

Charity registration number 1121923 (England and Wales)

Company registration number 05908380

LIVING WITHOUT ABUSE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

LIVING WITHOUT ABUSE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs P A Barton Ms R Balac Dr R M Sinclair Ms C A Jacobs Ms J Loake	(Appointed 23 April 2024)
Senior management	D Hughes J Kawecki	Chief Executive Officer Finance & Communications Manager (Stepped down as Finance Manager effective 1 April 2025)
	Beehive Accountancy Service Limited	Outsourced Finance Manager (Appointed 1 April 2025)
Charity number	1121923	
Company number	05908380	
Registered office	42 Glebe Street Loughborough Leicestershire LE11 1JR	
Auditor	Rogers Spencer Newstead House Pelham Road Nottingham NG5 1AP	
Bankers	HSBC Bank plc 41 Market Place Loughborough LE11 3EJ	
	Flagstone 1st Floor, Clareville House 26-27 Oxendon Street London, SW1Y 4EL	

LIVING WITHOUT ABUSE

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LIVING WITHOUT ABUSE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

The Trustees present their report and accounts for the year ended 31 March 2025. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 16 August 2006.

The company is registered in England and Wales, number 05908380. Its registered charity number is 1121923.

The principal address is:

First Floor
Unit 1, Charnwood Business Park
North Road
Loughborough
LE11 1UQ

The address of its registered office is:

Newstead House
Pelham Road
Nottingham
NG5 1AP

The Trustees, who are also the Trustees for the purpose of company law, and who served during the year and up to the date of signing were:

Christine Jacobs
Dr Ruth Sinclair
Radmila Balac
Patricia Barton
Jane Loake (appointed 23 April 2024)

The organisation is run by a Board of Trustees, who give their time voluntarily. The Board comprises of a minimum of three women whose role is to decide on policy matters for the organisation, to address funding issues, to oversee recruitment of appropriate workers and to ensure effective management of the organisation. Trustees take on the roles of Honorary Secretary, Honorary Treasurer and Chair. Selection of Trustees depends upon a number of factors, including professional background, practical experiences in everyday life and actual experience of domestic abuse. None of the Trustees have any beneficial interest in the company. All the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The induction and training of Trustees is included in the Board of Trustees Policy.

Pay setting and remuneration of management (and all staff) is the responsibility of the Board of Trustees.

Remuneration is benchmarked against local and national peer services. This is supported by membership of WAFE (Women's Aid Federation of England) who regularly provided reports on current best practice for salary grading. All staff are paid above the living wage.

The organisational structure is as follows:

We are members of WAFE and they provide information and advice on policy development as well any changes in legislation or best practice guidelines that may impact on organisational policies and procedures.

LIVING WITHOUT ABUSE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Frontline services are delivered primarily by paid staff, with the support of volunteers. The Frontline workers and volunteers are supported by a Service Manager, who oversees operational delivery. The Service Managers are managed by the Operational Manager, who is the operational lead. The Operational Manager and administrative staff are managed by the Chief Executive, who is the strategic lead. The Board of Trustees have overall governance, including line management of the Chief Executive.

A Chief Executive, Debbie Hughes, is responsible for the day to day running of the organisation and reports to the Trustees on a monthly basis with regards to the organisation's current areas of work and future development plans.

The Finance Manager during the year, John Kawecki, also reports to the Trustees on a monthly basis with a full set of Management Accounts and any other areas regarding the organisation's finances. With effect from 1 April 2025 the charity's finances are now being managed by Beehive, a dedicated finance team for the not-for-profit sector. The Chief Executive manages the Administrator, Finance Manager, Head of Fundraising, HR Manager and the Operational Manager who supervises the other Managers and Team Leaders, who supervise the other paid staff and volunteers in their respective roles.

The Trustees have considered the risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. The Trustees have established a reserve policy to protect the continuation of its activities should current funding cease and alternative funding have to be sought. The strategy of the Trustees is to build reserves to the levels required; to explore alternative, sustainable funding such as social enterprise and investment; and to develop the work of the Fundraising Co-ordinators.

Objectives and activities

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake,

The objects are:

- For the public benefit to relieve the distress of any person suffering from domestic abuse, which shall include physical, economic, emotional, spiritual, sexual or psychological abuse.
- To raise awareness of the effect of domestic abuse.
- To research the issue of domestic abuse.
- To do all other such things as are necessary for the attainment of the above Objects.

