

MOVING ON WITH LIFE & LEARNING LTD
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

MOVING ON WITH LIFE & LEARNING LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	P Durrance I Pierce -Hayes A O'Leary G Sugrue H Kenworthy
Charity number	1129772
Company number	6883640
Registered office	Room G05, School of Law and Social Justice University of Liverpool Chatham Street Liverpool Merseyside L69 7ZR
Independent examiner	Alexander Myerson & Co Limited Chartered Accountants Alexander House 61 Rodney Street Liverpool L1 9ER
Bankers	HSBC Bank Plc Liverpool University 7 Oxford Street Liverpool L7 7BJ

MOVING ON WITH LIFE & LEARNING LTD

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MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's memorandum, the Charities Act 2011 and "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).

Objectives and activities

SEEK INVEST ACHIEVE CELEBRATE

MOWLL is a small Liverpool grown organisation dedicated to the rights and social inclusion of people with disabilities, enduring mental health challenges and dementia. Our mission is to provide the best person focussed service to ensure individuals develop socially, personally and professionally.

Public benefit

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

MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance

1. Services MOWLL provided in 2024:

We provide support services for adults who have a diverse range of needs including different learning abilities, mental health conditions, mobility challenges and dementia.

- **Day Opportunities**

Our programmes have included photography, exploring Liverpool, creative crafts, healthy eating & planning, walking for health, yoga & meditation, boxing, coffee mornings, writing CV's and volunteer applications.

We have reached out to local community organisations and businesses to help create the social inclusion and acceptance that we all deserve. The relationships we have developed over the past few years has enabled us to further enhance our programme delivery:

Mount Carmel Paris Centre open its doors each week for our groups to participate in their Wednesday afternoon bingo! We have been included in their bi-monthly socials to Wales and evening socials. Mount Carmel have also donated £100 to assist with our group activities.

Park Road Leisure Centre have provided us with personal trainers and private use of their gym.

The Belvedere Community Centre provide MOWLL with free boxing lessons with professional boxer Courtney. Courtney works with the group to also help them focus on fitness, timing and partnership working.

Mr Smith's community hub is a relatively new relationship, and they shined throughout this reporting year by providing us with free space for our day and evening socials. Mr Smith's provided some of our beneficiaries with food and bar work experience.

Merseyside Police Training Academy invited some of our group to their Mather Avenue site to have a "look behind the scenes" of their station and training grounds. We have a well-established relationship with Merseyside Police and we are working together to identify possible volunteering opportunities for some of our beneficiaries.

Arena and Convention Centre Liverpool invited one of our groups to attend as VIP guests to their Van Gogh Experience in the summer. We are truly grateful to them for this unique opportunity, as participants thoroughly enjoyed the wonderful and widely popular experience.

We have also partnered with local organisations to deliver bespoke sessions including:

Knowsley Disability Concern (KDC) who delivered money management & budgeting, life skills and future goals. The sessions ran for twelve weeks, and all participants received a certificate of completion.

SOLA Arts have worked with MOWLL for several years now. Their current creative & digital arts project began in the autumn and will continue through to spring 2025. This inclusive, creative project is always very well received by all who attend.

Deafness Resource Centre provided a two-day basic sign language training session including a certificate on completion. The group has been inspired to continue practicing amongst themselves with a view to learning on a more formal basis in the near future.

School of Music offered a degree student to work with MOWLL for a four-month placement. During her time, Abby helped build beneficiaries' confidence and independence through using a range of musical instruments to express emotions. The group formed a choir and wrote a song together which they performed in Toxteth Town Hall. We hope a similar placement will be offered in 2025.

Growing Sudley was a wonderful opportunity to work with Lucy and her amazing team who invited us to participate in their twelve-week horticulture therapy at Sudley House in Mossley Hill. The group engaged in flower and plant identification, tree cutting, planting, harvesting and creative garden crafts.

MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Case Studies

All beneficiaries move on with their own life and learning during the time they access our services. This may involve making new friends, learning a new skill, feeling more independent or simply being supported to receive the right benefits. Two case studies highlight with the right support anything desired can be achieved.

