delivery of a second, 10-



month radio series. This series was also broadcast on Kass FM and integrated new expert content around climate smart agriculture and gender, as well as extending the programme reach to include smallholder tea farmer members of Sasini Outgrowers (managed by Twinings' supplier, Sasini PLC) in Kericho and Bomet counties. Programme topics in this second series included farm diversification, climate change risks and mitigation strategies, and household and community gender dynamics, reaching an estimated 178,000 smallholder tea farmers across three counties.

Following the success of the Kalenjin-language initiative, a similar programme for Ekegusii-speaking smallholder farmers in Kisii and Nyamira counties was launched in September 2024 on KBC station Minto FM in partnership with Kipkebe Outgrowers (also managed by Sasini PLC). A network of farmer Radio Champions played a vital role in the project, organising communal listening sessions in public spaces that allowed the community to listen together and discuss the weekly topic.

To complement the programme content, an alternative energy pilot was also initiated with biodigesters, which convert animal waste into gas which is piped into homes for cooking. With WOW funding, biodigesters and biostoves were installed on the farms of 10 women tea growers. These women were invited to talk about their experience on the radio programme to raise awareness of the benefits of this clean energy technology amongst their peers.

Ultimately, 84 radio programme episodes were broadcast in two different languages on two radio stations, reaching over 300,000 tea farmers across five counties with the following impacts:

#### Women's leadership and financial independence

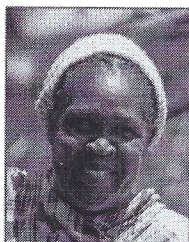
- Women became more likely to put themselves forward for leadership positions.
- Women began earning their own income and contributing to household finances and adopted a more businesslike approach to their farming.
- Joint decision-making in households increased, with women having greater financial control.
- Awareness of women's rights and laws protecting against gender-based violence increased.
- Men became more supportive of women in domestic and agricultural activities.

#### Farming practice, energy and climate change

- Tea quality and yields increased through improved plucking and pruning practices.
- Greater farm diversification, with increased adoption of activities like poultry farming, kitchen gardening and avocado production.
- Farmers developed a stronger understanding of how to adapt to climate change and increased their use of practices such as mulching and planting drought-resistant varieties.
- There was a reduction in the amount of firewood used. Biodigester hosts also experienced a reduction in the incidence of smoke-related health issues.

### Nancy C

Nancy is 46 years old and is a widow. She runs a kitchen garden, growing tea, bananas, avocado, rosemary and moringa. She also has cows. Nancy is a programme reference group member.



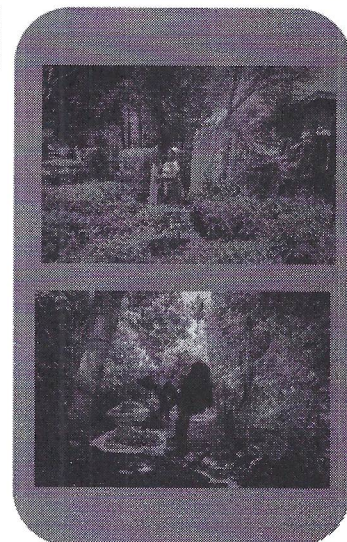
Nancy faces a number of challenges, from hiring labour to taking her tea to the buying centre. Adverse weather, pests and diseases have affected her crops. Nonetheless, through her farming she has paid off her loans and has been able to diversify.

Nancy believes that engagement with the radio programme can be life changing. She is more development conscious and aware of different sources of energy. She has gained information on farming techniques, including the use of herbicides, organic farming and weeding. Nancy has ambitions to grow her avocado production and introduce a technological green house to control disease.

She also values the fact that the programme has assisted women with funds and information and empowers them through their membership of women's groups.

*"Knowing that cutting down trees causes climate change, there are other sources of energy like biogas. We can use cow dung, chicken and rabbit droppings and decaying materials to generate power to light up homes and other run machines like the chaff cutter."*

*"Being part of the programme has helped me to improve my communication skills."*





## **NIGERIA: Farmers' Voice Radio for Smallholder Ginger and Hibiscus Producers**

**Timeframe:** 10/2023 to 06/2025

**Location:** Kaduna, Kano and Jigawa states, Northern Nigeria

**Partner:** Solidaridad West Africa

**Radio programme and station:** 'Muryan Manoma Ta Radio' ('The Farmer's Voice on the Radio') on Arewa FM, Alheri FM, FRCN Kaduna and [YouTube](#)

**Funders:** Twinings, the Eurofins Foundation and Martin Bauer

Nigeria is an important origin to Twinings for both ginger and hibiscus as ingredients for their teas. Following the successful collaboration in Kenya, Twinings invited LYF to develop plans for a FVR programme that could address the complex range of challenges faced by smallholder suppliers in Kaduna, Kano and Jigawa states identified in a community needs assessment.

The overall aim of initiative was to increase access to knowledge and information about good agricultural practices (GAP) for smallholder ginger and hibiscus farmers in Kano, Kaduna and Jigawa. Between April 2024 and June 2025, 64 unique episodes of the 'Muryan Manoma Ta Radio' programme ('The Farmer's Voice on the Radio' in Hausa) were broadcast on three local radio stations reaching an estimated 200,000 listeners across the three states.

Radio programme episodes focused on good agricultural and harvest/post-harvest practices, climate change adaptation, financial and business management and market access, and featured the voices and experience of a selected group of female and male farmers, who came together monthly with radio station representatives to record programme content. As well as live twice-weekly FM broadcasts a network of 30 farmer Radio Champions facilitated communal listening sessions enabling community members to listen together, discuss the topic at hand, and explore solutions to shared challenges. Listeners had the opportunity to participate in and influence the programme by submitting questions and comments via a phone number or through Radio Champions.

In a context where geographical isolation is high and literacy levels are low, radio became the most important source of agricultural information for 60% of hibiscus farmers and 85% of ginger farmers. Of the 200+ farmers who participated in the endline survey, the percentage that reported listening to the radio programmes each week was 71% in Jigawa (50% for women), 95% in Kano and 89% in Kaduna. All those who listened felt that applying the knowledge learned had improved their hibiscus and ginger production and 95% of respondents said the same for their overall household income.

