

Making people's lives better

The Equilibrium Foundation report
September 2023 - August 2024



EQUILIBRIUM
FOUNDATION

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Introduction from Sarah Warburton



Since 2010, the Equilibrium Foundation has been dedicated to making people's lives better. This year, we were thrilled to reach a major milestone: raising over £1 million since we began. This incredible achievement has helped us expand our impact, with a continued focus on supporting charities across the North West.

One of the highlights of the year was welcoming local charities into our offices for "lunch and learn" sessions. These informal events gave our team the chance to hear directly from the people driving change in our communities and left us feeling truly inspired.

We also spent time developing a blueprint to evolve our free financial literacy programme for primary schools. Our aim is to reach more year groups and create digital resources so we can support even more schools across the country.

Thanks to the continued generosity of our supporters, we raised £192,855 this year. We're incredibly grateful to everyone who made this possible, helping us to reach more people and support more of the causes that matter most.

A handwritten signature in black ink, appearing to read 'Sarah Warburton', with a long, flowing line extending to the right.

Sarah Warburton

Chair of the Equilibrium Foundation

Making people's lives better

£192,855

raised for good causes this year

£1,128,850

raised since 2010

96

charity days were taken by the team

Donations made to over

50 charities

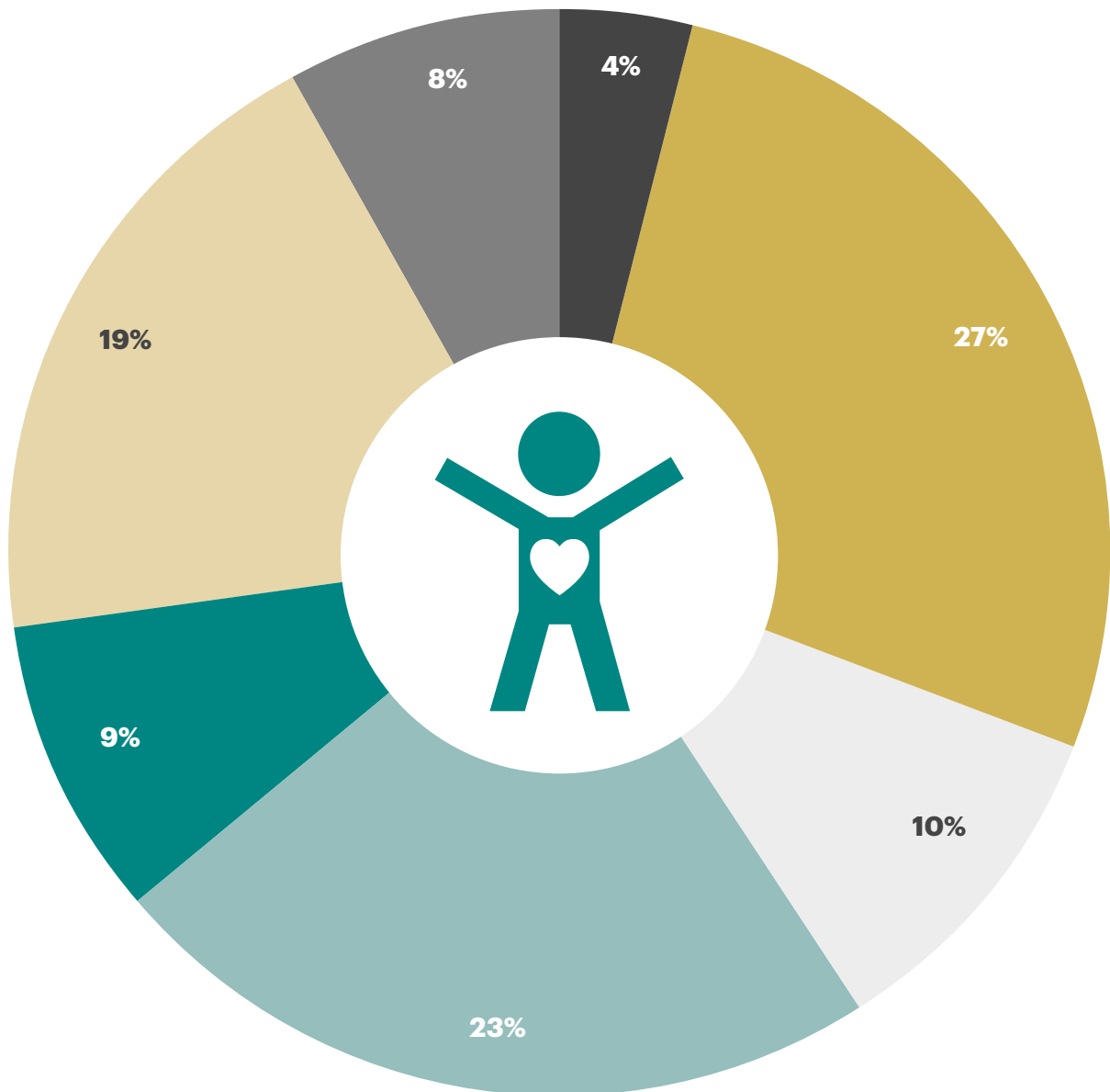
10 x £500

grants were given to local charities as part of our community support scheme

Over 40%

of our team giving through Give As You Earn, securing us Diamond Status again!

Breakdown of sectors



Animal



Community



Education



Healthcare & research



Mental health & wellbeing



Poverty relief



Sports

How we made a difference

This year, we've had the privilege of supporting over 50 incredible charities that are making a real difference in our community. Here's a look at some of the meaningful ways we've been able to contribute.

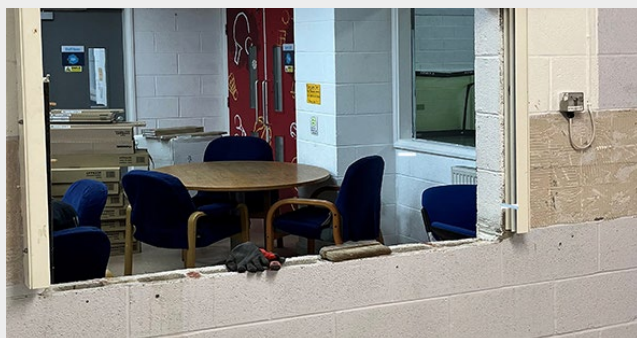
Norbrook Youth Club

Norbrook Youth Club in Wythenshawe has recently upgraded its kitchen facilities, focusing on healthy cooking education, thanks to the Equilibrium Foundation Grant Award it received. This upgrade is part of the club's ongoing efforts to promote healthy living among local young people.

Gavin Evans, Norbrook Youth Club Chairman said:

"We have achieved so much in the last few years at Norbrook with the help of caring sponsors just like The Equilibrium Foundation, yet maintaining and modernising a youth club always presents us with a new challenge.