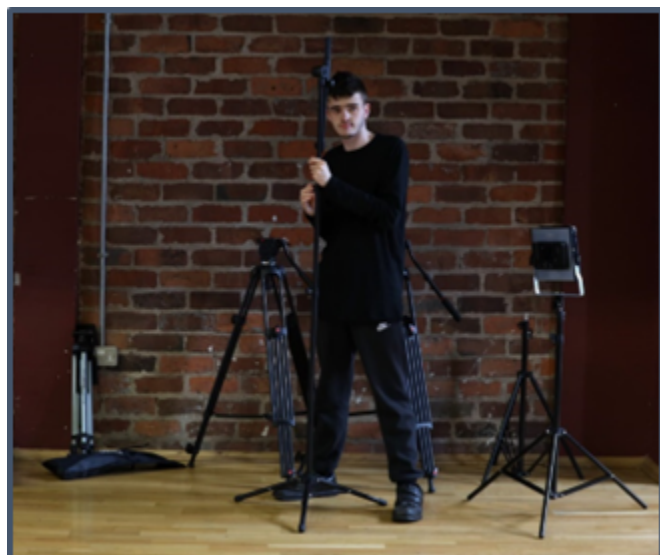
Moving On With Life.....

K and B are both former MOWLL beneficiaries and have participated in several of our projects over the past few years. In January this year they joined our volunteers' team as they wanted to give something back. After successfully completing online training and development sessions with team mentors, they now help us deliver disability awareness sessions to university students. In the summer, K and B made a major life changing decision to move out of their family home and now celebrate their independence living in a buzzing part of Liverpool.



Moving On With Learning....

D currently attends MOWLL and with the support team around him, he has achieved many milestones. He now has a bus pass and with some travel training intervention, D uses public transport independently. With support to set up a bank account, he is learning to budget and manage his personal finances. With support to access autism assessment services, he now has the confidence to socialise and make friends. D is now learning new skills to feed his interests in media, writing and animal welfare.



MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

- **Community Support**

We have seen an increase in the need for individuals requiring one to one support to access the community. We provided a range of services including shopping; arranging and supporting to attend medical appointments; finding alternative accommodation and assisting with moving property; assisting with reading and sorting mail and benefits form filling; accompanying on trips and community activities that boost confidence and community connection. We supported over sixty beneficiaries to access their local community in this reporting year.

- **Bespoke Projects**

We teamed with Nici Konigs of ZEST Events Management, The Black-E, Liverpool Film Initiative and Sound City to work with a small number of beneficiaries interested in all aspects of filming and editing. Filming took place across the city and surrounding areas, honing beneficiaries' new media skills in multiple areas of the film industry, including filming live events, planning film shoots, teaching workshops and working alongside some of the city's well-known employers. Working in these settings has developed their knowledge on film set etiquette, how to operate the camera and record sound at a professional level, how to manipulate lighting, how to film in live event settings, interview skills and work with inner city youth.

The REACHE Project was officially launched to the public and getting recognition in education, healthcare, and mental health sectors. It is hosted on the University of Liverpool's website and has been promoted on their social media platforms. The interest and positive feedback we gained from this project has inspired us to look into more ways of using new media and the power of filming to help with further collaboration with underrepresented talent.

- **Evening Socials and Fundraising**

We launched our very own Open Mic night with the host "Antitorystateofmind" aka Codie McBride. This inclusive free event offers opportunities for people who feel they do not have a voice in society to be heard in a safe environment. The event, held in Love and Rockets, Lark Lane was very well attended by over fifty people in the audience. More than fifteen of them got up on stage to recite personal poetry, sing favourite songs or play guitar. The venue proved to be too small so we will be teaming up with the university's Guild of Students to identify a more suitable venue throughout 2025.

Icon Fitness & Lifestyle identified MOWLL as their chosen charity to fundraise money for us to support some of our women to socialise and make new friends in safe and friendly environments. Icon's chosen venue was Neon Jamon, Smithdown Road, where welcome drinks were provided to guests on arrival and amazing canapes served throughout the evening! The owner of Icon, Antonia Sotiropoulou Mensah, also organised raffle prizes and arranged live entertainment, through the amazing "Songbird and the Pianoman". We are truly grateful to Antonia and guests for raising over £1,000 towards our women's socials.



soul and jazz singer Songbird

MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2. Partnerships with Higher Education

We worked with the University of Liverpool and the University of Chester to collaborate with the following student opportunities:

- **Disability and Hate Crime Awareness**

We delivered face to face disability and hate crime awareness to over a hundred occupational therapy and nursing students. The main presenters were five of our beneficiaries who shared their experiences of living with a disability and being a hate crime target. Their personal delivery had a huge impact and some of the attendees would like to apply to do their non-clinical placement with us next year.