The survey pointed to the following outcomes for listeners:

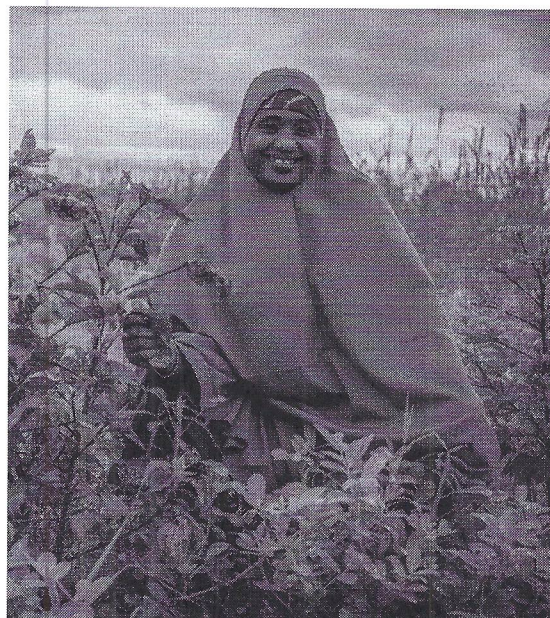
- Improvements in hibiscus production practices, including greater use of pruning, more effective and hygienic drying, and better packaging and storage. Hibiscus yields increased in Kano in particular, and value addition (e.g. sale of hibiscus tea) was introduced in some areas.
- Improvements in ginger production practices, particular relating to drying and splitting. Ginger yields and income recovered significantly to pre-blight levels and the gender gap in yields closed as women's practices improved because of their knowledge gain.
- Adoption of practices that support climate adaptation and mitigation, including improved soil management (mulching, intercropping, composting) and a reduction in tree felling.
- Greater financial and business literacy, demonstrated by an increase in the use record-keeping business planning (especially by women), improved access to financial services and a better understanding of product value and how to maximise it.



Hassana Abubakar is a 45-year-old small-scale hibiscus farmer from Jigawa state in Nigeria. As a Programme Reference Group member and Radio Champion for Muryar Manoma ta Radio, her role is to generate content for the radio programme during monthly meetings with eleven other hibiscus farmers as well as to run weekly communal listening sessions.

Hassana has four acres of land, cultivating hibiscus during the rainy season and vegetables during the dry season. Farming is Hassana's main source of income and as a divorced woman with five children, balancing the responsibilities of motherhood and cultural pressures while trying to provide for her family is not easy, especially in the current economic climate.

Hassana has found her experience as a PRG member and Radio Champion rewarding, especially as the impact on her fellow farmers has become clear over time. She says, *"Working directly with my community through radio broadcasts on managing hibiscus farming is incredibly fulfilling. It's rewarding to connect with a wide audience and share insights on cultivation techniques, pest management, and best practices for healthy hibiscus plants... Many [people] have expressed gratitude for the practical tips, leading to healthier crops and better yields. Overall, these sessions have fostered a sense of community and learning among farmers."*



#### **SRI LANKA: Farmers' Voice Radio for Smallholder Tea Farmers in the Low-Grown Regions**

**Timeframe:** 11/2024 to 08/2026

**Location:** Ruhuna and Sabaragamuwa Regions, Sri Lanka

**Partner:** Chrysalis

**Radio programme and station:** 'Tea Garden' on [Rangiri Radio](#) and social media networks

**Funders:** Twinings Sourced with Care Programme

In 2024 following successful Farmers' Voice Radio initiatives in Kenya and Nigeria, Twinings approached LYF about a similar partnership in Sri Lanka. The country's 450,000 smallholder tea farmers are vital to its tea industry; however, these farmers often face significant challenges related to income stability, market access, and sustainable farming practices, which are exacerbated by environmental issues, such as soil degradation and climate change. The situation is particularly complex for women smallholders, who make up a substantial portion of the workforce but have limited access to resources, training, and decision-making opportunities. This is compounded by traditional gender roles and societal norms that restrict their economic independence and mobility.



Smallholder tea farmers are mainly located in the low grown production regions of Ruhuna and Sabaragamuwa in the south of the island. An estimated 85-90% are Sinhala-speaking. Both provinces face significant challenges, including underemployment, limited access to essential services, and vulnerability to natural disasters, all of which contribute to their poverty levels.

The Tea Small Holder Development Authority (TSHDA) is responsible for extension services to smallholder farmers using knowledge and information provided by the Tea Research Institute (TRI). However, the organisation is hugely overstretched with one extension officer responsible for around 3,500 farmers. Training, field inspection and distribution of inputs is also offered by some tea factories to their outgrowers, but the reach and delivery of these services is inconsistent.

Although radio ownership is widespread in rural Sri Lanka (70-80% of



households have access to a radio), our initial research shows that listenership is less intentional and frequent than in Twinings' African origins, with greater access to and reliance on smartphones for information and entertainment. As a result, LYF's local implementing partner Chrysalis is working with Prathiba Media Network to record audio and visual content with a Programme Reference Group (PRG) of 12 smallholder tea farmers, which will be distributed as a weekly radio programme—named 'Tea Garden' by PRG members—on Sinhala station Ringiri Radio and as podcasts and reels via WhatsApp, YouTube, Facebook and other social media platforms commonly used by farmers.

In a workshop attended by PRG members as well as representatives of six Twinings tea supplier factories, TSHDA, TRI, Rainforest Alliance and other sector stakeholders, participants agreed the following overarching objectives for the radio programme:

1. To increase tea smallholders' knowledge and adoption of good farming practices that will improve production capacity and quality.
2. To increase tea smallholders' knowledge about climate change and its impacts and encourage them to change cultivation practices to increase adaptation and resilience.
3. To encourage tea smallholders to adopt a more entrepreneurial approach and develop their financial and business management skills and understanding of the tea market.
4. To challenge inequalities based on gender among tea smallholders and workers, and to promote greater participation of female smallholders in decision-making.

Mrs Renuka is smallholder tea farmer and new member of the Programme Reference Group that will meet monthly to record content for the radio programme. She commented:

*"I never thought I will have this kind of opportunity. I have small tea field, and it gave me the life and achieved my goals as a woman. While I maintain my tea cultivation, I went for plucking in other lands too.*

*"The economic downturn in last few years hit hard on our lives. As women we have faced social challenges. We should address them too. I have a daughter and son. I raised them with the income of tea. We have very limited channels and resources to follow to gain knowledge. I hope we can take collective initiatives which benefit all of us smallholders."*

## **OPEN SOURCING FARMERS' VOICE RADIO – OUR UNIQUE SOLUTION**

In 2021, LYF developed the online FVR Resource Hub and launched the FVR Academy, a free online training course and coaching programme with an accompanying community of practice that in the first two years benefited 31 farmer organisations and cooperatives from 11 countries in Africa and Asia. The radio programme series resulting from this training are managed and produced by the local partners and are sustainable without ongoing support from LYF.

