
FULL OF LIFE
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

FULL OF LIFE
(A company limited by guarantee)

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FULL OF LIFE
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2021

Trustees

Mrs Virginie Isbell, Joint Chair
Mrs Sue Redmond, Joint Chair
Mrs Sue Stirling, Secretary
Mrs Christine Potter, Treasurer
Mrs Susan Bromley-Challenor
Mrs Claire Durtnall

Company registered number

6643013

Charity registered number

1125525

Registered office

Kensal House Annex
379 Ladbroke Grove
London
W10 5BQ

Company secretary

Mrs Sue Stirling

Independent auditors

Baldwin Scofield Ltd
Chartered Accountants
Statutory auditors
3 Newhouse Business Centre
Old Crawley Road
Horsham
West Sussex
RH12 4RU

Bankers

National Westminster Bank plc
25 Shepherd's Bush Green
London
W12 8PR

FULL OF LIFE
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the audited financial statements of the Full of Life for the 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

● **Policies and objectives**

The principal object of the company is to benefit children and young people who are disabled in the Royal Borough of Kensington and Chelsea.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

● **Activities undertaken to achieve objectives**

The charity achieves its objectives through the services it provides to the families and carers of children with disabilities within the Borough of Kensington & Chelsea.

It delivers services to parents primarily through its premises at Kensal House annex.

● **Main activities undertaken to further the Company's purposes for the public benefit**

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or aims that are for the public benefit. Details of how the charity has achieved this are provided in this report.

Achievements and performance

● **Review of activities**

This year has seen Full of Life and indeed the UK face unprecedented situations because of Covid 19. It has left families traumatised, grief stricken and having to live with potentially lifelong aftereffects of this dreadful disease.

Full of Life along with the country went into two lockdowns, we lockdown from 27/04/2020 to 02/08/2020 and from 04/01/2021 to 11/04/2021.

Despite the health and social care systems knowing that people with learning disability were 30% more likely to die from COVID 19 they were not given any priority locally for vaccinations. Full of Life lobbied hard for this to happen, in fact we shamed people into doing something. We ensured that all young people who accessed our services had home visits from a 'roving vaccination team' that was already set up to vaccinate elderly people. This raised the profile of other people with learning disabilities who also had access to this team.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

● **Review of activities (continued)**

Before we reopened our services for young people we created a one-way system throughout the building, employed a full-time infection control person who would manage infection control throughout the day. As soon as everyone was double vaccinated, we re-opened the centre for young people. Control measures were put in for everyone coming on site. We are very proud to say that no one has caught the virus whilst in our care. Our staff team have been incredible keeping young people safe and of course themselves.

We decided that our Family Support Services, Carers Advocacy Service, Information Advice and Support Services would all work from home as this would limit the amount of people attending our building. Our Parent Forums went online, ultimately, we continued to offer families support throughout the pandemic.

The pandemic has highlighted something we already knew....that we have an amazing staff team who truly care for our families.

The year continued to be an extremely busy year, we continued to build our partnership work with children and family's services, adult social care and health all the while keeping our independence.

We worked closely with Children and Family Services by ensuring that families had up to date information in terms of short break services they were providing during lockdown. We also ensured that families knew of any changes to the use of personal budgets and how to get additional support.

Family Support and Carers Advocacy Service:

Our Family Support and Carers Advocacy services continue to be a lifeline for families in what is a lifelong journey of caring for a disabled child. Our services ensure that there are no gaps in support for families when a child is newly diagnosed or when they reach transition from children to adult services. There continues to be an increase in families accessing both services due to financial and emotional pressures and in the case of the Carers Advocacy Service for support with the SEN process into secondary school/college. Both services have been vital in referring some parents for counselling and other health services as well as supporting parents through difficult times due to their own serious health concerns.

Information Service:

Our Information Service is a practical enabling resource for families and professionals. Facebook, text messaging and emails continue to be parents preferred methods of being reminded about our forums, newsletters, training and focus group/consultations. Our Guides and Mini Guides help families understand specific topics such as 'Understanding Sensory Integration Issues' 'Managing Behaviours'. Our Information service continues to play a vital role, ensuring parents are kept up to date with all changes due to the Children and Families Act and Care Act as well as changes to local services. In the next year we will redo our website which will include training and information animations all of which we hope will be even more user friendly to empower our families.

