

# LIVING LIVELY

England & Wales · Charity number 1144839

## Details

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Status	Registered
Legal form	Charitable company
Company number	<a href="#">07485205</a>
Registered	2011-11-29
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	1 The Pump House Forstal Road Aylesford Kent ME20 7AU
Phone	07951572920
Email	<a href="mailto:matthew@livinglively.org.uk">matthew@livinglively.org.uk</a>
Website	<a href="http://www.livinglively.org.uk">www.livinglively.org.uk</a>

## Activities

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**Objects:** TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES AND ACTIVITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES AND ACTIVITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.

**Activities:** Living Lively works to improving the health, well-being and quality of life of people over 50 through participation in community singing. Living Lively was created following a Department of Health research project into the health benefits of singing and currently runs 16 singing groups with over 600 people attending each week.

## Classification

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- **How:** Provides Services
- **What:** Arts/culture/heritage/science, Recreation
- **Who:** Elderly/old People

## Geography

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- Hampshire
- Kent
- Medway

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£81,285	£79,181	-	-
2023-12-31	£78,874	£76,597	-	-
2022-12-31	£73,139	£73,720	-	-
2021-12-31	£34,644	£43,626	-	-
2020-12-31	£60,627	£66,822	-	-

## Trustees

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Name	Role	Appointed
GILLIAN HEYWOOD MBE		2011-10-18
Graham Robert Margery		2017-02-07
SUSAN MARY POWELL		2011-10-18

**LIVING LIVELY**

England & Wales - Charity number 1144839

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# Accounts

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REGISTERED COMPANY NUMBER: 07485205 (England and Wales)  
REGISTERED CHARITY NUMBER: 1144839

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 December 2024**  
**for**  
**Living Lively**

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Living Lively**

**Contents of the Financial Statements  
for the Year Ended 31 December 2024**

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## Living Lively

### Report of the Trustees for the Year Ended 31 December 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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 2015).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

Living Lively is dedicated to the provision of facilities and activities in the interests of social welfare. We specialise in the provision of professionally led singing groups for people over the age of 50, designed to improve the health, wellbeing and quality of life of participants.

##### **Public benefit**

Living Lively was created following a Department of Health research project which concluded that regular participation in community based singing could positively impact on many aspects of physical health, mental health and wellbeing. The work of Living Lively continues to be supported by a growing body of evidence and public awareness of the benefits of singing.

Although the main activity of the charity is singing groups, the outcomes are not primarily musical. The actual outcomes include reducing depression and isolation and building social networks for people in need. There is also considerable evidence that tackling challenge and acquiring new skills has a significant impact on self-esteem and self-confidence and may even be a key factor in life expectancy.

Living Lively is almost entirely self-funding through the small affordable contributions that members make to participate in its singing groups. As such it does not consume statutory or non-statutory funding which is therefore available to other grass roots organisations working with people at community level.

Living Lively is very fortunate to have access to considerable expertise in Arts and Health practice and, in addition to its core activities, provides help, advice and support to other organisations trying to set up and run singing groups for people over 50.

As with most organisations, Living Lively needs to purchase equipment and resources in order to carry out its work. Where possible, Living Lively uses small local suppliers in order to bring economic benefit to the local area.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The main activity of Living Lively is the provision of community based singing groups. These meet weekly in local venues such as church halls and community centres and Living Lively has a focus on establishing activities in areas of limited provision where need is greatest.

People who join one of our groups pay a small, affordable fee which covers the running costs of the group. Living Lively can reduce or waive these fees at its discretion so that the ability to pay is not a bar to participation.

Whilst regular groups are the main focus of the charity, Living Lively also provides other services.

A yearly event, Sing Lively, brings together members of all the singing groups for one day which reinforces the work of the Charity and allows members of individual groups to feel part of the wider organisation.

Some groups are involved in outreach work taking singing to a range of venues including nursing homes and day care centres. Others have also been involved in performances which has raised their local profile and led to increased participation.