We launched the first Spanish-language FVR Academy programme in Latin America in partnership with Latin American and Caribbean Network of Fair Trade Small Producers and Workers (CLAC). Over the course of the year-long project, more than 50 individuals from 24 cooperatives based in Peru, Colombia, Mexico, Honduras and Nicaragua gained the skills, tools and confidence required to design and deliver participatory radio programmes that raise coffee farmers' voices and connect them to vital information. All FVR Resources are now available in Spanish to download for free from our website.

The FVR Academy for Latin America was generously supported by grants from the Coffee Circle Vision Fund I, Allan & Nesta Ferguson Charitable Trust, Souter Charitable Trust, Austin Bailey Foundation, Pignatelli Foundation and the Southall Trust, and donations from Manchester, Dublin, Brighton and Liverpool Coffee Festivals. The following is a summary of progress against the Farmers' Voice Radio business plan objectives.

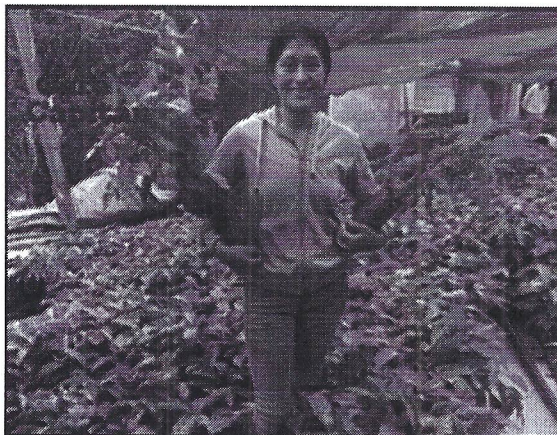
### **1. Increase take-up of FVR through open sourcing**

The FVR Academy in Latin America trained more than 50 individuals from 24 cooperatives based in Peru, Colombia,



Mexico, Honduras and Nicaragua to design and deliver participatory radio programmes that raise coffee farmers' voices and connect them to vital information.

Feedback from participants was overwhelmingly positive: 100% of respondents to an evaluation survey stated that their knowledge of participatory radio had increased and they were confident that their organisation would produce a radio programme series within the next twelve months.



A member of Café Capitán cooperative society in Chiapas, Mexico

Uziel Roblero Hernandez from cooperative society Café Capitán in Chiapas, Mexico, explained: *"Participating in the Farmers' Voice Radio Academy was a deeply enriching experience. I really enjoyed the practical way the content was developed and the opportunity to share it with people from different countries and rural areas. I learned how to plan a purposeful radio programme, connect with my audience, and think of radio as a tool for community transformation. It exceeded my expectations."*

Six of the participating cooperatives successfully applied for seed funding through the small grants' competition, submitting proposals that demonstrated evidence-based planning with participation of the target audience and adherence to the FVR values and standards. Five of these radio programme series are now underway, delivering relevant, timely and practical information

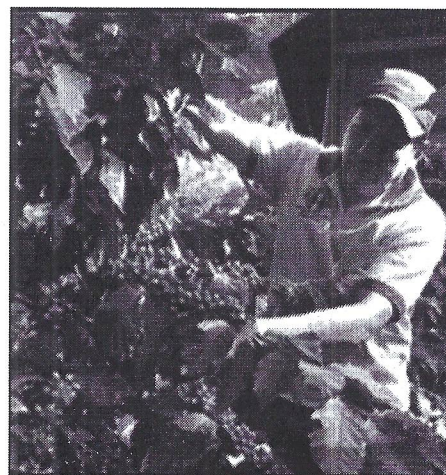
through weekly broadcasts to tens of thousands of coffee farmers in both Spanish and indigenous languages. A sixth series is in the pipeline, which will take the combined reach to over 100,000 coffee farmers. As well as broadcasting on FM radio, the cooperatives are also sharing audio and video content on social media to boost their reach.

Uziel from Café Capitan again: *"I hope our radio programme strengthens the coffee-producing identity of our communities, helps members make informed decisions, and creates a permanent channel for participation. We want our messages to reach even the most remote corners, where there's no internet, but a radio is always on. This learning will help us communicate with heart and strategy who we are and what we dream of as a cooperative."*

The radio programmes implemented by graduates of the FVR Academy are delivering long-term impact for coffee-growing communities across the Latin American region. Huadquiña Agrarian Coffee Cooperative in Cuzco, Peru, is one of the Academy participants that successfully applied for a small grant to kickstart their radio programme. Launched right at the end of this financial year, their programme 'Vocero Cooperativo' is broadcast weekly in both Quechua and Spanish languages to estimated audience of 2,500 people, including their 333 members. Their research has shown that many of the communities in this region do not have access to internet and coffee producing families listen to the radio for three to four hours every day.

Jhony Gayoso Valdera, General Manager at Huadquiña, said: *"Farmers' Voice Radio strengthens capacities, skills, and knowledge through a shared experience among producers, who express their concerns. These concerns are analysed by the Programme Reference Group and invited professionals to deepen immediate solutions, allowing for improved agronomic practices, higher yields and quality, economic empowerment of both men and women, and greater resilience to climate change. Ultimately, this contributes to more secure livelihoods, maximizing the quality of life for producers in society."*

Discussion topics are selected by farmers based on the seasonal priorities and challenges experienced in their coffee farming activities, including selective harvesting, coffee drying, financing, price-setting, contracting, pest and disease control and cupping/quality control. One episode demonstrated how the radio programme is uniting coffee farmers around the shared challenge of parrots raiding their crops; *"Many producers prefer to hire extra workers*



A member of Huadquiña Agrarian Coffee Cooperative in Cuzco, Peru



*to chase them off rather than kill them, since they believe these birds play an important role in the ecosystem [...] Thanks to the space provided by the radio programme, new ways of thinking are emerging... ways to care for the entire ecosystem, live in community with all living beings, and seek ways to manage problems without causing harm!"*

#### FVR Academy for cocoa producers in Ghana

In 2024 the FVR team started to explore the potential for a new FVR Academy in Ghana for cocoa cooperatives. In consultation with PDA Africa (a graduate of our second FVR Academy) a concept was developed for an in-person training programme that will build the capacity of ten Ghanaian cocoa producer organisations working with women cocoa farmers. Participants will gain the skills and tools to design and deliver innovative, responsive and participatory radio programmes broadcast on local language FM stations and tailored to the needs of the communities they serve. The project aims to empower 45,000 women cocoa farmers through greater representation in mass media and the acquisition and adoption of improved knowledge and practices on relevant topics such as sustainable cocoa production and marketing, cooperative working and income diversification, leading to more resilient and more inclusive cocoa communities.