- **Placement Provider**

Six student nurses from University of Liverpool and two students from University of Chester chose MOWLL as their community spoke or elective placement. They engaged in all group activities and shadowed staff supporting individuals in the community. Their feedback of the placement has been encouraging and very positive.

Liverpool's School of Music provided a unique opportunity for MOWLL to team with their student Abby who offered some of our beneficiaries the opportunities to learn songwriting, singing and poetry.

- **Student Volunteer**

We were very fortunate to welcome Marcus to the team during his seven-month volunteering with MOWLL. Marcus was a student disability advisor with the university of Liverpool and his placement with us provided opportunities to work with beneficiaries and to support the delivery of disability awareness training. We are delighted to hear that Marcus has been successful with a full-time post with the university's Student Services.

- **Interchange**

Interchange is a registered charity based within the university of Liverpool. Their aim is to connect Voluntary and Community Organisations (VCO's) who have research project ideas, work-based learning research project needs or would benefit from a social policy review and students in Higher Education who are looking for social research or social policy review project opportunities.

We were successful with a proposal to Interchange for a social policy student to be placed with us. Our project: **Person Centred Opportunities post Special School** which will be completed by May 2025. The student will; conduct research and provide an evaluation report into what services are currently offered in Liverpool to adults aged between 18 and 25 years leaving special school. They will also contribute to creating a resource pack of available accessible services.

- **Research Collaboration**

Throughout this reporting year MOWLL partnered with the School of Health Sciences on the Research Engagement And Collaborative Health Enquiry (REACHE project) aimed at facilitating the role of patients with a learning disability in the School's health care research strategy through Patient and Public Involvement. Although this collaboration began in 2023 we continued with the projects' evaluation until March this reporting year.

3. Funding

Rathbone (formerly Investec) have kindly supported MOWLL by donating £7,000 (for three years) towards our project activities. The first instalment of £7,000 will go towards two initial activities: equipment for our Podcast project and Hi-Viz jackets and grabbers for our Litter Picking programme. Both projects will start early 2025!

Merseyside Police Community Cashback, through Community Foundation for Merseyside Office has kindly funded £4,806 towards our hate crime awareness project.

Park Road Tesco, with the ongoing support of Shelly their Community Ambassador and her team, we have raised over £600 to help towards resources for our community group sessions.

MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

4. Living Wage Employer



The real Living Wage is the only UK wage rate based on the cost of living. It is voluntarily paid by UK businesses who believe their staff deserve a wage which meets everyday needs. MOWLL signed up to become a living wage employer in October 2023 and we are committed to continue.

5. Thank You to our Staff Team and Volunteers!

A huge thank you to our staff team who have worked tirelessly throughout this reporting year. You have supported our most vulnerable and we are truly grateful for your sharing our values, compassion, professionalism and determination!

Alex Mowinsky	Alison Lawrence	Annie Cogan-Thomas
Anthony Royle	Dillon O'Connor	Eness Nagi
Helen Robinson-Little	JP Lowles	Kai Jolley
Kayleigh Powe	Kevin McLoughlin	Linda Murray
Leah Wellings	Mark Henry	Marcus Holdsworth
Mark Lawrence	Rebecca Powe	Ryan McGuinness
Sherae Buckley	Sky Glover	Terry Kelly
Tyler Williams	Zeta Woods	

6. Trustees

We would also like to thank our Board of Trustees who have supported the charity through its challenges and celebrations this reporting year. Like all other charities, we appreciate that their time, support and expertise is given freely.

7. Our Patron

We would like to take this opportunity to thank our patron Tom Murphy, Liverpool Sculptor for his continued encouragement and support.

MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

8. Supporters and Sponsors

MOWLL is extremely grateful for the financial support we receive from our supporters, donors and funders.