**Living Lively**  
**Report of the Trustees**  
**for the Year Ended 31 December 2024**

**ACHIEVEMENT AND PERFORMANCE**

Membership has continued to grow in 2024 and we are progressing well towards the aim of being entirely self funding. Once again we decided not to increase membership fees but to focus on attracting as many new members as possible to our groups.

We successfully applied to the National Lottery Awards for All programme and received a grant which contributes to our work over a two year period.

For a second year, Sing Lively took place in The King's Hall in Herne Bay and we are grateful to Canterbury City Council for supporting us.

The Gift Aid scheme allows us to claim back tax paid by eligible members on donations received and this continues to be a valuable source of income.

As ever, the success of Living Lively is a credit to the quality of experience provided by our team of musicians and the Trustees of Living Lively are very grateful to them for all their hard work and dedication.

We end 2024 very much heading in the right direction. Membership is considerably higher than at the start of the year resulting in a stable financial position as we continue to rebuild and grow.

**FINANCIAL REVIEW**  
**Reserves policy**

It is still the aim of the Trustees to build reserves equal to 3 to 6 months core operating costs which, in normal times, equates to £35,000 - £40,000. Post pandemic income and expenditure will be lower whilst we rebuild, but the Trustees are focused on long term sustainability and therefore this target remains unchanged.

Having used a portion of our reserves to fund an online singing service during Covid, we have worked hard to rebuild our funds to a pre-pandemic level. Lottery grants in 2022 and 2023 helped greatly with this and a 2024 Lottery grant which is spread over two years allows us to engage in longer term financial planning.

The current funding climate makes it difficult to secure funding for expansion and hence the Trustees are happy to prioritise using reserves to establish new groups as this best furthers the objects of the organisation at the current time.

In practice this means that reserves will continue to be used to fund pilot projects for the creation of new groups and the reserves will continue to be short of the target.

As the groups are largely self-funding and no part of Living Lively is wholly dependent on external funding this should not cause undue concern.

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**  
**Governing document**

At the start of 2011 Living Lively was governed by Memorandum and Articles of Association for a Company Limited by Guarantee (7th January 2011). When it became a Registered Charity a new Memorandum and Articles of Association were adopted and approved by the Charity Commission (17th November 2011).

Living Lively is managed by a group which includes the Trustees and Creative Lead.

This group meets formally four times per year and is also regularly involved in front line activities.

All Trustees give their time voluntarily and receive no benefit or remuneration from Living Lively.

**Recruitment and appointment of new trustees**

The directors of the company are also charity trustees for the purposes of charity law.

All Trustees are expected to become involved in front line activities as this engenders a clear understanding of the work of Living Lively.

Trustees are recruited based on the identified needs of the charity. These include an awareness of the issues involved in managing a charity as well as direct experience in leading charitable organisations.

Trustees are recruited in accordance with best practice guidelines provided by the Charity Commission.

Living Lively

Report of the Trustees  
for the Year Ended 31 December 2024

**Organisational structure**

The trustees delegate day to day management of Living Lively to Mr Matthew Raisbeck.

**Risk management**

The Trustees remain aware of the risks to which Living Lively is exposed and any concerns are discussed and action plans formulated during Board meetings.

Unlike the majority of charities, Living Lively is largely self funding and hence does not have an over-dependence on external funders to secure its future or charitable activities.

The main risk to which Living Lively is exposed is that a drop in standards of front line activity could result in a sudden drop in participants. Facilitators contracted to deliver front line activities are monitored to ensure that this does not happen and feedback is collected from participants to shape service provision.