The joint PDA Africa and FVR team engaged a range of stakeholders in the Ghanaian cocoa sector and developed a number of fundraising proposals to mobilise the resources required to deliver the initiative. By July 2025, the FVR team had successfully raised £4,382 towards this new FVR Academy. (The project officially commenced in October 2025, and the full amount was secured by January 2026.)

## **2. Develop business partnerships and sponsorship**

Partnerships have been strengthened with existing partners, including Twinings, FCDO's Work and Opportunities for Women programme, The Body Shop, Cargill Zor, Global Shea Alliance, Solidaridad, Business Social Responsibility, Coffee Circle and Martin Bauer. A number of new relationships are also in development, centred around bespoke FVR projects within these organisations' supply chains or sustainability programmes. This includes a new FVR project concept in Mozambique developed with Rainforest Alliance that focusses on empowering smallholder women coconut producers in Inhambane Province. The project is not yet funded but remains an active concept.

In the last year FVR became the charity partner at Husky Events coffee festivals in 2025 (Dublin (April), Manchester (November) and Brighton (August)). Husky agreed to donate 1% of net ticket sales and £1/€1 from selected merchandise sales. The festivals also provide an opportunity to approach other coffee sector businesses and exhibitors, and various opportunities have arisen from these events. In addition, FVR was the charity partner at Otley and Liverpool Coffee Festivals. Business Fights Poverty invited LYF to become an Impact Partner and we have been a Named Contributor in several panels and online events.

## **3. Identify and secure appropriate grant funding**

Income was secured in 2024/2025 from the following partners and donors:

- Coffee Circle Vision Fund 1 for the FVR Academy in Latin America
- Cumber Family Trust for the FVR Academy in Latin America
- Coffee Festivals contributions (Manchester, Dublin, Liverpool and Otley) for the FVR Academy in Latin America
- Twinings for the FVR Project in Sri Lanka
- Eurofins for the FVR Project in Nigeria
- Martin Bauer for the FVR project in Nigeria
- Be One Percent for the FVR Academy in Ghana

## **4. Raise the profile of FVR and share learning**

The FVR team continues to raise the profile of our work through our website, social media as well as by presenting at events and contributing to publication. The following are some highlights of this work from 2024/25:

- The FVR team facilitated panels and delivered presentations at Manchester, Liverpool, Otley and Dublin Coffee Festivals. The latter was our first opportunity to showcase FVR to an Irish audience, who gave us a great reception.
- The FVR team and LYF Chairman attended a high-profile event at the Twinings flagship store in London on 4<sup>th</sup> March to celebrate the achievements of the Work and Opportunities for Women (WOW) programme, which included presentations from FCDO, the Kenya High Commissioner and Twinings CEO. Meshack Kawinzi from the project implementing partner NOPE also attended. At the event, Olav Silden, Twinings' CEO, said: *"I cannot over emphasise how incredibly important access to training like this is to the farmers, as it enables them to respond and adapt to extreme weather and natural disasters, like heat waves, irregular rainfall, flooding and drought, that continue to affect the sowing and growing of healthy crops and the livelihoods of their families and communities who rely on them."*
- The FVR team and Meshack also attended a Business Fights Poverty event at PWC on 6<sup>th</sup> March and Meshack presented at an International Women's' Day panel about the FVR project in Kenya, alongside FCDO representatives and in front of many major businesses.
- Profiled in the WOW and UK Government Centre of Expertise [Project Profile of the Twinings Partnership](#).

There was a series of [blogs](#) on the FVR website and increased engagement on the FVR [Instagram](#), [Facebook](#) and [LinkedIn](#) accounts.



# NOT JUST US – 2024-25

Not Just Us (NJU) is the LYF's programme that supports disadvantaged people to become ethical entrepreneurs. It focusses entirely on ethical business, the rights and responsibilities that should be followed within international supply chains and the global interconnectedness of disadvantaged people across the world.



NJU takes a very different focus to the usual enterprise education on offer. It promotes better understanding of the ethics in business and in trade, as well as creating a new generation of ethical entrepreneurs amongst the most disadvantaged groups in UK society. No other programme like this exists in the UK.

## The NJU Story: Beginnings

In 2009, the LYF worked with Oromo refugees in Greater Manchester to create The Oromo Coffee Company, the world's first refugee-owned Fairtrade social enterprise venture.

The success of The Oromo Coffee Company resonated beyond Manchester when the UK Government provided funding for a pilot project in Huddersfield, West Yorkshire. This pilot targeted NEET (Not in Education, Employment or Training) young people in Huddersfield, aiming to equip them with the skills and confidence to thrive. This initiative became known as the Not Just Us (NJU) programme and its early success paved the way for further growth, securing Big Lottery Funding and allowing NJU to expand its reach across Northwest England and Yorkshire.

## Igniting Change with NJU: Empowering Communities Through Ethical Enterprise.

NJU is NOT JUST a programme; it is a catalyst. We equip individuals with the tools to dismantle inequality, fostering a revolution in trade justice. Participants dive into the founding principles of the co-operative movement, business start-up and alternative business approaches, master ethical business practices, and learn the art of launching impactful social enterprises.

NJU often works within a community hub setting, where participants, guided by ethical business leaders, transform passion into profit, directly funding vital local causes. NJU builds more than businesses; it cultivates community champions, generating enthusiasm, driving local initiatives, and creating sustainable income and employment.

## NJU's Transformative Aims:

- **Unleashing Potential:** NJU equips individuals from disadvantaged areas with life-changing enterprise skills, unlocking pathways to income generation.
- **Forging Unity:** NJU works to build bridges across ages, backgrounds, and cultures, fostering community cohesion through collaborative social projects.
- **Elevating Aspirations:** NJU involvement boosts employability, empowering individuals to achieve their fullest potential.
- **Cultivating Resilience:** NJU works with individuals to strengthen their confidence, self-esteem, and wellbeing, creating a foundation for lasting success.
- **Championing Ethical Enterprise:** NJU is centred on raising the awareness of the critical link between ethical business practices and global impact, connecting local communities to the wider world.