The aim of the charity is to offer support to anyone experiencing domestic and/or sexual abuse across Leicester, Leicestershire and Rutland. This is achieved by the direct delivery of services to victim/survivors, as well as awareness raising and provision of training. The strategy for achieving this is through maintaining current services, reviewing and analysing effectiveness and developing new services to meet the identified need.

Each service/project has established performance indicators against which success is measured.

The charity's income includes designated and restricted funds held on trust for specific purposes which benefit the public. The details of these services are as follows:

LIVING WITHOUT ABUSE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Designated Funds

Charnwood BC Outreach - The Charnwood Outreach project works with anyone (male or female) experiencing any form of domestic abuse. Outreach Services provided practical and emotional support, as well as information, advice and guidance to victims of abuse in the community. The Outreach project is a local authority funded service.

Charnwood BC Other – this funding supports a Housing Link Worker, providing specialist support to survivors with housing issues in Charnwood. The worker is co-located at Charnwood Borough Council.

City Family Service – Funded by Leicester City Council, LWA offer support to children, young people and parents in Leicester City who have experienced domestic and/or sexual abuse.

DALS City – Domestic Abuse Locality Service covering Leicester City. This is a new contract which replaces our previous funding under the UAVA consortium in the City. Community-based support for adult survivors of domestic abuse, funded by the City Council.

DALS City DA - Funding for two Housing Link Workers to work in partnership with Leicester City Housing Department to support survivors with housing issues.

DALS County & Rutland - Domestic Abuse Locality Service covering Leicestershire and Rutland Counties. Community-based support for adult survivors of domestic abuse, funded by Leicestershire County Council and Rutland County Council.

County DA Activity Fund – Funding from Leicestershire County Council from the Domestic Abuse Act related funding. Support includes services for children and adults.

IDVA Pilot – Funding for Leicester City Council to provide accommodation related support to high-risk young people who cannot access refuge.

Mental Health Service – Support for survivors across LLR who have had multiple police call outs for domestic abuse incidents.

Ministry of Justice (RSASS) – support for survivors of rape and sexual assault, including children and young people, across Leicester, Leicestershire and Rutland. This includes a specific service, The Amber Project, as well as supporting our wider sexual violence support services.

Henry Smith – Funding for two Outreach Workers covering LLR, providing practical and emotional support to adult survivors.

Police and Crime Commissioner - Project 360 – Based within Leicestershire Police and funded by the OPCC, LWA provides supports to victims of abuse who have had multiple police call outs in the previous year.

Police and Crime Commissioner IDVA/ISVA – Additional money for IDVA and ISVA, plus emergency funding for overtime across the services.

Police and Crime Commissioner Pregnancy & Maternity - Funding for an Outreach Worker covering LLR, providing practical and emotional support to survivors who are pregnant or have a child under one.

Safelives Ltd Echo Project – A Leicestershire project working to ensure the voice of survivors, adults and children, is heard in the planning and development of services, including by our statutory partners.

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Restricted Funds

National Lottery Community Fund – Five-year funding from the National Lottery to provide Outreach services in Leicestershire.

Jobs 22 Ltd – Funding to support the Volunteer Programme, including funding the Volunteer Coordinator and Befriending Coordinator.

Surviving Economic Abuse – funding to support a partnership with national charity Surviving Economic Abuse, to improve services locally for financial abuse survivors.

The Clothworkers Foundation – funding for new laptops

Intelligent Energy – funding for starter packs for clients.

Natwest Circle Fund – funding to purchase essential items for clients.

Significant Activities

Significant activities include the delivery of one to one and group work with adults, the delivery of one to one and group work with children, training for professionals, awareness raising and fundraising events. They contribute to the aims by directly supporting victim/survivors, by skilling up other professionals so they better support victim/survivors, helping the public to recognise and respond to domestic abuse issues and increasing funds to meet the needs of clients.

Volunteering is an important aspect of the organisation; all the Trustees are volunteers. They take overall lead on all matters of governance and provide the strategic lead. Volunteers also play a significant role in the delivery of services including counselling and Befriending, and they play a major role in running fundraising events.

Achievements and performance

As always, our greatest achievement in 2024/25 was the improved outcomes we achieved with survivors of domestic and sexual abuse across Leicester City, Leicestershire and Rutland.

