
FULL OF LIFE
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

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 2025**

Trustees

Mrs Virginie Isbell
Mrs Sue Redmond
Mrs Sue Stirling
Mrs Christine Potter
Mrs Susan Bromley-Challenor
Mrs Claire Durtnall
Claudine Mahoro-Nyirigira
Margaret Powers

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 Shepherds Bush Green
London
W12 8PR

FULL OF LIFE
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the audited financial statements of the Full of Life for the year 1 April 2024 to 31 March 2025. 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

● **Main achievements of the Charity**

This year has seen Full of Life as busier than ever! We continue to lobby and raise the profile of the needs of children and adults with SEND their parent carers locally.

Our staff team continue to do an incredible job by offering a fun, enabling, safe and happy service for all young people who attend our day service.

Our Family Support Service, Carers Advocacy Service, Information Advice and Support Services continue to offer a service that combines Teams and in person meetings with families. Feedback from families is extremely positive, this method of working allows our staff team to support even more families. Our parent forums topics continue to be developed based on parent's feedback, what we find from our direct work with families and on national and local changes. Our Parent Forums are now held in person, and online.

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

Achievements and performance (continued)

• **Main achievements of the Charity (continued)**

Our partnership with Dr Jo Stubbley from the Tavistock Institute continues, we have reshaped our Emotional Health and Wellbeing Service based on families feedback and have run very successful group sessions. These sessions will grow and develop in the coming year.

This year has been an extremely busy year, we continued to build our partnership work with RBKC Children and Family's Services, RBKC Adult Learning Disabilities Services and NWL ICB all the while keeping our independence.

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 Family Support Service has continued to build links with Early Years Settings, Nurseries and Children's Centres by attending more outreach sessions. 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. They also continue to help us build evidence for our partnership work with RBKC Children and Families Services, RBKC Adult Learning Disabilities Services and NWL ICB.

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 and are available online and in print. Our Information service continues to play a vital role, ensuring parents are kept up to date with changes due to the Children and Families Act and Care Act as well as changes to local services. Our website is regularly updated and includes training and information videos, all of which are user friendly and empower our families.

IASS

Our IASS (Information Advice and Support Service) delivers 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. We have also noticed an increase in families asking for our help whose children/young person does not have SEND but have mental health issues. We are raising these cases with RBKC and the ICB and hope that a clear pathway to help will be developed locally for families. 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 twenty years, and it has now seen generations of children through the SEN process.

Parent Participation:

Our Parent Participation project has continued with our forums taking place face to face and online. Our reason for being as a Charity is to empower parents, this continues to happen via our forums and outside of Full of Life in nurseries, children's centres, schools and colleges. Parents have unique expertise they have gained from raising a child with SEND. Sharing this with each other empowers all families. Our Parent Forums ensure parents can 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

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

Achievements and performance (continued)

families. This year they have included representatives from RBKC Education, RBKC Health and Social Care, Professor Luke Clements, Speech and Language Therapy Services and IPSEA. 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. We have also taken part in the review of SEND with the Law Commission and a review of the Occupational Therapy Service. Our Parent Forums also help shape services nationally as we are part of the Northwest London Parent Participation Group organised by CONTACT who work closely with the DFE and Health.

Day Services People with Complex Needs:

Our services for people with complex needs continue to evolve and are seen as an example of good practice ensuring 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. People who attend our services 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 and volunteering opportunities. People who attend our service build their life skills within our centre. We also raise issues faced by the people we work with such as wheelchair services, Lime Bikes and local Gym services. We want people with complex needs to have the same opportunities as everyone else and our direct work can sometimes provide evidence of inequality.

Our service also ensures people access preventative and acute health services, thereby addressing the risk of health inequalities sadly faced by people with learning disabilities. We provide Yoga, Sports, Drama, Music Sessions, and Music Therapy which help build young people's confidence in themselves and the staff who work for them. We have received funding for transport which will allow us to provide day trips!