Overall, NJU provides people with a wealth of learning in relation to trade justice and responses to the inequality of the system. Getting involved with NJU provides participants with learning in relation to the co-operative movement and similar business model approaches, ethical certification schemes, basic business start-up information, running a social enterprise, fundraising and sponsorship, managing events, marketing, networking, PR and monitoring and evaluation. People involved in NJU are also introduced to leading ethical businesspeople who volunteer their time



with the programme, as well as visiting socially responsible enterprises.

A key part of the NJU process involves participants choosing a cause (usually local) that is important to them. Any profits made from their new social enterprise will then be put back into the cause as a donation or as an investment. This means that NJU groups soon become an important feature of a local area – generating enthusiasm, growing initiatives and creating income and employment opportunities for their neighbourhoods.

#### NJU – Groups and their Social Enterprises

Over the years, NJU has empowered a diverse range of individuals and groups, including:

- Young people facing disadvantage in super-output areas.
- Individuals with learning and physical disabilities.
- Homeless people
- Social housing residents and the elderly.
- Long-term unemployed individuals
- People with mental health issues
- Adults with autism

NJU's impact has extended beyond individual stories, forging connections and fostering understanding between diverse communities. We were the first organisation in the north of England to use the tool of social enterprise to facilitate dialogue and collaboration between Muslim and non-Muslim NEET youth in West Yorkshire - demonstrating the power of building bridges across divides.

Today, NJU's influence has stretched across the north of England. We have collaborated with numerous organizations, including the Hamara Centre Leeds, Rochdale Boroughwide Housing, Greater Manchester Youth Network, Dame Kelly Holmes Trust, Black Cat Theatre, and Places for People. Prior to 2022, over 30 ethical enterprises had been created as part of the NJU programme, including businesses where ethical products were both sourced and created by a group (tea, coffee, chocolate, cocoa, soap, fudge, bath bombs, mugs, coconut oil, arts and crafts). Other enterprises focused on income generation from events, catering and developing drama productions that addressed social issues. NJU has seen real increases in the life and entrepreneurial skills of young people from disadvantaged areas, leading to greater potential for income generation, vastly improving employability chances and improved community cohesion.

NJU core mission is to economically empower individuals, whilst fostering vibrant, inclusive communities. We have continued to remain in touch with many past NJU participants who have reached out to us to thank the LYF for their support and enthusiasm – at a time in life when there seemed to be no one who could offer them help and advice to create an enterprise with ethics and social responsibility at the heart of it.

#### **Expanding NJU's Reach: The Open-Source NJU Toolkit**

Building upon NJU's proven success in fostering ethical enterprise, we recognized its potential to transform communities far beyond our initial reach. Inspired by the impactful open-source model of our Farmers' Voice Radio, we made a strategic decision to democratise NJU's knowledge and resources.

This led to the creation of the NJU Toolkit, a comprehensive, freely available resource designed to empower organizations and individuals to replicate NJU's transformative approach. By open-sourcing NJU, we are now enabling a multiplier effect, allowing communities worldwide to access essential tools for ethical business development and social impact.

To ensure the Toolkit's accessibility and effectiveness, we partnered with diverse community groups in Greater Manchester and Yorkshire, including cooking, sewing, handicrafts groups and the 'Autistic Adult Trainers' group. Through collaborative training and feedback, we refined the Toolkit's design to be adaptable and user-friendly. This



process has resulted in a flexible, modular resource that accommodates varying learning styles and paces, ensuring a constructive and engaging educational experience for all. We are dedicated to creating a resource that empowers anyone to build social enterprises, regardless of prior experience, and to do it in the way that best suits them.

**Expanding Access: The NJU Online Platform**

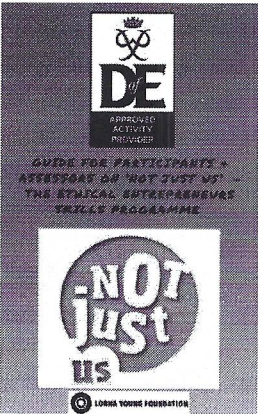
We have now launched the comprehensive NJU online platform, [www.notjustus.org.uk](http://www.notjustus.org.uk), a pivotal step through which we aimed to democratise access to our transformative learning resources.

Collaborating with designer Sally Davidson, we curated and uploaded all NJU learning modules and extensive supporting documentation. This online repository now provides free, unrestricted access to our entire curriculum, empowering individuals and groups to engage with NJU at their own pace and convenience.

Recognizing the diverse needs of our beneficiaries, we also prioritised accessibility for those who may not thrive in group settings or who reside in areas lacking community-based NJU programmes. The online platform ensures that geographic limitations and personal preferences do not hinder access to essential ethical enterprise education.

This digital expansion significantly amplifies the reach of our work, enabling us to empower individuals and communities worldwide with the tools and knowledge necessary to build sustainable social enterprises. The NJU online platform is a critical resource, ensuring that the power of ethical enterprise is available to everyone, everywhere.

**Empowering Young Leaders: NJU and the Duke of Edinburgh's Award**

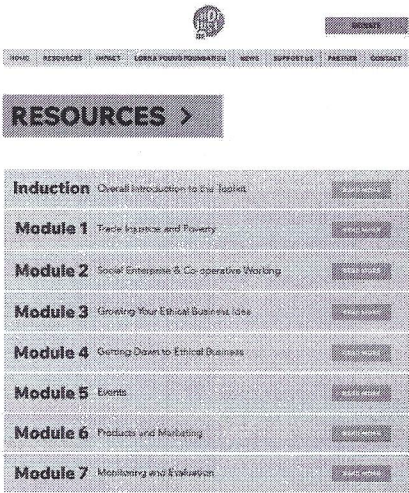


In 2024, we achieved a significant milestone when NJU was approved as an official training provider for the Duke of Edinburgh's Award (DofE). This strategic partnership expands NJU's reach, integrating ethical enterprise education into the core of youth development programmes nationwide.

This collaboration allows DofE participants, regardless of their background, to access the NJU Toolkit as part of their challenges, fostering essential life skills and entrepreneurial mindsets. We recognised this as a vital opportunity to embed ethical business principles within the next generation of leaders.

To ensure a seamless and engaging experience for young people, we next developed a dedicated NJU DofE Guide, working closely with the national DofE team. This resource provides clear pathways for participants to explore ethical enterprise, aligning with the DofE's commitment to personal development.

In line with our commitment to accessibility, we provide the NJU Toolkit and DofE Guide free of charge, removing financial barriers to participation. The enthusiastic response, evidenced by numerous downloads and inquiries, underscores the demand for ethical enterprise education among young people - directly empowering the ethical entrepreneurs of tomorrow and fostering a generation committed to building a more just and sustainable world.