This year significant achievements included being awarded the contract to deliver the Authentic Voice Coordinator project, Echo, in Leicestershire in partnership with SafeLives. This is a three project that aims to develop a network of survivors who can contribute to the strategic and operational planning of local organisations, especially the statutory sector. LWA has employed two Coordinates, one for adults and one for children, to progress this work.

Other significant developments include securing the Respect accreditation for male victim services; securing approximately £10k for individual survivors, through the national Flee, and Future, Funds, to ensure financial barriers do not prevent survivors from remaining in abusive relationships.

Financial review

Income for the year was £1.81 million against a budget of £1.74 million and expenditure for the year came in at £1.76 million against a budget of £1.91 million. A surplus for the year amounted to £55k to strengthen reserves to set us up well for next year, which is expected to be difficult due to increasing employment costs, coupled with a continued challenging fundraising environment. Income was largely derived from 19 funding grants that were received through the year.

The charity holds designated, restricted and unrestricted funds. The policy of the charity is to hold free reserves equivalent to cover two month's salary costs, plus lease and contract liabilities (approximately £350,000). The charity has total unrestricted funds carried forward of £429,039. The unrestricted reserves have been built up over the years from fundraising, donations, training income and bank interest. We have continued to grow our reserves and strengthen our financial position.

LIVING WITHOUT ABUSE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods

During this year we successfully negotiated increased funding, in relation to inflation, for our core contracts, however this increase was agreed before the changes in National Insurance were announced, effectively cancelling out the increase. The discussion however also contributed to a decision to bring re-commissioning forward so contracts can be properly costed again. During the coming year therefore re-commissioning will be a priority for the organisation.

Following a number of changes the Fundraising Programme is building again. As well as hosting a number of events ourselves, will be support external groups and companies to hold their own fundraising activities.

Further development of the newly launched Authentic Voice project will also be a priority for the year.

Auditor

A resolution proposing that Rogers Spencer Ltd be reappointed as independent auditors of the company will be put to the members.

On behalf of the board of Trustees:

The Trustees' report was approved by the Board of Trustees.



Dr R M Sinclair
Trustee

Date: 19/8/25

LIVING WITHOUT ABUSE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees (who are also directors of Living Without Abuse for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, 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;
- state whether applicable UK 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and 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.

LIVING WITHOUT ABUSE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF LIVING WITHOUT ABUSE

Opinion

We have audited the financial statements of Living Without Abuse (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

LIVING WITHOUT ABUSE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF LIVING WITHOUT ABUSE

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

LIVING WITHOUT ABUSE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF LIVING WITHOUT ABUSE

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The audit was conducted in a manner that that was capable of detecting fraud irregularities. Systems were established and reviewed and testing of financial transactions has taken place. Nothing has come to light that was of concern.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the charity's remuneration policies

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Investigated the rationale behind significant or unusual transactions.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

LIVING WITHOUT ABUSE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF LIVING WITHOUT ABUSE

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Melvin Bailey FCCA DChA (Senior Statutory Auditor)
for and on behalf of Rogers Spencer

21/8/25
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Chartered Accountants
Statutory Auditor

Newstead House
Pelham Road
Nottingham
NG5 1AP

LIVING WITHOUT ABUSE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	1,632,831	134,364	1,767,195	1,607,068	103,762	1,710,830
Other trading activities	4	14,255	-	14,255	12,617	-	12,617
Investments	5	22,440	-	22,440	24,420	-	24,420
Other income	6	9,629	-	9,629	4,801	-	4,801
Total income		1,679,155	134,364	1,813,519	1,648,906	103,762	1,752,668
Expenditure on:							
Raising funds	7	12,074	-	12,074	32,152	-	32,152
Charitable activities	8	1,619,328	126,408	1,745,736	1,673,510	92,997	1,766,507
Total expenditure		1,631,402	126,408	1,757,810	1,705,662	92,997	1,798,659
Net income/(expenditure)		47,753	7,956	55,709	(56,756)	10,765	(45,991)
Transfers between funds		14,628	(14,628)	-	-	-	-
Net movement in funds	10	62,381	(6,672)	55,709	(56,756)	10,765	(45,991)
Reconciliation of funds:							
Fund balances at 1 April 2024		543,595	40,955	584,550	600,351	30,190	630,541
Fund balances at 31 March 2025		605,976	34,283	640,259	543,595	40,955	584,550