We continue to be part of the Nurse Associates Programme via St Marys Hospital and Chelsea Westminster Hospital NHS Foundation 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 to learn about working with people with complex needs. Their feedback has been extremely positive, so much so we have agreed to increase the placement time to two weeks. Our partnership work offering placements for trainee nurses from Imperial College continues to be another successful element of our service.

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 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 sit on all Strategic Boards, Working Groups and Committees dealing with Education, Health and Social Care. The 'You Said We Will' document that we developed in partnership with RBKC SEND and Health Teams continues to map and shape local SEND Services. Our SEND surgeries now take place in person, they enable families with the support of Full of Life to meet professionals from the SEN Team to discuss specific issues relating to individual children. This has helped build relationships and resolve issues quickly.

We have participated in the redesign of how Children's Short Breaks and Social Care Services are delivered. This will ensure that families feel supported and have a point of contact within these services. We have also helped to redesign how Speech and Language Therapy Services are delivered ensuring that the development of children's communication skills is 'everyone's business'.

We will continue to build and develop our partnership work with RBKC SEND and Health to ensure services develop to meet the needs of our families.

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

Achievements and performance (continued)

Diana Memorial Playground:

We are very proud to have been asked to participate in the redevelopment of this wonderful playground. A series of workshops and on-site sessions took place with staff from the Royal Parks and our families. The new plans demonstrate clearly how working together will enable a future generation of children to play with other children in a mainstream setting. The site will close in October and reopen in 2026 and we have been invited to the official opening!

Health

We continue to be part of a multidisciplinary team helping to shape hospital services and see the benefit of Chelsea Westminster Hospitals 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 service, ultimately improving access to acute healthcare for our sons and daughters.

Adult Learning Disability Services:

We continue to have regular meetings with professionals from Adult Social Care and Health to discuss services provided to people with learning disabilities and their families. Our partnership work with RBKC Housing has ensured that five properties were allocated to people with moderate learning disabilities who may be able to live independently with some support in the community. We continue to work for the development of housing for people with complex needs. We sit on all the workstreams in the development of the 'Changing Lives' Strategy. This will we hope, bring about tangible change for our sons and daughters when they reach adult services.

Health Services continue to be a priority for our families. We sit on Chelsea Westminster Hospitals Learning Disability forum. The Hospitals Learning Disability Flagging System, Hospital Passports and Accessible Information about the Hospitals Pharmacy services and other services are embedded as good practice for children and adults with learning disabilities. We have also delivered training to student nurses and doctors from St Mary's Hospital and Imperial College.

The Community Dental Services continues to deliver a truly high quality accessible dental services, feedback from our families has been extremely positive. We look forward to seeing them in their newly refurbished department at St Charles Hospital in the New Year.

We continue to support over 700 families and professionals from RBKC and Health. 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 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 continue to focus on Adult Learning Disability Services and Local Housing and on the implementation of the newly designed Children with Disabilities Services.

We are extremely grateful to RBKC Children and Families Services, RBKC Adult Learning Disability Services, Northwest London ICB, DFE, Kensington and Chelsea Foundation, DMGT, The Julia Rausing Trust, 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 2025

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. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

• **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.

Plans for future periods

We continue to provide a high quality day service for a number of service users with complex needs and those activities offered are expanding and tailored to the needs of individual service users. We will also continue to raise the issue of the need for housing for people with complex needs.

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

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 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 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.

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 17 December 2025 and signed on their behalf by:



Mrs Sue Redmond
Joint chair

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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 2025 which comprise the Statement of financial activities, the Income and expenditure account, 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 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 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 144 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

17 December 2025

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
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	17,906	41,414	59,320	86,029
Charitable activities	4	235,433	774,458	1,009,891	950,122
Investments	5	27,643	-	27,643	23,231
Total income		280,982	815,872	1,096,854	1,059,382
Expenditure on:					
Charitable activities	6	234,365	773,285	1,007,650	941,153
Total expenditure		234,365	773,285	1,007,650	941,153
Net income		46,617	42,587	89,204	118,229
Transfers between funds	14	(729)	729	-	-
Net movement in funds		45,888	43,316	89,204	118,229
Reconciliation of funds:					
Total funds brought forward		700,498	1,020,291	1,720,789	1,602,560
Net movement in funds		45,888	43,316	89,204	118,229
Total funds carried forward		746,386	1,063,607	1,809,993	1,720,789

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

The notes on pages 16 to 29 form part of these financial statements.