IASS:

Our IASS (Information Advice and Support Service) continues to deliver a high-quality independent service online and is extremely busy. The service ensures that families understand the process of SEND. As part of this service, we have developed an Independent Support Service (IS) which works with families in Early Years, then refers directly into the IASS service when a child is ready to attend primary school. This service has been extremely helpful to families as we enable and inform parents early in their journey of raising a child with SEND. The Service has also provided specific training sessions for parents ensuring they are confident when attending meetings with schools or with other professionals. When a child reaches the age of 16 the IASS service refers to our Carers Advocacy Service, therefore ensuring continuity of support for parents through the SEND process from 0-25. Our real strength continues to be the stability and continuity of service that we deliver and the trust families place in our service being truly independent of the Local Authority. We have delivered this service for over nineteen years, and it has now seen generations of children through the SEN process.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Parent Participation:

Our Parent Participation project has continued with our forums continuing online ensuring that parents have access to expert training and support each other with the unique expertise they have gained from raising a child with SEND. The forums ensure parents have the opportunity to meet with Local Councillors, professionals from Health, Education and Social Care, to share their expertise, views or concerns about local services with the aim to develop them to meet family's needs. We also use the forums to deliver training or consultation sessions which develop from our direct work with families. This year they have included representatives from RBKC Education Dept, Health and Social Care, ASSET, Joanna Grace (Sensory Spectacle) and Professor Luke Clements. The forums help shape, keep and develop local services that best meet our family's needs. It is wonderful to see so many parents working together for the benefit of all families which is one of the core values of Full of Life.

Despite the Pandemic our services for young people continue to evolve, and are seen as an example of good practice ensuring young people stay in our local community with their families and friends. They have also been instrumental in keeping stability in young people's lives when they transition from children to adult services. Young people continue to access a wide variety of opportunities that develop their individual skills, identify their unique gifts and talents, which helps them gain work experience, volunteering or creative opportunities. Due to the pandemic, we have kept most of our activities local we have cancelled work experience and volunteering opportunities to ensure we are keeping people safe. But young people are still building their skills within our centre.

Our service also ensures young people access preventative and acute health services, thereby addressing the risk of health inequalities sadly faced by people with learning disabilities. We provide online Yoga, Sports, Drama, Music Sessions and online Music Therapy which help build young people's confidence in themselves and the staff who work for them. We continue to be part of the Nurse Associates Programme via Chelsea Westminster Hospital NHS Trust. We are very proud to be able to share our expertise with staff knowing that it will help people when they attend hospitals. Through this programme Nurse Associates are offered a week's placement at Full of Life and learn a lot about working with young people with complex needs. Their feedback has been extremely positive, and we look forward to working with more people in the New Year.

Strategic Work

Children and Families:

The Implementation of the Children and Families Act and the Care Act continues to bring changes to how children, young people and their parents access the support they need to live a happy, healthy life. Our staff team continue to offer a high-quality online service to families. Our Parent Forums also ensure that parents' expertise is recognised and developed, this has led to parents being available to be part of Bi Borough Commissioning Services and RBKC Interview Panels. The Forums also help parents to feel confident in advocating for their child and participate in consultations and focus groups that develop services that matter to them. We are so proud of the feedback we have received from families during this pandemic, knowing they have an independent organisation like Full of Life supporting them makes a huge difference.

We sit on all Strategic Boards, Working Groups and Committees dealing with Education, Health and Social Care. Following the development of the 'You Said We Will' document that maps and shapes local SEND Services, we continue to hold a series of online SEN surgeries that enable families with the support of Full of Life to meet professionals from SEN Team to discuss specific issues relating to individual children. This has helped build relationships and resolve issues.

Health:

We continue to be part of a multidisciplinary team helping to shape hospital services as well as delivering training to staff at Chelsea Westminster Hospital NHS Foundation Trust. Over the past seven years over 6,000 staff from all hospital departments have attended. Sadly, due to COVID we have had to cancel this year's sessions. But we continue to see the benefit of the hospital's unique Learning Disability flagging system which identifies the access needs of children, and adults with Learning Disabilities. This helps the hospital to identify any gaps in its

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

service, ultimately improving access to acute healthcare for our sons and daughters. We have also provided online training this year to staff at St Mary's Hospital and Imperial College junior Doctors. Feedback from all training sessions is extremely positive.