"Upgrading the kitchen was at the top of our list, with such a big impact to the children and staff using the premises, as well as the educational role it plays towards building healthier eating habits. Being awarded the Equilibrium Foundation Grant Award could not have come at a better time; it will make a huge difference to all."



The Toy Appeal

Equilibrium hosts four festive client Christmas lunches, where clients are invited to participate in a prize draw to raise funds for The Toy Appeal. This charity provides toy sacks to underprivileged children in Manchester and Cheshire who would otherwise go without gifts at Christmas. As demand for The Toy Appeal's services continues to grow, we're proud to have raised £10,000 through generous client donations, with the added support of matched funding from the Equilibrium Foundation.

In addition to our financial contributions, the Equilibrium team volunteered for a charity day, helping to pack thousands of gifts for delivery. It's always a privilege to support such a meaningful cause and make a real difference to the lives of children in our local community.

Libby

We've continued to invest in our financial skills initiative, Libby's Big Aeroplane Adventure, which helps equip teachers with the resources they need to teach KS2 children about finance in a fun and engaging way.

The project has continued to grow this year, resulting in us delivering free financial literacy workshops to over 1,200 children.

Additionally, we've collaborated with a group of teachers to create a blueprint for evolving the programme, with plans to expand its reach. Our goal is to introduce the programme to more year groups, develop digital resources, and ensure that our materials are inclusive of children with special educational needs. This will allow us to support even more schools across the country in providing vital financial education.



Winter Fuel Fund

For the last five years, the Equilibrium winter fuel fund has enabled our clients to help local elderly and vulnerable residents by pledging some or all of their winter fuel payment.

In this year's *Age UK Cold at Home: How winter cost of living pressures continue to impact older people* report, they explained that cost of living pressures continue to stretch the household finances of older people and while some people have begun to adjust to the cost of living, for millions of older people the situation remains completely unmanageable. Almost half (48%) of people aged 60+ are still worried about their ability to heat their home and 45% are similarly worried about paying their bill – equivalent to 7.7 million and 7.2 million people respectively.