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SUMMARY INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Total funds 2025 £	<i>Total funds 2024 £</i>
Gross income in the reporting period		1,096,854	<i>1,059,382</i>
Less: Total expenditure		(1,007,650)	<i>(941,153)</i>
Net income for the reporting period		89,204	<i>118,229</i>

The notes on pages 16 to 29 form part of these financial statements.

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REGISTERED NUMBER: 6643013

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Current assets			
Debtors	11	67,984	108,700
Cash at bank and in hand		1,763,857	1,634,238
		<u>1,831,841</u>	<u>1,742,938</u>
Current liabilities			
Creditors: amounts falling due within one year	12	(21,848)	(22,149)
Net current assets		<u>1,809,993</u>	<u>1,720,789</u>
Total net assets		<u><u>1,809,993</u></u>	<u><u>1,720,789</u></u>
Charity funds			
Restricted funds	14	1,063,607	1,020,291
Unrestricted funds	14	746,386	700,498
Total funds		<u><u>1,809,993</u></u>	<u><u>1,720,789</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 144 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 17 December 2025 and signed on their behalf by:



Mrs Virginie Isbell
Joint chair

The notes on pages 16 to 29 form part of these financial statements.

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STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	129,619	132,651
	<hr/>	<hr/>
Cash flows from investing activities		
	<hr/>	<hr/>
Net cash provided by investing activities	-	-
	<hr/>	<hr/>
Cash flows from financing activities		
	<hr/>	<hr/>
Net cash provided by financing activities	-	-
	<hr/>	<hr/>
Change in cash and cash equivalents in the year	129,619	132,651
Cash and cash equivalents at the beginning of the year	1,634,238	1,501,587
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	1,763,857	1,634,238
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 16 to 29 form part of these financial statements

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

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 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.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.5 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.

2.6 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.

2.7 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.

2.8 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.

2.9 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.

2.10 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 2025**

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations	7,906	-	7,906
Grants	10,000	41,414	51,414
	<u>17,906</u>	<u>41,414</u>	<u>59,320</u>
	<u><u>17,906</u></u>	<u><u>41,414</u></u>	<u><u>59,320</u></u>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations	29,090	-	29,090
Grants	-	56,939	56,939
	<u>29,090</u>	<u>56,939</u>	<u>86,029</u>
	<u><u>29,090</u></u>	<u><u>56,939</u></u>	<u><u>86,029</u></u>

4. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Income from charitable activities	235,433	774,458	1,009,891
	<u>235,433</u>	<u>774,458</u>	<u>1,009,891</u>
	<u><u>235,433</u></u>	<u><u>774,458</u></u>	<u><u>1,009,891</u></u>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Income from charitable activities	201,469	748,653	950,122
	<u>201,469</u>	<u>748,653</u>	<u>950,122</u>
	<u><u>201,469</u></u>	<u><u>748,653</u></u>	<u><u>950,122</u></u>

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NOTES TO THE FINANCIAL STATEMENTS
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5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Investment income - local cash	27,643	27,643

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Investment income - local cash	23,231	23,231

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Direct costs of charitable activities	234,365	773,285	1,007,650

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total 2024 £</i>
Direct costs of charitable activities	246,235	694,918	941,153

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

7. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Direct costs	998,950	8,700	1,007,650

	<i>Activities undertaken directly 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Direct costs	932,273	8,880	941,153