We would also like to express our sincere gratitude to Liverpool City Council for their continued support and their acknowledgement of the bespoke services we are able to offer.

We remain forever grateful to The University of Liverpool for their continued philanthropic support.

We would like to thank everyone who has supported MOWLL throughout this wonderfully busy year and wish you all the very best!



Financial review

Total income for the year amounted to £404,295 (2023: £409,323). Total expenditure amounted to £407,367 (2023: £373,124). Overall, this has resulted in a deficit for the year of £3,072 (2023: Surplus £36,199). This resulted in unrestricted funds of £299,700 (2023: £306,164) and restricted funds of £47,301 (2023: £43,909) at the year end.

MOVING ON WITH LIFE & LEARNING LTD

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is a registered charity and company limited by guarantee and has no share capital. The Charitable company is governed by its Memorandum and Articles of Association. The charity number 1129772 has been registered since 21 May 2009.

The trustees who served during the year and up to the date of signature of the financial statements were:

P Durrance

I Pierce -Hayes

A O'Leary

G Sugrue

H Kenworthy

R Donovan

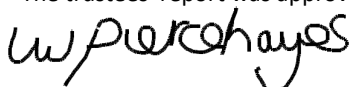
(Resigned 21 November 2024)

Recruitment and appointment of trustees

Trustees' recruitment is done through business networks and advertising where the charity seeks to fulfil with the relevant skills and expertise that benefits and help to achieve the aims of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

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



I Pierce -Hayes

Trustee

23 September 2025

MOVING ON WITH LIFE & LEARNING LTD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees 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).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

MOVING ON WITH LIFE & LEARNING LTD

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF MOVING ON WITH LIFE & LEARNING LTD

I report to the trustees on my examination of the financial statements of Moving on with Life & Learning Ltd (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

P R Burns

Paul Burns BSc BFP FCA
Alexander Myerson & Co Limited
Chartered Accountants
Alexander House
61 Rodney Street
Liverpool
L1 9ER

Dated: 23 September 2025

MOVING ON WITH LIFE & LEARNING LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	2	3,644	-	3,644	1,250	3,030	4,280
Charitable activities	3	375,871	22,984	398,855	388,853	14,783	403,636
Investments	4	1,796	-	1,796	1,407	-	1,407
Total income		381,311	22,984	404,295	391,510	17,813	409,323
Expenditure on:							
Charitable activities	5	389,267	18,100	407,367	356,777	16,347	373,124
Total expenditure		389,267	18,100	407,367	356,777	16,347	373,124
Net income/(expenditure)		(7,956)	4,884	(3,072)	34,733	1,466	36,199
Transfers between funds		1,492	(1,492)	-	-	-	-
Net movement in funds	7	(6,464)	3,392	(3,072)	34,733	1,466	36,199
Reconciliation of funds:							
Fund balances at 1 January 2024		306,164	43,909	350,073	271,431	42,443	313,874
Fund balances at 31 December 2024		299,700	47,301	347,001	306,164	43,909	350,073

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

MOVING ON WITH LIFE & LEARNING LTD

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11		1,711		1,407
Current assets					
Cash at bank and in hand		357,358		379,941	
Creditors: amounts falling due within one year	12	(12,068)		(31,275)	
Net current assets			345,290		348,666
Total assets less current liabilities			347,001		350,073
The funds of the charity					
Restricted income funds	15		47,301		43,909
Unrestricted funds	16		299,700		306,164
			347,001		350,073

The financial statements were approved by the trustees on 23 September 2025

W Pierce-Hayes

I Pierce -Hayes
Trustee

MOVING ON WITH LIFE & LEARNING LTD

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	19		(23,559)		53,963
Investing activities					
Purchase of tangible fixed assets		(820)		(1,571)	
Investment income received		1,796		1,407	
Net cash generated from/(used in) investing activities			976		(164)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(22,583)		53,799
Cash and cash equivalents at beginning of year			379,941		326,142
Cash and cash equivalents at end of year			357,358		379,941

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Moving on with Life & Learning Ltd is a company limited by guarantee and a registered charity in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on the contents page of these financial statements. The nature of the charity's operations and principal activities are set out in the Trustees' Report on page 1.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 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. It is categorised under the following headings:

- * Cost of raising funds
- * Expenditure on charitable activities
- * Other expenditure represents those items not falling into the categories above.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at the charity's registered office. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises costs and overheads have been allocated on the basis of staff numbers.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 6.