## NJU Projects

From 2023-25 we received funding for the following projects to be carried out:

### NJU in Action: Regional Projects 2024-25

Building on the success of the NJU Toolkit and our digital platforms, the 2024-25 period saw the delivery of targeted support programmes across the North of England and Wales. These projects demonstrated how ethical enterprise can be adapted to meet the specific needs of diverse communities.

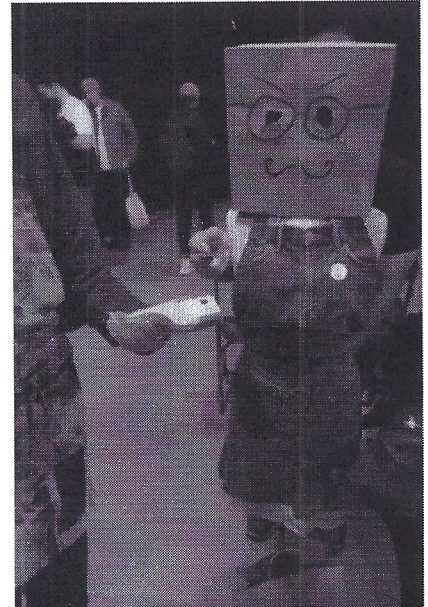
#### 1. Rochdale: Building Brighter Futures

Supported by the Building Brighter Futures Fund (Cheshire), we delivered a programme of intensive support for young people in the Rochdale borough. This initiative focused on bridging the gap between untapped potential and market readiness.

The results were transformative: 100% of participants reported increased confidence and resilience. By the end of the programme, every participant had achieved a form of economic productivity, whether through their own collective enterprises or by securing jobs and apprenticeships bolstered by their new CV skills.

New Ethical Ventures in Rochdale included:

- The Community Café: A flagship social enterprise based in a local community centre. Participants transformed an existing space with custom-built counters, gaining professional barista, customer service, and business management skills.
- Artisan & Creative Trades: We supported the launch of a sewing business focused on upcycled denim aprons, a traditional Arabic chocolate enterprise, and a bespoke ceremonial candle business.
- Professional Services: Young entrepreneurs launched a Personal Training business specializing in veteran mental health, an art illustration enterprise, and a catering social enterprise focused on healthy community nutrition.



The project didn't just build businesses; it fostered civic responsibility. Participants engaged in community revitalization through recycling for profit and sharing healthy nutrition recipes, creating a thriving ethical network in the borough.

#### 2. Carmarthenshire: Youth Empowerment in Llanelli

In partnership with Foothold Cymru and supported by the Postcode Community Trust for Wales, NJU reached 56 students across five cohorts in Llanelli. This project integrated the NJU Toolkit into existing youth projects, proving that ethical business education can thrive even in areas facing significant economic challenges.

Key Achievements in Wales:

- The Village Store: Young people took over the management of a local Village Store, learning the complexities of ethical supply chains firsthand. They managed stock, organized refill sections, and mastered the art of "ethical selling"—communicating the value of sustainable products to their local community.
- Media and Storytelling: One group focused on local advocacy by producing a short film. They interviewed community members about sustainability and hosted a public "film premiere" that generated income for their group while highlighting the need for fairer trading practices in Llanelli.

- The Community Growing Scheme: For participants with learning difficulties or shorter attention spans, the NJU principles were applied through a community garden. By working alongside experienced older gardeners, the youth tackled local food insecurity and learned sustainable growing techniques, creating a bridge between generations and addressing global issues at a micro-local level.

### 3. Colne Valley: Nurturing Business for Good

Our ongoing two-year programme (2024-26) in the Colne Valley, West Yorkshire, is currently supporting both new startups and existing businesses looking to adopt a "business for good" model. Supported by Awards for All, the programme is providing a steady drumbeat of learning workshops and networking seminars, ensuring that ethical enterprise remains a cornerstone of the local economy.

#### Qualitative Impact

The true measure of NJU is best heard in the voices of our participants. During this period, feedback highlighted the practical empowerment our training provides:

*"The best part for me was the finance section—being helped to price my product properly so I'm charging a fair amount for the work I put in."*

*"I've learned so much about managing risk and being cautious in business planning—things I would never have learned at school that are so important in life."*



## **Structure and Management**

### **Organisational structure and Board**

This report and review is provided by the Trustees of the Lorna Young Foundation (charity no.1112895), whose registered office is at: The LYF, 47 Lea Lane, Netherton, Huddersfield, West Yorkshire, HD4 7DP. The Lorna Young Foundation is also a registered company (04788426) private, limited by guarantee and with no share capital.

The Governing body of the Lorna Young Foundation is the Board of Trustees, who are also members of its management committee. The Board meets a minimum of three times a year, or as otherwise directed by its Director and Chairperson. At one of these meetings, its AGM, the officers are elected for an annual term of office.

The Trustees of the charity during the financial year of 2024-25 were led by Chairperson Ian Agnew. All Trustees names are contained on the final page of this report.

During 2024-25, the Board of Trustees met to review the charity's strategy, operations and finance. In addition, monthly meetings took place between the Chair and Director and other Trustees were frequently consulted and informed, providing advice and challenge.

The administration and operational procedures of the charity are the responsibility of the current Board of Trustees, who delegate the day-to-day strategic and operational management of the charity to the Director and through this position to the appropriate staff through the method of sub-contracting and delegation, where applicable.

### **Governing Document**

The charity is controlled by its Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### **Governance strategy**

Following an extensive review of activities, income, expenditure and capacity, the charity delivers financial sustainability and progressive service development, all of which elements are reviewed at Trustee meetings, alongside regular Trustee reports, as appropriate, and periodic risk appraisals.

### **Recruitment and appointment of new Trustees**

We are grateful to have a committed and highly expert Board of Trustees with a mix of skill sets. We are not currently recruiting new Trustees.

For future recruitment, the Board recognises that it is important to recruit those who fully understand the issues and challenges of ethical trading and share the general philosophy of the need to work towards a fairer approach to consumption and distribution of resources and of access to the knowledge and information needed by the world's poorest farmers. The charity strives to promote a culture of open access and business acumen in equal measure and does not wish in its development to lose sight of its prime reason for existing.



## **Management and staffing**

Throughout this year, the charity had two formal employees for PAYE purposes.

The charity has an Operational Director and two FVR Development Managers, one of whom works on a PAYE basis and the other on a on a freelance basis. A Finance Officer carried out basic bookkeeping functions on a voluntary basis. This has proved a highly effective way to manage the charity as it has scaled up and grown,

providing a flexible resource. Other individuals work on a freelance basis, as and when the need arises and when funding is available.