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £
Staff costs	781,975	781,975
Activities and projects	7,969	7,969
Care & support	7,781	7,781
Software & internet costs	5,786	5,786
Cleaning costs	5,491	5,491
Consumables	8,550	8,550
Insurance	3,624	3,624
Doubtful debt recovered	62	62
Equipment costs	38,055	38,055
Office costs	9,913	9,913
Printing, stationery and postage	887	887
Rent and rates	10,582	10,582
Repairs and maintenance	16,473	16,473
Contract staff	71,499	71,499
Telephone	2,725	2,725
Training	10,861	10,861
Travel	1,280	1,280
Utilities	5,203	5,203
Bank charges	745	745
Legal and professional fees	9,489	9,489
	<u>998,950</u>	<u>998,950</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Activities 2024 £</i>	<i>Total funds 2024 £</i>
Staff costs	743,843	743,843
Activities and projects	5,918	5,918
Cleaning costs	3,413	3,413
Consumables	16,042	16,042
Insurance	3,567	3,567
Doubtful debt recovered	65	65
Equipment costs	22,371	22,371
Publicity costs	476	476
Office costs	2,731	2,731
Printing, stationery and postage	2,305	2,305
Rent and rates	7,232	7,232
Repairs and maintenance	20,211	20,211
Contract staff	78,601	78,601
Telephone	2,973	2,973
Training	9,009	9,009
Travel	1,604	1,604
Utilities	2,274	2,274
Bank charges	760	760
Legal and professional fees	8,878	8,878
	<u>932,273</u>	<u>932,273</u>

Analysis of support costs

	Activities 2025 £	Total funds 2025 £
Audit and accountancy fees	<u>8,700</u>	<u>8,700</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

7. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Activities 2024 £</i>	<i>Total funds 2024 £</i>
Audit and accountancy fees	<u>8,880</u>	<u>8,880</u>

8. Auditors' remuneration

	2025 £	2024 £
Fees payable to the Company's auditor for the audit of the Company's annual accounts	<u>5,000</u>	<u>4,800</u>

9. Staff costs

	2025 £	2024 £
Wages and salaries	568,804	544,537
Social security costs	178,888	167,759
Contribution to defined contribution pension schemes	34,283	31,547
	<u>781,975</u>	<u>743,843</u>

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

	2025 No.	2024 No.
Care and support staff	<u>33</u>	<u>33</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 £63,168 (2024: £63,478) and Mr Peter Redmond received £7,088 (2024: £7,655). In addition, during the year they were reimbursed expenses incurred on behalf of the charity a total of £5,349 (2024: £8,347).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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NOTES TO THE FINANCIAL STATEMENTS
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11. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	63,236	108,700
Prepayments and accrued income	4,748	-
	<u>67,984</u>	<u>108,700</u>

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	-	3,096
Other creditors	12,023	-
Accruals and deferred income	9,825	19,053
	<u>21,848</u>	<u>22,149</u>

13. Financial instruments

	2025 £	2024 £
Financial assets		
Financial assets measured at fair value through income and expenditure	<u>1,763,857</u>	<u>1,634,238</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 2025**

14. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
General Funds	700,498	280,982	(234,365)	(729)	746,386
Restricted funds					
Adult reserves	132,224	-	-	-	132,224
DFE Independent support	-	-	(729)	729	-
Development fund	8,286	-	-	-	8,286
DFEPPG	-	17,414	(16,054)	-	1,360
Information Service Grant	69,535	-	(1,868)	-	67,667
RBKC AS contract	77,500	213,956	(196,085)	-	95,371
Kensington & Chelsea Foundation	7,415	20,000	(10,508)	-	16,907
WLCCG	186,144	466,829	(339,477)	(131,288)	182,208
Family Support Services	11,367	23,673	(21,895)	-	13,145
Music Therapy	4,944	-	(8,400)	10,439	6,983
National Children's Bureau	9,088	-	-	-	9,088
RBKC PCT Carers support	190,894	38,000	(34,480)	-	194,414
Learning Disabilities Contract	24,588	-	(31,032)	39,448	33,004
WLCCG HR Fund	78,446	-	(81,821)	81,401	78,026
WLCCG Therapy	127,872	-	-	-	127,872
Grenfell Tower fund	13,858	-	-	-	13,858
Keeping Well CAMHS	6,800	-	-	-	6,800
RBKC IASS Service	28,954	24,000	(24,730)	-	28,224
Other small funds	41,026	12,000	(6,206)	-	46,820
Job retention scheme fund	1,350	-	-	-	1,350
	1,020,291	815,872	(773,285)	729	1,063,607
Total of funds	1,720,789	1,096,854	(1,007,650)	-	1,809,993