The Living Lively model is frequently copied by private organisations and sole traders however no local competition has proved to be a threat to any singing group. Indeed many groups have grown due to an increased local awareness of singing and the quality of our musicians.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

07485205 (England and Wales)

**Registered Charity number**

1144839

**Registered office**

1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Trustees**

Ms S M Powell	Director
Ms G Heywood	Director
Mr G R Margery	Director

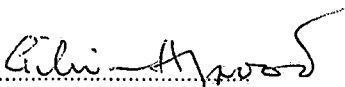
**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent examiner**

John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 20 March 2025 and signed on its behalf by:

 MBE  
.....  
Ms G Heywood - Trustee

**Independent Examiner's Report to the Trustees of  
Living Lively**

**Independent examiner's report to the trustees of Living Lively ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.



John Champion

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

21 March 2025

**Living Lively**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		71,487	9,321	80,808	78,846
Investment income	2	<u>477</u>	<u>-</u>	<u>477</u>	<u>28</u>
<b>Total</b>		<u>71,964</u>	<u>9,321</u>	<u>81,285</u>	<u>78,874</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Core activities		59,829	-	59,829	60,748
Sing Lively		1,755	-	1,755	1,714
Support costs		3,194	-	3,194	2,221
Choirs for Communities		-	1,890	1,890	8,190
Positive Ageing		-	9,220	9,220	-
Other		<u>3,293</u>	<u>-</u>	<u>3,293</u>	<u>3,724</u>
<b>Total</b>		<u>68,071</u>	<u>11,110</u>	<u>79,181</u>	<u>76,597</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	10	3,893	(1,789)	2,104	2,277
		<u>(449)</u>	<u>449</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		3,444	(1,340)	2,104	2,277
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		49,836	1,340	51,176	48,899
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>53,280</u>	<u>-</u>	<u>53,280</u>	<u>51,176</u>

The notes form part of these financial statements

**Living Lively**

**Balance Sheet**  
**31 December 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	7	109	-	109	50
Cash at bank		<u>54,313</u>	<u>9,320</u>	<u>63,633</u>	<u>52,026</u>
		54,422	9,320	63,742	52,076
<b>CREDITORS</b>					
Amounts falling due within one year	8	<u>(1,142)</u>	-	<u>(1,142)</u>	<u>(900)</u>
<b>NET CURRENT ASSETS</b>					
		<u>53,280</u>	<u>9,320</u>	<u>62,600</u>	<u>51,176</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		53,280	9,320	62,600	51,176
<b>ACCRUALS AND DEFERRED INCOME</b>					
	9	-	<u>(9,320)</u>	<u>(9,320)</u>	-
<b>NET ASSETS</b>					
		<u>53,280</u>	<u>-</u>	<u>53,280</u>	<u>51,176</u>
<b>FUNDS</b>					
Unrestricted funds	10			53,280	49,836
Restricted funds				<u>-</u>	<u>1,340</u>
<b>TOTAL FUNDS</b>					
				<u>53,280</u>	<u>51,176</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

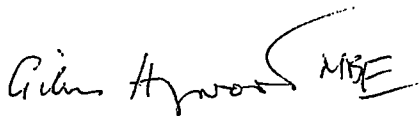
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 20 March 2025 and were signed on its behalf by:



Ms S M Powell - Trustee



Ms G Heywood - Trustee

The notes form part of these financial statements

## Living Lively

### Notes to the Financial Statements for the Year Ended 31 December 2024

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

No material uncertainties that may cast significant doubt about the ability of the company to continue as a going concern have been identified by the directors.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 25% on cost

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

#### 2. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>477</u>	<u>28</u>

#### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Other operating leases	<u>906</u>	<u>1,752</u>

Living Lively

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	69,546	9,300	78,846
Investment income	<u>28</u>	<u>-</u>	<u>28</u>
<b>Total</b>	<u>69,574</u>	<u>9,300</u>	<u>78,874</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Core activities	60,748	-	60,748
Sing Lively	1,714	-	1,714
Support costs	2,221	-	2,221
Choirs for Communities	-	8,190	8,190
Other	<u>3,724</u>	<u>-</u>	<u>3,724</u>
<b>Total</b>	<u>68,407</u>	<u>8,190</u>	<u>76,597</u>
<b>NET INCOME</b>	1,167	1,110	2,277
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>48,669</u>	<u>230</u>	<u>48,899</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>49,836</u>	<u>1,340</u>	<u>51,176</u>