This financial strain has profoundly affected the lives of many vulnerable individuals, especially during the harsh winter months. In response, £5,276 was raised in funds and were allocated this year to support three well-deserving organisations: Friends of the Elderly, The Wishing Well and Age UK Cheshire East.

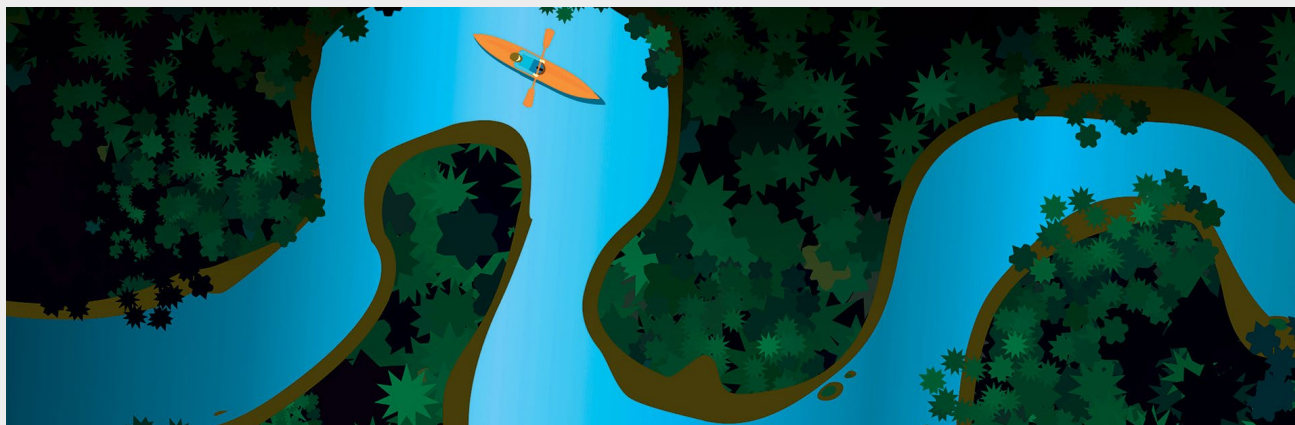
Our donation to Friends of the Elderly supported eight older people living in poverty. This included helping with heating costs, boiler repairs and giving a new mattress to one of their recipients so they had somewhere warm and comfortable to sleep.

Miriam Willmott, Senior Grants Officer at Friends of the Elderly, highlighted the importance of the work they do, explaining, "Every day we receive grant applications from older people who are isolated, and often tell us they go for days without seeing – or even speaking – to anybody." This isolation is something that many recipients of the grants have expressed has a profound impact on their lives. One such recipient shared her personal experience, saying, "she is 'feeling alive'. She isn't embarrassed in inviting people around anymore so can have more company." This demonstrates how the grants not only provide financial support but also offer the opportunity to combat loneliness.



Caledonian Canal

Four members of the Equilibrium team embarked on an incredible challenge, successfully canoeing the 100km stretch of the Caledonian Canal from Fort William to Inverness, and tackling the ascent of Ben Nevis while they were at it. The journey was undoubtedly gruelling at times, with minimal sleep and plenty of physical strain, but they all found the experience deeply rewarding in support of their chosen causes.



Reuben's Retreat

Reuben's Retreat provides vital support to families who have lost a child or are caring for a child with a complex illness, offering them a much-needed sanctuary.



Hope for Justice

Hope for Justice works globally to combat human trafficking, supporting victims and survivors, and implementing community initiatives to help prevent modern slavery before it happens.

To ensure that every penny raised goes directly to these causes, each team member covered the costs of their trip out of their own pocket. Additionally, every pound raised was matched by The Equilibrium Foundation, meaning that each charity will receive a remarkable £3,062.34.

Team charity days

At Equilibrium, we believe in giving back to the community, which is why we offer all employees three days each year to volunteer. They can choose to support a charity close to their heart or join team volunteer days, organised by our dedicated Charity Champions, at local organisations.

This year, an impressive 15 volunteer days were organised, supporting 11 different charities, with 96 team members providing 720 hours of volunteer time.

Towards the end of the year, the Foundation launched an exciting new initiative to encourage even more team members to take part. For every employee who volunteered, a £100 donation was made to the charity they supported, resulting in £1,700 being donated across three fantastic causes.