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

LIVING WITHOUT ABUSE

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Intangible assets	14		346		4,871
Tangible assets	15		15,714		31,634
			<u>16,060</u>		<u>36,505</u>
Current assets					
Debtors	16	209,231		178,833	
Cash at bank and in hand		536,459		465,775	
		<u>745,690</u>		<u>644,608</u>	
Creditors: amounts falling due within one year	17	(121,491)		(96,563)	
Net current assets			<u>624,199</u>		<u>548,045</u>
Total assets less current liabilities / net assets			<u>640,259</u>		<u>584,550</u>
The funds of the charity					
Restricted income funds	19		34,283		40,955
Unrestricted funds			605,976		543,595
			<u>640,259</u>		<u>584,550</u>

The financial statements were approved by the Trustees on 19/8/25

Ruth Sinclair

Dr R M Sinclair
Trustee

Company registration number 05908380 (England and Wales)

LIVING WITHOUT ABUSE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		55,914	(224,220)	
Investing activities					
Purchase of tangible fixed assets		(7,670)		(8,082)	
Investment income received		22,440		24,420	
Net cash generated from investing activities			14,770	16,338	
Net increase/(decrease) in cash and cash equivalents			70,684	(207,882)	
Cash and cash equivalents at beginning of year			465,775	673,657	
Cash and cash equivalents at end of year			536,459	465,775	

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Living Without Abuse is a private company limited by guarantee incorporated in England and Wales. The registered office is 42 Glebe Street, Loughborough, Leicestershire, LE11 1JR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared on the historical cost basis.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subject to restrictions on their expenditure declared by the donor or through the terms of an appeal.

1.4 Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, noncharitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computer Software	33% Straight line
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1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Office Equipment	33% Straight line
Fixtures and fittings	33% Straight line
Computers	33% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.8 Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

1.9 Cash and cash equivalents

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

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

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

Derecognition of financial liabilities

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

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

1.13 Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

2 Critical accounting estimates and judgements

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

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

The significant judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements are as follows:

1. Fixed Assets are depreciated over their expected useful life
2. Overheads are allocated to funds on a basis which reflects each funds use of the resources

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	25,657	-	25,657	65,089	-	65,089
Grants	1,607,174	134,364	1,741,538	1,541,979	103,762	1,645,741
	<u>1,632,831</u>	<u>134,364</u>	<u>1,767,195</u>	<u>1,607,068</u>	<u>103,762</u>	<u>1,710,830</u>

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

(Continued)

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants receivable for core activities						
DALS 1 - City	302,721	-	302,721	250,716	-	250,716
DALS 2 - County & Rutland	314,882	-	314,882	314,882	-	314,882
CWOR	71,831	-	71,831	76,949	-	76,949
Leciester City Council - family services	179,474	-	179,474	179,474	-	179,474
Lottery - family service	-	68,816	68,816	-	61,293	61,293
Safe Lives Ltd - Echo Project	40,475	-	40,475	-	-	-
County DA Act Fund	175,000	-	175,000	175,000	-	175,000
Mental Health Trust	39,527	-	39,527	39,527	-	39,527
Ministry of Justice - RSASS	155,151	-	155,151	177,968	-	177,968
IDVA Pilot	66,225	-	66,225	66,225	-	66,225
Henry Smith 1	57,900	-	57,900	57,250	-	57,250
General Grants	-	65,548	65,548	-	42,469	42,469
PCC Leicester 1	65,885	-	65,885	65,885	-	65,885
PCC - P360	138,103	-	138,103	138,103	-	138,103
	<u>1,607,174</u>	<u>134,364</u>	<u>1,741,538</u>	<u>1,541,979</u>	<u>103,762</u>	<u>1,645,741</u>

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	<u>14,255</u>	<u>12,617</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bank interest received	<u>22,440</u>	<u>24,420</u>

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gift Aid	2,249	1,831
Training & Placement Student	7,380	2,970
	<u>9,629</u>	<u>4,801</u>

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Staging fundraising events	12,074	32,152
	<u>12,074</u>	<u>32,152</u>

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Expenditure on charitable activities