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
General fund	692,943	253,790	(246,235)	-	700,498
Restricted funds					
Adult reserves	132,224	-	-	-	132,224
Children & Families Act 2014	7,070	-	(7,070)	-	-
Development fund	8,286	-	-	-	8,286
DFE Independent support	8,131	-	(9,180)	1,049	-
Information Service Grant	74,792	-	(5,257)	-	69,535
RBKC AS contract	12,006	213,956	(148,462)	-	77,500
Kensington & Chelsea Foundation	11,449	6,013	(10,047)	-	7,415
WLCCG	128,618	472,591	(301,053)	(114,012)	186,144
Family Support Services	7,360	25,093	(21,086)	-	11,367
Music Therapy	1,890	-	(5,490)	8,544	4,944
National Children's Bureau	9,088	-	-	-	9,088
RBKC PCT Carers support	204,724	19,000	(32,830)	-	190,894
Learning Disabilities Contract	23,790	-	(31,155)	31,953	24,588
WLCCG HR Fund	86,081	-	(80,101)	72,466	78,446
WLCCG Therapy	127,872	-	-	-	127,872
Grenfell Tower fund	13,858	-	-	-	13,858
Keeping Well CAMHS	6,800	-	-	-	6,800
RBKC IASS Service	15,747	39,440	(26,233)	-	28,954
Other small funds	28,481	29,499	(16,954)	-	41,026
Job retention scheme fund	1,350	-	-	-	1,350
	<u>909,617</u>	<u>805,592</u>	<u>(694,918)</u>	<u>-</u>	<u>1,020,291</u>
Total of funds	<u>1,602,560</u>	<u>1,059,382</u>	<u>(941,153)</u>	<u>-</u>	<u>1,720,789</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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15. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
General funds	700,498	280,982	(234,365)	(729)	746,386
Restricted funds	1,020,291	815,872	(773,285)	729	1,063,607
	<u>1,720,789</u>	<u>1,096,854</u>	<u>(1,007,650)</u>	<u>-</u>	<u>1,809,993</u>

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
General funds	692,943	253,790	(246,235)	-	700,498
Restricted funds	909,617	805,592	(694,918)	-	1,020,291
	<u>1,602,560</u>	<u>1,059,382</u>	<u>(941,153)</u>	<u>-</u>	<u>1,720,789</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Current assets	749,846	1,081,995	1,831,841
Creditors due within one year	(3,460)	(18,388)	(21,848)
Total	<u>746,386</u>	<u>1,063,607</u>	<u>1,809,993</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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16. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Current assets	722,647	1,020,291	1,742,938
Creditors due within one year	(22,149)	-	(22,149)
Total	<u><u>700,498</u></u>	<u><u>1,020,291</u></u>	<u><u>1,720,789</u></u>

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

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	<u>89,204</u>	<u>118,229</u>
Adjustments for:		
Decrease in debtors	40,716	373
Increase/(decrease) in creditors	(301)	14,049
Net cash provided by operating activities	<u><u>129,619</u></u>	<u><u>132,651</u></u>

18. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	<u>1,763,857</u>	<u>1,634,238</u>
Total cash and cash equivalents	<u><u>1,763,857</u></u>	<u><u>1,634,238</u></u>

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19. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	1,634,238	129,619	1,763,857
	<u>1,634,238</u>	<u>129,619</u>	<u>1,763,857</u>

20. 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 £34,283 (2024: £31,547) for the year.