Adult Learning Disability Services:

Although we took part in the development of RBKC's Big Plan we felt that nothing had been achieved by it, there was no way of mapping any progress and families ultimately felt it was another piece meaningless paperwork. We therefore developed our own report into local adult social care. 'Full of Life ...a Need for Change'. This report was sent to all families, senior officers in RBKC and in Health as well as local Councillors. We have developed two working groups that will include parents and professionals one will look at Long Term Planning and the second will look at wider issues. COVID 19 has highlighted the absolute lack of emergency planning, housing, and other services to support people with learning disabilities. We have agreed with officers that we will work on this for a year to see what progress has been made and reassess the situation.

Adult services are where our sons and daughters will spend most of their adult life, its vital that they are fit for purpose and that families have trust knowing their sons and daughters are cared for when they are no longer here.

Health Services continue to be a priority for our families. We have taken part in a consultation process for the restructuring of SALT services for children which has led to the development of the Speech and Language Parent Champion Programme. We sit on Chelsea Westminster Hospitals Learning Disability forum. Our training sessions in partnership with RBKC Learning Disabilities Team and Chelsea Westminster Hospital has been suspended due to COVID, we hope to resume this work once it is safe to do so. But we are very proud of the fact that over 6000 staff have been trained so far and that the Hospitals Learning Disability Flagging System, Hospital Passports and Accessible Information about the Hospitals Pharmacy services are embedded as good practice for children and adults with learning disabilities.

The Community Dental Services at St Charles Hospital continues to deliver a truly high quality accessible dental services and feedback from our families about all acute services have been extremely positive.

We continue to support over 700 families and professionals from RBKC. We are proud to say that we have the most dedicated staff team who are committed to providing families with the most up to date, practical and empowering information and service. All of our families, and young people trust our team for their independence, integrity and caring attitude. We are truly honoured to say that families continue to view us as part of their family.

In the coming year, we will continue to work hard to support our families and will ensure their voices and the voices of their children are heard, we will especially focus on Adult Learning Disability Services and Local Housing.

We are extremely grateful to RBKC Children and Families Services, RBKC Adult Learning Disability Services, North West London CCG, DFE, Kensington and Chelsea Foundation, DMGT, Local Businesses, Schools and Individuals for their continued support both financially and in kind.

We look forward to another busy year!

● **Fundraising activities and income generation**

As stated in the section on principal funding, the charity relies almost exclusively on funding from local government and grant making bodies. It does not employ a professional fund-raiser nor is it actively involved in fundraising from the public. The small number of donations received are unsolicited, freely given, donations from friends and family of clients.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Financial review

• **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

• **Principal funding**

The principal funding of the charity is from local government through grants provided by the Royal Borough of Kensington & Chelsea's Children with Disabilities Team and Learning Disabilities Team.

Structure, governance and management

• **Constitution**

Full of Life is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association.

The principal object of the company is to benefit children and young people who are disabled in the Royal Borough of Kensington & Chelsea to relieve need, advance education and provide or assist in the provision of facilities for recreation or other leisure time occupation for such persons and for such immediate members of their families having need of such facilities by reason of their poverty or social and economic circumstances with the object of improving their conditions of life.

• **Methods of appointment or election of Trustees**

The management of the Company is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of Association.

• **Organisational structure and decision-making policies**

The Trustees are responsible for the running of the charity and hold regular management committee meetings for this purpose. The day to day administration of the charity is delegated to Mr Frank Redmond, the spouse of the Joint Chair of Trustees.

• **Financial risk management**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of controls over key financial systems will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks that the charity faces and confirm that they have established systems to mitigate the significant risks.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Plans for future periods

As the financial year came to an end, the onset of the global Coronavirus pandemic forced the charity to close the centre. Some services such as family support and advocacy, which could be done online, have continued throughout the period since the year end. The centre was able to reopen in July but again had to close in December 2020, and remains closed.

The charity has furloughed the vast majority of staff with a skeleton staff still operating the reduced services that can be delivered. The trustees are confident that the measures taken to ensure that grant funding is still being received and the cost saving through the government job retention scheme has kept the charity in a strong financial position.

Members' liability

The Members of the Company guarantee to contribute an amount not exceeding £1 to the assets of the Company in the event of winding up.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' 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 . 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 Company and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the 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 Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

Auditors

The auditors, Baldwin Scofield Ltd, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 26 January 2022 and signed on their behalf by:

Mrs Sue Redmond

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FULL OF LIFE

Opinion

We have audited the financial statements of Full of Life (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of 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 2021 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 Charities Act 2011.

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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charitable company'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.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FULL OF LIFE (CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FULL OF LIFE (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 Auditors' 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.