## **Other outsourced support**

The charity now has an accountant, Stuart Lovell of Harquist Business Solutions, who has very kindly agreed to act as an independent examiner for the accounts. We are very grateful for his support.

## **Financial Review**

The LYF's financial year end is 30 June 2025. The charity continues its aim to ensure that its day-to-day finances are healthy, its accounting procedures are robust and that it is always mindful of and alert to the strategic issues and risks associated with the management of funds.

## **Financial Results and Position**

The presentation of our accounts for the year reflects our responsibilities in relation to the various grant funders that have supported us with income that is separately identified as restricted income in the SOFA with corresponding expenditure.

All our financial income and expenditure - both restricted and unrestricted - underpins our mission.

Our unrestricted funds continue to reach a more sustainable level.

The Board wishes to thank all our financial supporters, both big and small, and takes responsibility of stewardship in the distribution of monies awarded to us with the due diligence expected of custodians.

## **Reserves Policy**

The charity's aim is to build up and maintain unrestricted reserves amounting to approximately 12 weeks' operational expenditure. The level of unrestricted funds has improved during this year and is now in line with our reserves policy.

## **Principal Funding Sources**

Principal funding sources have been through grants from several independent Trusts and Foundations, as well as project income from commercial supply-chain organisations in support of projects relating to their producer partners. As reported previously our strategic aim is to move away from this reliance on grant funding and build sustainability through income diversity. We are actively exploring other sources of income, including corporate and individual donations, contracts, trading income and legacy funding.

## **Investment Policy and Objectives**

There are insufficient unrestricted funds to consider an investment policy at this stage, although the Trustees are fully aware of the ethical considerations to apply should future monies become available and would take the necessary advice from our professional advisers at the time of deliberation.

## **Risk management**

The Board has adopted an ongoing process of risk assessment and management. Where appropriate, robust systems or procedures, including financial have been established to manage risks. Once the risks have been identified, a 'traffic light' system is then adopted to manage the risk and planning. This system is not only helpful and best practice for any small charity, but it is also necessary for most larger-scale funding organisations.

A review of risk is a standing item at all Board meetings, and we are continually in discussion with professional representative bodies and our funders, on matters of governance, strategy, employment, and risk.

## **Reference and administrative details**

### **Registered Company number**

04788426 (England and Wales)

### **Registered Charity number**

1112895

### **Registered office**

The LYF, 47 Lea Lane, Netherton, Huddersfield, West Yorkshire, HD4 7DP

### **Trustees**

I Agnew (Chairperson), B McKinnon, A Faulkner, L Wilson, F Sobo-Allen, T Sheldon.

### **Independent examiner**

Stuart Lovell

### **Bankers:**

*Unity Trust Bank PLC*, Nine Brindley Place, Birmingham, B1 2HB.

*The Co-operative Bank*, PO Box 101, 1 Balloon St, Manchester, M60 4EP

### **Web references**

[www.lyf.org.uk](http://www.lyf.org.uk)

[www.notiustus.org.uk](http://www.notiustus.org.uk)

[www.farmersvoiceradio.org](http://www.farmersvoiceradio.org)

## Responsibilities of Trustees

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the company's financial activities during the year and of its financial position at the end of the year. In preparing financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities.

This report was approved by the trustees on the 16th March 2026 and signed on their behalf by:



Ian Agnew  
Trustee

Company No. 4788426  
Charity No. 1112895



## **Independent Examiner's Report to the Trustees of Lorna Young Foundation**

I report on the accounts of the charity for the year ended 30 June 2025.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that the charity is not required to have an audit for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act 2011;
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- State whether particular matters have come to my attention.

Independent examiner's statement

Since the charity's gross income does not exceed £250,000, an independent examination is appropriate. I have completed my examination.

I confirm that no material matters have come to my attention in connection with the examination that give me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the requirements of the Charities Act 2011 and the applicable regulations; or
4. The accounts have not been prepared in accordance with the applicable accounting standards.

I have no concerns and have not identified any issues to report.



Name: Stuart Lovell

Company: Harquist Business Solutions

Date: 3 March 2026



**Lorna Young Foundation Statement of Financial Activities For the year ended 30 June 2025****Incoming Resources**

		2025			2024		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
income from generated funds	2	1,483	203,779	205,262	1,906	191,004	192,910
Other Income							
<b>Total Incoming Resources</b>		<b>1,483</b>	<b>203,779</b>	<b>205,262</b>	<b>1,906</b>	<b>191,004</b>	<b>192,910</b>
<b>LYF Charitable Activity Charges</b>							
Income/Expenditure)	2&4	61,055 -	61,055	-	57,580 -	57,580	
Less: External Resources Expended	4						
External Charitable activities			96,757	96,757		108,653	108,653
Other Expenditure		61,519		61,519	59,016		59,016
<b>Total Expenditure</b>		<b>61,519</b>	<b>96,757</b>	<b>158,276</b>	<b>59,016</b>	<b>108,653</b>	<b>167,669</b>
Net incoming/outgoing resources		1,019	45,967	46,986	470	24,771	25,241
Transfer between funds							
Fund Balances B/fwd		27,470	87,537	115,007	27,000	62,766	89,766
Fund balances carried forward		28,489	133,504	161,993	27,470	87,537	115,007

There were no recognised gains or losses for the year ended 30 June 2025 other than those included in the Statement of Financial Activities

**Lorna Young Foundation**  
**Balance Sheet**  
**As at 30 June 2025**

		2025	2024
		£	£
<b>Fixed Assets</b>			
Tangible Fixed Assets	5	44	59
<b>Current Assets</b>			
Debtors		750	11038
Accrued Income			5490
Taxes and Social Security		3	3
Cash at Bank and in hand			
		<b>162996</b>	<b>100173</b>
		<b>163749</b>	<b>116704</b>
<b>Creditors: amounts falling due within one year</b>		<b>1800</b>	<b>1756</b>
<b>Net Current Assets</b>		<b>161949</b>	<b>114948</b>
<b>Total assets less current liabilities</b>		<b><u>161993</u></b>	<b><u>115007</u></b>
<b>Represented by:</b>			
Restricted Funds	6	<b>130733</b>	87537
Unrestricted funds	6	<b>31260</b>	27470
		<b><u>161993</u></b>	<b><u>115007</u></b>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

Approved by the Board of Trustees on 16<sup>th</sup> March 2026:

Signed on its behalf



Ian Agnew  
Trustee

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2025

### 1. Accounting Policies

#### 1.1 Basis of Preparation

The financial statements have been prepared in accordance with The Financial Reporting Standard applicable in the UK and Republic of Ireland (**FRS 102**); The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with FRS 102 (Charities SORP (FRS 102)); The Companies Act 2006. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared under the historical cost convention and are presented in pounds sterling (£).