It's been a rewarding year of giving, and we're proud of the positive impact our team has made.



Community support scheme

Our community scheme provides grants of up to £500 to charities based in the North West every six months. Here are this year's winners...

**Alsager Wesley Place
Methodist Church**

Basically Cheer

Black Autism Manchester

Gaydio

Men Behaving Dadly

Platform for Life

Reddish Men in Sheds

Stand Up Sisters

Tom's Trust

W27 Outreach

Platform for Life

"Your grant of £500 will enable a child, young person or adult to access 10 free community-based therapy sessions which will help to make such a difference to their life."

– **Ceri George, CEO**



Reddish Men in Sheds

"We rely almost entirely on funding as the income from the bikes (approx. £2,000 p.a.) cannot meet our outgoings of rent and utilities (approx. £12,000 p.a.). This grant will help us to 'Keep on pedalling!' Through common purpose and shared activity we can find a way out of isolation and inactivity for the older men that attend our group."

– **Mary Lorigan, Administrator**





Basically Cheer CIC

"It means so much to us having support like this available to help with these initial startup costs. We are incredibly excited for the future and will be forever grateful that you have provided us with this grant."

"By receiving this grant, it means that we can move forward with our plans quicker and get the ball rolling with our new premises."

– Lianne Bruce, Founder



A look ahead

As we reflect on the past year, we're excited to look ahead to what the next one holds. Having raised over £1,000,000, we're now planning to take a more structured approach, offering larger grants to targeted sectors.

In the coming year, we'll be relaunching our Grant Awards scheme, which we aim to make an annual event, with a fresh focus each year.

Despite our ongoing growth, we remain committed to maintaining the flexibility to respond quickly, ensuring we can address urgent needs as they arise.

We're eager to see the positive impact the Foundation will continue to have in the years ahead.



Objectives and activities

The Equilibrium Foundation exists to make people's lives better by supporting charitable causes with a particular focus on the North West of England.

We support a wide range of organisations with a particular emphasis on education and disability charities and on helping people experiencing all sorts of disadvantages to have better opportunities for learning and employment.

The principal objective of the charity is to promote and assist, through the provision of grants and other financial assistance, charitable activities and other charitable organisations which may be nominated by the staff and clients of Equilibrium Financial Planning LLP.

We want to have the maximum possible impact, so we mostly support new and smaller charities (typically with incomes of less than £100,000 a year). Grants are normally between £2,000 and £10,000 and we sometimes offer support for more than one year.

In supporting the activities of our fundraisers and in making charitable donations, the trustees have been mindful of the Charity Commission's guidance on public benefit at our trustee meetings.

The trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Structure and governance

The governing document is a trust deed dated 8 June 2010. The charity is constituted a trust. Trustees who are employed by Equilibrium Financial Planning LLP are appointed or reappointed on a five-year basis. External trustees are appointed or reappointed every three years.

All trustees give their time voluntarily and do not receive any remuneration or benefits. No

charges or costs are paid by the charity as all these are borne by Equilibrium Financial Planning LLP.

An in-house finance team oversee the finances for the trust and there is minimal risk of fraud. Professional insurance is in place to mitigate risks and provide indemnity cover for the trustees, public liability cover and legal expenses.

Financial review

Brief statement on the charity's policy reserves

It is the charity's policy that any balance held by The Foundation in excess of £2,000 (surplus cash over and above any restricted donations or committed funds) is to be distributed. The trustees will ask the staff of Equilibrium Financial Planning LLP to suggest suitable charitable recipients.

Declaration

The trustees declare that they have approved the trustees report

Signature(s): 

Full name: Sarah Warburton

Position: Chair

Date: 30 May 2025

Reference and administration details

Charity name: The Equilibrium Foundation

Registered charity number: 1136933

Charity's principal address: Ascot House, Epsom Avenue, Handforth, Wilmslow, Cheshire, SK9 3DF

Accountants: Azets, Ship Canal House, 98 King St, Manchester M2 4WU

Auditors: Azets Audit Services, Fleet House, New Road, Lancaster LA1 1EZ

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
A Evans			
D Jukes			
C Lawson			
B Rogers			
S Warburton	Chair		

Statement of trustees' responsibilities

We confirm that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation, sufficient to satisfy ourselves that we can properly make each of the following representations to you, in connection with your examination of the charity's receipts and payments account (the 'account') and a statement of assets and liabilities (the 'statement') as its annual statement of account for the year ended 31 August 2024.