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% per annum
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

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

Basic financial assets

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

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	3,644	-	3,644	1,250	3,030	4,280

3 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Charitable activities						
Liverpool City Council	375,727	-	375,727	387,650	-	387,650
R Lamont COP	-	13,210	13,210	-	6,174	6,174
Liverpool City Council COP	-	8,362	8,362	-	6,904	6,904
Other income	144	1,412	1,556	1,203	1,705	2,908
	375,871	22,984	398,855	388,853	14,783	403,636

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	1,796	1,407

5 Expenditure on charitable activities

	Support costs 2024 £	Support costs 2023 £
Direct costs		
Staff costs	339,061	301,723
Staff expenses	20,990	20,348
Staff training	1,194	400
Printing and stationery	177	552
Facilitator	79	3,118
Advertising and marketing	286	685
Repairs and maintenance	91	370
Telephone and internet	11	488
Room hire	11,502	7,689
Rates	3,393	-
Travel	11,824	16,861
General & running costs	4,930	5,213
Bank charges	106	88
Depreciation	516	164
	394,160	357,699
Share of support and governance costs (see note 6)		
Support	6,805	8,745
Governance	6,402	6,680
	407,367	373,124
Analysis by fund		
Unrestricted funds	389,267	356,777
Restricted funds	18,100	16,347
	407,367	373,124

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Support costs allocated to activities

	2024 £	2023 £
Information and technology	838	274
Insurance	3,051	2,690
Legal and professional	1,548	4,737
Payroll	1,368	1,044
Governance costs	6,402	6,680
	<u>13,207</u>	<u>15,425</u>
Analysed between:		
Support costs	<u>13,207</u>	<u>15,425</u>

7 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	930	890
Depreciation of owned tangible fixed assets	<u>516</u>	<u>164</u>

8 Trustees

The chief executive who is a trustee received remuneration during the year of £45,902 (2023: £48,501).
One trustee was reimbursed travel expenses of £258 (2023: £146)

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	<u>15</u>	<u>11</u>
Employment costs	2024 £	2023 £
Wages and salaries	329,307	295,417
Social security costs	7,865	5,035
Other pension costs	<u>1,889</u>	<u>1,271</u>
	<u>339,061</u>	<u>301,723</u>

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

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

9 Employees (Continued)

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	91,804	97,002

10 Taxation

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

11 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2024	4,970
Additions	820
At 31 December 2024	5,790
Depreciation and impairment	
At 1 January 2024	3,563
Depreciation charged in the year	516
At 31 December 2024	4,079
Carrying amount	
At 31 December 2024	1,711
At 31 December 2023	1,407

12 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		2,630	-
Deferred income	13	7,000	-
Accruals		2,438	31,275
		12,068	31,275

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

13 Government grants

Deferred income is included in the financial statements as follows:

	2024	2023
	£	£
Deferred income is included within:		
Current liabilities	7,000	-
	=====	=====
Movements in the year:		
Deferred income at 1 January 2024	-	-
Resources deferred in the year	7,000	-
	=====	=====
Deferred income at 31 December 2024	7,000	-
	=====	=====

Deferred income is in relation to a grant received from Rathbones in December 2024 but its podcast project will be developed during 2025.

14 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,889	1,271
	=====	=====

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

15 Restricted funds

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

	At 1 January 2024	Incoming resources	Resources expended	Transfers At 31 December 2024	
	£	£	£	£	£
Health Education NHS England	17,484	-	-	-	17,484
School of Medicine	4,215	-	-	-	4,215
CCG Engagement	8,476	-	-	-	8,476
LCVS	1,296	-	-	(1,296)	-
Tesco	1,657	-	-	-	1,657
HM LCC COP	660	-	-	-	660
VO LCC COP	4,126	8,362	(3,619)	-	8,869
NHS Wirral CCG	196	-	-	(196)	-
LCVS - Employable You	2,000	-	(150)	-	1,850
Investec Bank	3,034	-	-	-	3,034
RL LCC COP	83	13,210	(12,919)	-	374
Secured Limited	682	-	-	-	682
Other	-	1,412	(1,412)	-	-
	<u>43,909</u>	<u>22,984</u>	<u>(18,100)</u>	<u>(1,492)</u>	<u>47,301</u>