#### 1.2 Going Concern

The trustees have assessed the charity's financial position and cash flow forecasts for a period of at least twelve months from the date of approval of these financial statements. The trustees consider that the charity has sufficient resources to continue as a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

#### 1.3 Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charity's objectives. Restricted funds are subject to specific conditions imposed by donors and are accounted for separately.

#### 1.4 Income Recognition

Income is recognised when the charity has entitlement to the funds. It is probable that the income will be received; and The amount can be measured reliably. Donations and grants are recognised when receivable unless subject to performance-related conditions. Gift Aid is recognised when the related donation is recognised. Income from charitable activities is recognised when the related services have been provided.

#### 1.5 Expenditure Recognition

Expenditure is recognised once there is a legal or constructive obligation to make a payment, it is probable that settlement will be required, and the amount can be measured reliably. Expenditure is classified as:

- Raising funds Charitable activities Governance costs
- Support costs are allocated to activities on a reasonable and consistent basis.

#### 1.6 Tangible Fixed Assets and Depreciation

Tangible fixed assets are capitalised and stated at cost less accumulated depreciation. Depreciation is provided on a 25% Reducing Balance basis over the estimated useful lives of the assets.

#### 1.7 Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

#### 1.8 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid.



**1.9 Cash and Cash Equivalents**

Cash includes cash in hand and deposits held at call with banks.

**1.10 Creditors and Provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event and it is probable that settlement will be required and can be reliably measured.

**2 Incoming Resources from generated funds**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
Donations and Grants	947	103475	104422
Gift Aid			
Interest Receivable	536		536
	<u>1483</u>	<u>103475</u>	<u>104958</u>
Amount charged to projects	61055	0	61055
	<u>62538</u>	<u>103475</u>	<u>166013</u>

**3 Other Income**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<u>0</u>	<u>0</u>	<u>0</u>



**4 Charitable Activities - Project Delivery**

	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>LYF</b>	<b>External</b>	<b>Total</b>	<b>Total</b>
		<b>Providers</b>		
Twinnings Kenya	1500	8187	9687	9008
WOW Kenya	11000	61912	72912	56187
FVR Nigeria	875	7371	8246	
FVR Open	16200	2724	18924	12466
Ghana FVO Shea	4530	79	4609	8180
Not Just Us	21600	0	21600	21053
Twinnings Nigeria	2550	7278	9828	32107
Twinnings Sri Lanka	2800	9206	12006	
GOADC Malawi				15683
ETP Malawi				8549
RA South africa				3000

<b>61055</b>	<b>96757</b>	<b>157812</b>	<b>166233</b>
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<b>Other Resources Expended</b>	<b>2025</b>	<b>2024</b>
Wages and Salaries	37124	38781
Subcontractor Costs	22773	19360
Bookkeeping		377
Insurance		
IT and Website	951	245
Telephone	11	32
Postage & Stationery		
Miscellaneous	546	57
Bank charges	114	164

<b>61519</b>	<b>59016</b>
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## Tangible Fixed Assets

<b>Cost</b>	<b>£</b>
At 1 July 2024	260
Additions	
At 30 June 2025	<u>260</u>
Depreciation	
At 1 July 2024	181
Charge	35
At 30 June 2025	<u>216</u>
NBV	
30-Jun-25	<u>44</u>
30-Jun-24	<u>59</u>



**6 Analysis of Charitable Funds**

	Fund at 30-Jun 2024	Incoming Resources	Resources Expended	Transfers	Fund at 30-Jun 2025
<b>Unrestricted fund movements</b>					
General Fund	27470	62640	58850		31260
Twinings Kenya	2340	8000	9688	1600	2252
WOW Kenya	2273	74039	76302		10
FVR Nigeria		24456	8246		16210
FVR Open	12884	19943	20278		12549
Ghana FVO Shea	9990	0	9954		36
Not Just Us	54538	0	22249		32289
Twinings Nigeria	4373	5430	9853		-50
Twinings Sri Lanka		75000	12008		62992
GOADC Malawi	44	0	0		44
ETP Malawi	22		0		22
Rainforest Alliance - SA	73	0	76		-3
FVR Academy West Africa	1000	3382	0		4382
	87537	210250	168654	1600	130733
	115007	272890	227504	1600	161993

## Notes Forming Part of the Financial Statement

### Not Just Us

Not Just Us is the fund code for LYF's work with disadvantaged communities in the UK, supporting them to learn ethical trading skills and to create fair trade social enterprises that generate income for a community cause of importance to them.

### FVR Open

FVR Open is the fund code given to the 'Open-Source Farmers' Voice Radio (FVR)' work. Funds allocated to this code have contributed to the design, delivery and marketing of the FVR online platform and Academy.

### GOADC Malawi

Guernsey Overseas Aid and Development Commission (GOADC) has awarded LYF two grants. The current grant is for a FVR project that will improve the knowledge, attitudes and practices relating to sustainable and quality tea production of smallholder tea farmers in Mulanje and Thyolo, Malawi. The previous GOADC funded project was for sustainable coffee livelihoods on Mount Elgon, Uganda (completed in August 2021).

### ETP Malawi

Ethical Tea Partnership (ETP) provides match funding for the FVR project for sustainable tea livelihoods in Malawi as described *above* (joint funded with GOADC).

### Ghana FVO Shea

This FVR project is strengthening the sustainability of the shea supply chain in Northern Ghana. This project is funded by the FVO Dutch Government Fund (via Solidaridad), The Body Shop International and Cargill Zor and aims to increase incomes and improve livelihoods among shea producing communities in the Northern Region, leading to a stronger and more resilient shea supply chain.

### Twinings Kenya

This project forms part of Twinings' Sourced with Care programme and targets smallholder tea farmers in Nandi County, Kenya. The aim of the project is to empower women tea smallholders and workers in Nandi Hills to improve their families' health and wellbeing and to achieve more secure livelihoods.

### Rainforest Alliance- South Africa

Rainforest Alliance is funding a FVR project for sustainable smallholder agribusiness in Limpopo, South Africa. This project is targeting emerging smallholder farmers in Limpopo with the aim of improving their knowledge, attitudes and practices relating to the production and marketing of subtropical crops.