	2025	2024
	£	£
Depreciation	28,115	26,533
Wages and salaries	1,429,315	1,381,666
Staff pension	42,104	42,855
Agency staff	-	20,843
Staff recruitment	4,534	1,760
Staff healthcare	334	334
Room hire	5,171	6,108
Translation services	10,752	14,015
Service user costs	10,553	11,064
Rent	39,976	37,645
Light and heat	2,400	3,400
Insurance	3,295	3,475
Repairs & maintenance	402	15,595
Travelling expenses	29,225	30,199
Printing, postage, stationery	5,332	6,178
Health & safety costs	1,753	1,777
Telephone	13,406	16,430
Advertising & promotion	995	1,166
Training	10,247	17,648
Clinical supervision	12,510	11,760
DBS checks	1,049	1,204
Counselling	3,420	1,310
Lone working	2,203	2,224
Legal fees	300	(626)
Gifts	1,433	214
Eye tests	161	135
Web hosting	609	-
IT - Serveline	46,923	62,921
IT - Others	14,051	19,429
Maintenance Contracts	293	220
Canteen	321	415
Cleaning	3,375	2,641
Subscriptions	1,546	1,505
Accreditation Costs	600	5,517
Bank Charges	973	1,771
	<u>1,727,676</u>	<u>1,749,331</u>
Share of support and governance costs (see note 9)		-
Governance	20,889	17,176
	<u>1,748,565</u>	<u>1,766,507</u>

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8 Expenditure on charitable activities (Continued)

Analysis by fund		
Unrestricted funds	1,619,328	1,673,510
Restricted funds	126,408	92,997
	<u>1,745,736</u>	<u>1,766,507</u>

Charitable expenditure is now shown on an activity basis rather than a project basis, including the comparatives.

9 Support costs allocated to activities	2025	2024
	£	£
Governance costs	20,889	17,176
Analysed between:		
Wages and salaries	2,829	2,746
Audit fee	15,060	12,300
Other accountancy services	3,000	2,130
	<u>20,889</u>	<u>17,176</u>

10 Net movement in funds	2025	2024
	£	£
The net movement in funds is stated after charging:		
Fees payable for the audit of the charity's financial statements	15,060	12,300
Depreciation of owned tangible fixed assets	23,590	22,007
Amortisation of intangible assets	4,525	4,525
	<u>42,175</u>	<u>38,832</u>

11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Employees

The average head count of employees during the year was 59 (2024:60). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 Number	2024 Number
Grant Funding	52	52
Fundraising	1	2
Management and Administration	6	6
Total	59	60

Employment costs	2025 £	2024 £
Wages and salaries	1,320,587	1,284,461
Social security costs	108,728	99,953
Other pension costs	42,104	42,854
	1,471,419	1,427,268

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	92,058	91,473

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Intangible fixed assets

	Computer Software £
Cost	
At 1 April 2024 and 31 March 2025	17,169
Amortisation and impairment	
At 1 April 2024	12,298
Amortisation charged for the year	4,525
At 31 March 2025	16,823
Carrying amount	
At 31 March 2025	346
At 31 March 2024	4,871

15 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 April 2024	11,354	83,355	94,709
Additions	406	7,264	7,670
Disposals	-	(20,110)	(20,110)
At 31 March 2025	11,760	70,509	82,269
Depreciation and impairment			
At 1 April 2024	9,716	53,359	63,075
Depreciation charged in the year	883	22,707	23,590
Eliminated in respect of disposals	-	(20,110)	(20,110)
At 31 March 2025	10,599	55,956	66,555
Carrying amount			
At 31 March 2025	1,161	14,553	15,714
At 31 March 2024	1,638	29,996	31,634

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	53,066	27,131
Accrued income	135,853	133,351
Prepayments	20,312	18,351
	<u>209,231</u>	<u>178,833</u>

17 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Trade creditors		10,877	16,912
Other taxation and social security		21,391	23,092
Deferred income	18	71,217	40,681
Accruals		18,006	15,878
		<u>121,491</u>	<u>96,563</u>

18 Government grants

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	<u>71,217</u>	<u>40,681</u>
Movements in the year:		
Deferred income at 1 April 2024	40,681	191,870
Released from previous periods	(40,681)	(191,870)
Resources deferred in the year	<u>71,217</u>	<u>40,681</u>
Deferred income at 31 March 2025	<u>71,217</u>	<u>40,681</u>

Deferred income represents income received during the current year for service agreements that run into future years.