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers At 31 December 2023	
	£	£	£	£	£
Health Education NHS England	17,484	-	-	-	17,484
School of Medicine	4,215	-	-	-	4,215
CCG Engagement	8,476	-	-	-	8,476
LCVS	1,296	-	-	-	1,296
Tesco	1,657	-	-	-	1,657
HM LCC COP	660	-	-	-	660
VO LCC COP	3,780	6,904	(6,558)	-	4,126
NHS Wirral CCG	196	-	-	-	196
Employable You	2,000	-	-	-	2,000
Investec Bank	2,679	2,030	(1,675)	-	3,034
RL LCC COP	-	6,174	(6,091)	-	83
Secured Limited	-	1,000	(318)	-	682
Other	-	1,705	(1,705)	-	-
	<u>42,443</u>	<u>17,813</u>	<u>(16,347)</u>	<u>-</u>	<u>43,909</u>

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

15 Restricted funds

(Continued)

Health Education NHS England

This fund is allocated as fees received for students on placement at MOWLL. We welcome students from John Moores, Edge Hill and Liverpool Universities on their spoke or elective placements.

School Of Medicine

Thanks to funding the placement fees. MOWLL were able to purchase updated accessible technology to use within different projects.

CCG Engagement

This funding provided opportunities to measure beneficiaries' health and wellbeing, set targets and provide opportunities for individuals to get involved in sport related and wellbeing activities. Information and data was collected for CCG research.

LCVS

Funding to enhance kitchen space and install a commercial cooker at John Archer Hall and for the Employable You Project.

Tesco

Funding for generic projects at MOWLL including sport and exercise sessions.

HM LCC COP

This is Court of Protection funding allocated to MOWLL for one of the beneficiaries we support.

VO LCC COP

This is Court of Protection funding allocated to MOWLL for one of the beneficiaries we support.

NHS Wirral CCG

The Cheshire and Merseyside Transforming Care Partnership is a collaborative proposal to deliver additional community support in Liverpool. MOWLL was awarded funding to deliver a year long series of accessible, culturally appropriate and inclusive events for adults with learning disabilities and mental health concerns, thereby providing individuals with opportunities to reconnect to the larger community after COVID.

Investec Wealth and Management

Investec have been long term corporate sponsors of MOWLL. This funding gave us the opportunity to purchase equipment for our group activities.

R Lamont COP

This is Court of Protection funding allocated to MOWLL for one of the beneficiaries we support, who is at risk of financial abuse.

Secured Limited

Secured Limited provided a donation to fund monthly evening social activities.

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

16 Unrestricted funds

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

	At 1 January 2024	Incoming resources	Resources expended	Transfers At 31 December 2024	
	£	£	£	£	£
General funds	306,164	381,311	(389,267)	1,492	299,700
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers At 31 December 2023	
	£	£	£	£	£
General funds	271,431	391,510	(356,777)	-	306,164
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

17 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	1,711	-	1,711
Current assets/(liabilities)	297,989	47,301	345,290
	<u> </u>	<u> </u>	<u> </u>
	299,700	47,301	347,001
	<u> </u>	<u> </u>	<u> </u>
	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 December 2023:			
Tangible assets	1,407	-	1,407
Current assets/(liabilities)	304,757	43,909	348,666
	<u> </u>	<u> </u>	<u> </u>
	306,164	43,909	350,073
	<u> </u>	<u> </u>	<u> </u>

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

MOVING ON WITH LIFE & LEARNING LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

19	Cash generated from operations	2024 £	2023 £
	(Deficit)/surplus for the year	(3,072)	36,199
	Adjustments for:		
	Investment income recognised in statement of financial activities	(1,796)	(1,407)
	Depreciation and impairment of tangible fixed assets	516	164
	Movements in working capital:		
	(Decrease)/increase in creditors	(26,207)	19,007
	Increase in deferred income	7,000	-
		<hr/>	<hr/>
	Cash (absorbed by)/generated from operations	(23,559)	53,963
		<hr/> <hr/>	<hr/> <hr/>