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:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant are those that relate to the reporting framework in conformity with the requirements of the Companies Act 2006 and Charities Act 2011 and the relevant direct and indirect tax compliance regulations in the United Kingdom.

We understood how Full of Life is complying with those frameworks by making enquiries of management to understand how the charitable company maintains and communicates its policies and procedures in these areas and corroborated this by reviewing supporting documentation and minutes of meetings of those charged with governance.

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur by considering the risk of management override to be a fraud risk. In addition, we considered the risk of management override by sampling from the entire population of journals, identifying specific transactions which did not meet our expectations based on specific criteria and investigated these to gain an understanding and then agree back to source documentation.

Based on this understanding we designed our audit procedures to identify noncompliance with such laws and regulations. Our procedures involved verifying that material transactions were recorded in compliance with Financial Reporting Standards in conformity with the requirements of the Companies Act 2006 and Charities Act 2011.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF FULL OF LIFE (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Baldwin Scofield Ltd
Chartered Accountants
Statutory auditors
3 Newhouse Business Centre
Old Crawley Road
Horsham
West Sussex
RH12 4RU

26 January 2022

Baldwin Scofield Ltd are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Income from:					
Donations and legacies	3	199,954	4,591	204,545	94,255
Charitable activities	4	435,908	189,204	625,112	813,009
Investments	5	-	602	602	2,024
Total income		635,862	194,397	830,259	909,288
Expenditure on:					
Charitable activities	6	576,092	164,686	740,778	806,505
Total expenditure		576,092	164,686	740,778	806,505
Net income		59,770	29,711	89,481	102,783
Transfers between funds	13	12,912	(12,912)	-	-
Net movement in funds		72,682	16,799	89,481	102,783
Reconciliation of funds:					
Total funds brought forward		648,575	532,816	1,181,391	1,078,608
Net movement in funds		72,682	16,799	89,481	102,783
Total funds carried forward		721,257	549,615	1,270,872	1,181,391

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 16 to 27 form part of these financial statements.

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REGISTERED NUMBER: 6643013

BALANCE SHEET
AS AT 31 MARCH 2021

	Note	2021 £	2020 £
Current assets			
Debtors	10	116,208	173,070
Cash at bank and in hand		1,162,344	1,027,917
		<u>1,278,552</u>	<u>1,200,987</u>
Creditors: amounts falling due within one year	11	(7,680)	(19,596)
Net current assets		<u>1,270,872</u>	<u>1,181,391</u>
Total net assets		<u><u>1,270,872</u></u>	<u><u>1,181,391</u></u>
Charity funds			
Restricted funds:			
Restricted funds excluding pension asset	13	734,054	648,575
Pension reserve	13	(12,797)	-
		<u>721,257</u>	<u>648,575</u>
Total restricted funds	13	721,257	648,575
Unrestricted funds	13	549,615	532,816
Total funds		<u><u>1,270,872</u></u>	<u><u>1,181,391</u></u>

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

However, an audit is required in accordance with section 145 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 26 January 2022 and signed on their behalf by:

Mrs Virginie Isbell

The notes on pages 16 to 27 form part of these financial statements.

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**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021**

	2021 £	2020 £
Cash flows from operating activities		
Net cash used in operating activities	134,427	141,543
	<hr/>	<hr/>
Cash flows from investing activities		
Cash flows from financing activities		
	<hr/>	<hr/>
Net cash provided by financing activities	-	-
	<hr/>	<hr/>
Change in cash and cash equivalents in the year	134,427	141,543
Cash and cash equivalents at the beginning of the year	1,027,917	886,374
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	1,162,344	1,027,917
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 16 to 27 form part of these financial statements

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. General information

Full of Life is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Full of Life meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2. Accounting policies (continued)

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Debtors

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

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial instruments

The Company 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 their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

3. Income from donations and legacies

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Donations	-	4,591	4,591	3,255
Grants	52,619	-	52,619	91,000
Government grants	147,335	-	147,335	-
	<u>199,954</u>	<u>4,591</u>	<u>204,545</u>	<u>94,255</u>
<i>Total 2020</i>	<u><u>91,000</u></u>	<u><u>3,255</u></u>	<u><u>94,255</u></u>	

4. Income from charitable activities

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Income from charitable activities	435,908	189,204	625,112	813,009
<i>Total 2020</i>	<u><u>363,149</u></u>	<u><u>449,860</u></u>	<u><u>813,009</u></u>	

5. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Investment income - local cash	602	602	2,024
<i>Total 2020</i>	<u><u>2,024</u></u>	<u><u>2,024</u></u>	

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

6. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Direct costs of charitable activities	576,092	164,686	740,778	806,505
	<u>576,092</u>	<u>164,686</u>	<u>740,778</u>	
<i>Total 2020</i>	<u>388,667</u>	<u>417,838</u>	<u>806,505</u>	

7. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Direct costs	733,098	7,680	740,778	806,505
	<u>733,098</u>	<u>7,680</u>	<u>740,778</u>	
<i>Total 2020</i>	<u>802,665</u>	<u>3,840</u>	<u>806,505</u>	

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**NOTES TO THE FINANCIAL STATEMENTS
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7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Staff costs	675,555	675,555	639,529
Activities and projects	7,832	7,832	16,592
Care and support costs	-	-	10,092
Covid-19 costs	1,159	1,159	-
Cleaning costs	2,676	2,676	1,380
Consumables	6,663	6,663	14,088
Insurance	2,141	2,141	2,324
Equipment costs	6,068	6,068	3,807
Office costs	5,328	5,328	6,493
Printing, stationery and postage	2,480	2,480	2,156
Rent and rates	7,088	7,088	11,829
Repairs and maintenance	5,659	5,659	11,721
Contract staff	1,019	1,019	26,343
Telephone	3,253	3,253	3,751
Training	9,101	9,101	8,325
Travel	16	16	2,743
Utilities	2,258	2,258	2,034
Bank charges	531	531	542
Legal and professional fees	4,688	4,688	11,877
Doubtful debts provision	(10,417)	(10,417)	27,039
	<u>733,098</u>	<u>733,098</u>	<u>802,665</u>
<i>Total 2020</i>	<u>802,665</u>	<u>802,665</u>	

Analysis of support costs

	Activities 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Audit fees	7,680	7,680	3,840
	<u>7,680</u>	<u>7,680</u>	<u>3,840</u>
<i>Total 2020</i>	<u>3,840</u>	<u>3,840</u>	

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**NOTES TO THE FINANCIAL STATEMENTS
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7. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

8. Auditors' remuneration

	2021 £	2020 £
Fees payable to the Company's auditor for the audit of the Company's annual accounts	3,840	3,840

9. Staff costs

	2021 £	2020 £
Wages and salaries	495,051	482,179
Social security costs	153,231	131,160
Contribution to defined contribution pension schemes	27,273	26,190
	<u>675,555</u>	<u>639,529</u>

The average number of persons employed by the Company during the year was as follows:

	2021 No.	2020 No.
Care and support staff	<u>35</u>	<u>37</u>

No employee received remuneration amounting to more than £60,000 in either year.

During the year the spouse and son of Mrs Sue Redmond, a trustee, received salaries from the charity. Mr Frank Redmond received £54,483 (2020: £54,483) and Mr Peter Redmond received £7,344 (2020: £11,422). In addition, during the year they were reimbursed expenses incurred on behalf of the charity a total of £8,596 (2020: £10,622).

10. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	116,208	173,070
	<u>116,208</u>	<u>173,070</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

11. Creditors: Amounts falling due within one year

	2021	<i>2020</i>
	£	£
Other taxation and social security	-	12,036
Accruals and deferred income	7,680	7,560
	<u>7,680</u>	<u>19,596</u>

12. Financial instruments

	2021	<i>2020</i>
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	<u>1,162,344</u>	<u>1,027,917</u>

Financial assets measured at fair value through income and expenditure comprise bank balances.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
General fund	532,816	194,397	(164,686)	(12,912)	549,615
Restricted funds					
WLCCG fund	3,272	228,809	(87,975)	(72,858)	71,248
Adult reserves	132,224	-	-	-	132,224
Children & Families Act 2014	13,220	-	-	-	13,220
Development fund	10,710	-	(2,032)	-	8,678
DFE Independent support	37,921	-	(11,030)	-	26,891
Information Service Grant	127,206	-	(16,409)	-	110,797
Kensington & Chelsea NHS	8,501	-	(432)	-	8,069
Kensington & Chelsea Foundation	14,187	16,714	(19,069)	-	11,832
Parent Participation Grant	4,057	11,905	(14,393)	-	1,569
Family Support Services	1,474	18,673	(19,735)	-	412
Local officer	2,050	-	-	-	2,050
National Children's Bureau	2,866	-	-	-	2,866
RBKC PCT Carers support	141,000	38,000	(16,841)	9,500	171,659
Learning Disabilities Contract	-	-	(3,524)	3,922	398
WLCCG HR fund	55,042	-	(43,619)	35,100	46,523
WLCCG Therapy	48,672	-	-	24,336	73,008
Grenfell Tower fund	25,438	-	(4,320)	-	21,118
Keeping Well CAMHS	7,000	-	(200)	-	6,800
RBKC IASS Service	18,867	24,000	(20,414)	-	22,453
Other small funds	4,540	-	(2,301)	-	2,239
RBKC AS contract	(9,672)	150,426	(153,666)	12,912	-
Job retention scheme fund	-	147,335	(160,132)	-	(12,797)
	648,575	635,862	(576,092)	12,912	721,257
Total of funds	1,181,391	830,259	(740,778)	-	1,270,872