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Sanctuary	2,082	-	-	-	2,082
St James place	5,395	-	(5,395)	-	-
Mr Unna & Dr Unna Rutland	500	-	-	-	500
Loughborough Rotary Club	927	-	(113)	-	814
Safe Lives	157	-	-	-	157
Aviva	3,249	-	(3,249)	-	-
Leics & Rutland Nursing	827	-	-	-	827
Natwest Circle fund	-	4,000	(2,321)	-	1,679
Leicestershire & Masonic charity assoc.	107	-	(107)	-	-
Shire Grant	7,000	-	(7,000)	-	-
Charity link	19	-	(19)	-	-
National lottery - community fund	20,692	68,816	(55,073)	(14,628)	19,807
Surviving Economic Abuse	-	22,000	(22,000)	-	-
Jobs 22 Ltd CIF	-	27,808	(27,808)	-	-
Intelligent Energy	-	6,000	(1,835)	-	4,165
The Clothworkers Foundation	-	5,500	(1,248)	-	4,252
Heinz, Anna & Carol Kroch Foundation	-	240	(240)	-	-
	<u>40,955</u>	<u>134,364</u>	<u>(126,408)</u>	<u>(14,628)</u>	<u>34,283</u>

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

(Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Sanctuary	2,632	-	(550)	-	2,082
St James place	5,466	-	(71)	-	5,395
Mr Unna & Dr Unna Rutland	500	-	-	-	500
Loughborough Rotary Club	1,422	-	(495)	-	927
Safe Lives	440	-	(283)	-	157
Aviva	3,249	-	-	-	3,249
Leics & Rutland Nursing	827	-	-	-	827
Natwest Circle fund	182	-	(182)	-	-
Leicestershire & Masonic charity assoc.	225	-	(118)	-	107
Shire Grant	7,000	-	-	-	7,000
Charity link	19	-	-	-	19
National lottery - community fund	8,228	61,293	(48,829)	-	20,692
Severn Trent - community fund	-	14,840	(14,840)	-	-
Surviving economic abuse	-	6,000	(6,000)	-	-
Jobs 22 Ltd CIF	-	21,629	(21,629)	-	-
	<u>30,190</u>	<u>103,762</u>	<u>92,997</u>	<u>-</u>	<u>40,955</u>

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Designated funds	167,030	1,607,174	(1,255,627)	(341,640)	176,937
General funds	376,565	71,981	(375,775)	356,268	429,039
	<u>543,595</u>	<u>1,679,155</u>	<u>(1,631,402)</u>	<u>14,628</u>	<u>605,976</u>
 Previous year:	 At 1 April 2023 £	 Incoming resources £	 Resources expended £	 Transfers £	 At 31 March 2024 £
Designated funds	288,971	1,541,979	(1,277,617)	(386,303)	167,030
General funds	311,381	106,926	(443,400)	401,658	376,565
	<u>600,352</u>	<u>1,648,905</u>	<u>(1,721,017)</u>	<u>15,355</u>	<u>543,595</u>

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Intangible fixed assets	346	-	346
Tangible assets	15,714	-	15,714
Current assets/(liabilities)	589,916	34,283	624,199
	<u>605,976</u>	<u>34,283</u>	<u>640,259</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Intangible fixed assets	4,871	-	4,871
Tangible assets	31,634	-	31,634
Current assets/(liabilities)	507,090	40,955	548,045
	<u>543,595</u>	<u>40,955</u>	<u>584,550</u>

22 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	36,033	35,385
Between two and five years	51,674	80,500
	<u>87,707</u>	<u>115,885</u>

23 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

LIVING WITHOUT ABUSE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

24 Cash generated from operations	2025	2024
	£	£
Surplus/(deficit) for the year	55,709	(45,990)
Adjustments for:		
Investment income recognised in statement of financial activities	(22,440)	(24,420)
Amortisation and impairment of intangible assets	4,525	4,525
Depreciation and impairment of tangible fixed assets	23,590	22,007
Movements in working capital:		
(Increase) in debtors	(30,399)	(37,901)
(Decrease)/increase in creditors	(5,608)	8,748
Increase/(decrease) in deferred income	30,536	(151,189)
Cash generated from/(absorbed by) operations	55,913	(224,220)

25 Analysis of changes in net funds

The charity had no borrowings or outstanding debts during the year, and all net funds were held in cash and cash equivalents.