1. We acknowledge, as trustees our collective responsibility under the Charities Act 2011 for presenting the account and statement and confirm that we have approved the account and statement for the year ended 31 August 2024. We also acknowledge our responsibility for making accurate representations to you. All the accounting records have been made available to you for the purpose of your assignment and all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records

and related information, including minutes of all trustee and management meetings, have been made available to you.

2. We confirm that the charity is entitled to prepare receipts and payments accounts and is eligible for an independent examination of its account and statement, and that there are no circumstances which we should draw to your attention which would invalidate this eligibility. We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK and Ireland).

3. All grants, donation and other incoming resources, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions during the period in the application of such incoming resources.

4. The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets except as disclosed to you.

5. Other than those disclosed, the charity has not entered into any transactions or has balances outstanding involving trustees, officers or other related parties, which require disclosure under the law. If relevant, appropriate disclosure has been made of the control of the charity.

6. We acknowledge our responsibility for the design and implantation of internal controls to prevent and detect errors or fraud, and have disclosed to you the results of our assessment of the risk that the account and statement may be materially misstated as a result of fraud. We are unaware of any irregularities, including fraud and suspected fraud, involving management, employees or others who have significant roles in internal

control, or those employed by the charity where the fraud could have a material effect on the financial statements. No allegations of such irregularities or breaches have come to our notice.

7. We are unaware of any breaches or possible breaches of statute, regulations, contracts, agreements or the charity's constitution which might result in the charity suffering significant penalties or other loss. No allegations of such irregularities or breaches have come to our notice. We confirm that the charity has had no non-routine communication with Charity Commission during or since the period of which you are unaware.

8. We have reviewed the affairs of the charity and confirm that no income is subject to income or capital gains tax. We have also reviewed the VAT treatment in relation to contractual services provided by the charity and confirm that VAT has been correctly accounted for.

9. The account and statement have been prepared on the going concern basis as we believe that adequate cash and resources will be available to cover the charity's requirements for working capital and capital expenditure for at least the next twelve months.

10. There have been no events since the reporting date which necessitate revision of the figures included in the account and statement or inclusion of a note thereto. Should further material events occur, which may necessitate revision of the figures included in the financial statements or inclusion of a note thereto, we will advise you accordingly.

Receipts and payments accounts

For the period from 01/09/23 to 31/08/24

Receipts and payments accounts

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts	64,105	128,750	0	192,855	196,054
A2 Asset and investment sales	-	-	-	-	-
Total receipts	64,105	128,750	0	192,855	196,054
A3 Payments	19,241	154,642	0	173,883	211,077
A4 Asset and investment purchases	-	-	-	-	-
Total payments	19,241	154,642	0	173,883	211,077
Net of receipts (payments)	44,864	-25,892	0	18,972	-15,023
A5 Transfers between funds	-27,291	27,291	0	0	0
A6 Cash funds last year end	8,127	6,375	0	14,502	29,525
Cash funds this year end	25,700	7,774	0	33,474	14,502

Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
B1 Cash funds	Cash at bank	25,700	7,774	-
B2 Other monetary assets	-	-	-	-
B3 Investment assets	-	-	-	-
B4 Assets retained for the charity's own use	-	-	-	-
B5 Liabilities	-	-	-	-

Signed:

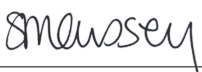


Name: Debbie Jukes

Date: 30 May 2025

Independent examiner's report

Report to the trustees/ members of	The Equilibrium Foundation
On accounts for the year ended	31 August 2024
Charity no (if any)	1136933
Set out on pages	16
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none">• examine the accounts under section 145 of the Charities Act,• to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and• to state whether particular matters have come to my attention.
Basis of independent examiner's statement	<p>My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.</p>
Independent examiner's statement	<p>In connection with my examination, no matter has come to my attention</p> <p>1. which gives me reasonable cause to believe that in, any material respect, the requirements:</p> <ul style="list-style-type: none">• to keep accounting records in accordance with section 130 of the Charities Act; and• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>

Signed: 	Name: Susanna Cassey	Date: 25 June 2025
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Relevant professional qualification(s) or body:	Chartered Accountant
Address	Azets Audit Services Fleet House, New Road, Lancaster LA1 1EZ



EQUILIBRIUM

FOUNDATION

Registered charity number: 1136933

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