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

13. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2020 £</i>
Unrestricted funds				
General fund	495,515	455,139	(417,838)	532,816
	<hr/>	<hr/>	<hr/>	<hr/>
Restricted funds				
WLCCG fund	-	75,178	(71,906)	3,272
Adult reserves	132,224	-	-	132,224
Children & Families Act 2014	17,700	-	(4,480)	13,220
Development fund	12,660	-	(1,950)	10,710
DFE Independent support	47,052	-	(9,131)	37,921
Information Service Grant	143,901	-	(16,695)	127,206
Kensington & Chelsea NHS	8,501	-	-	8,501
Kensington & Chelsea Foundation	15,019	14,000	(14,832)	14,187
Parent Participation Grant	875	15,000	(11,818)	4,057
Family Support Services	498	18,673	(17,697)	1,474
Local officer	2,050	-	-	2,050
National Children's Bureau	2,866	-	-	2,866
RBKC PCT Carers support	131,255	38,000	(28,255)	141,000
Learning Disabilities Contract	9,082	-	(9,082)	-
WLCCG HR fund	-	70,200	(15,158)	55,042
WLCCG Therapy	-	48,672	-	48,672
Grenfell Tower fund	33,328	-	(7,890)	25,438
Keeping Well CAMHS	7,000	-	-	7,000
RBKC IASS Service	14,351	24,000	(19,484)	18,867
Other small funds	4,731	-	(191)	4,540
RBKC AS contract	-	150,426	(160,098)	(9,672)
	<hr/>	<hr/>	<hr/>	<hr/>
	583,093	454,149	(388,667)	648,575
	<hr/>	<hr/>	<hr/>	<hr/>
Total of funds	<u>1,078,608</u>	<u>909,288</u>	<u>(806,505)</u>	<u>1,181,391</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
General funds	532,816	194,397	(164,686)	(12,912)	549,615
Restricted funds	648,575	635,862	(576,092)	12,912	721,257
	<u>1,181,391</u>	<u>830,259</u>	<u>(740,778)</u>	<u>-</u>	<u>1,270,872</u>

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
General funds	495,515	455,139	(417,838)	532,816
Restricted funds	583,093	454,149	(388,667)	648,575
	<u>1,078,608</u>	<u>909,288</u>	<u>(806,505)</u>	<u>1,181,391</u>

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Current assets	721,257	557,295	1,278,552
Creditors due within one year	-	(7,680)	(7,680)
Total	<u>721,257</u>	<u>549,615</u>	<u>1,270,872</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Restricted funds 2020 £</i>	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Current assets	648,575	552,412	1,200,987
Creditors due within one year	-	(19,596)	(19,596)
Total	<u><u>648,575</u></u>	<u><u>532,816</u></u>	<u><u>1,181,391</u></u>

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income for the year (as per Statement of Financial Activities)	<u>89,481</u>	<u>102,783</u>
Adjustments for:		
Decrease in debtors	56,862	29,694
Increase/(decrease) in creditors	(11,916)	9,066
Net cash provided by operating activities	<u><u>134,427</u></u>	<u><u>141,543</u></u>

17. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	<u>1,162,344</u>	<u>1,027,917</u>
Total cash and cash equivalents	<u><u>1,162,344</u></u>	<u><u>1,027,917</u></u>

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NOTES TO THE FINANCIAL STATEMENTS
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18. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash at bank and in hand	1,027,917	134,427	1,162,344
	<u>1,027,917</u>	<u>134,427</u>	<u>1,162,344</u>

19. Pension commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the group to the fund and amounted to £27,273 (2020: £26,190) for the year.