**6. TANGIBLE FIXED ASSETS**

	Plant and machinery £
<b>COST</b>	
At 1 January 2024 and 31 December 2024	<u>3,247</u>
<b>DEPRECIATION</b>	
At 1 January 2024 and 31 December 2024	<u>3,247</u>
<b>NET BOOK VALUE</b>	
At 31 December 2024	<u>-</u>
At 31 December 2023	<u>-</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

<b>7.</b>	<b>DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
		2024	2023
		£	£
	Other debtors	20	20
	Prepayments	<u>89</u>	<u>30</u>
		<u>109</u>	<u>50</u>
<b>8.</b>	<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
		2024	2023
		£	£
	Accruals and deferred income	960	900
	Accrued expenses	<u>182</u>	<u>-</u>
		<u>1,142</u>	<u>900</u>
<b>9.</b>	<b>ACCRUALS AND DEFERRED INCOME</b>		
		2024	2023
		£	£
	Deferred grants	<u>9,320</u>	<u>-</u>
<b>10.</b>	<b>MOVEMENT IN FUNDS</b>		
		Net movement in funds	Transfers between funds
	At 1.1.24	£	£
	£		At 31.12.24
			£
	<b>Unrestricted funds</b>		
	General fund	49,836	3,893
			(449)
			53,280
	<b>Restricted funds</b>		
	Awards for All	230	-
	Choirs for Communities	1,110	(1,890)
	Positive Ageing	<u>-</u>	<u>101</u>
		<u>1,340</u>	<u>(1,789)</u>
			449
			<u>-</u>
	<b>TOTAL FUNDS</b>	<u>51,176</u>	<u>2,104</u>
			<u>-</u>
			<u>53,280</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	71,964	(68,071)	3,893
<b>Restricted funds</b>			
Choirs for Communities	-	(1,890)	(1,890)
Positive Ageing	<u>9,321</u>	<u>(9,220)</u>	<u>101</u>
	<u>9,321</u>	<u>(11,110)</u>	<u>(1,789)</u>
<b>TOTAL FUNDS</b>	<u>81,285</u>	<u>(79,181)</u>	<u>2,104</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024

10. **MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	48,669	1,167	49,836
<b>Restricted funds</b>			
Awards for All	230	-	230
Choirs for Communities	-	1,110	1,110
	<u>230</u>	<u>1,110</u>	<u>1,340</u>
<b>TOTAL FUNDS</b>	<u>48,899</u>	<u>2,277</u>	<u>51,176</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	69,574	(68,407)	1,167
<b>Restricted funds</b>			
Choirs for Communities	9,300	(8,190)	1,110
	<u>78,874</u>	<u>(76,597)</u>	<u>2,277</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
<b>Unrestricted funds</b>				
General fund	48,669	5,060	(449)	53,280
<b>Restricted funds</b>				
Awards for All	230	-	-	230
Choirs for Communities	-	(780)	-	(780)
Positive Ageing	-	101	449	550
	<u>230</u>	<u>(679)</u>	<u>449</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>48,899</u>	<u>4,381</u>	<u>-</u>	<u>53,280</u>

**Living Lively**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	141,538	(136,478)	5,060
<b>Restricted funds</b>			
Choirs for Communities	9,300	(10,080)	(780)
Positive Ageing	<u>9,321</u>	<u>(9,220)</u>	<u>101</u>
	<u>18,621</u>	<u>(19,300)</u>	<u>(679)</u>
<b>TOTAL FUNDS</b>	<u>160,159</u>	<u>(155,778)</u>	<u>4,381</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2024.

**Living Lively**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2024**

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	66,439	64,697
Gift aid	5,049	4,849
Positive Ageing Grant – restricted fund	9,320	-
Choirs For Communities Grant – restricted fund	-	9,300
	80,808	78,846
<b>Investment Income</b>		
Deposit account interest	477	28
Total incoming resources	81,285	78,874
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
<b>Core activities</b>		
Venues	10,978	10,696
Facilitators	49,240	50,365
Refreshments	310	289
Resources	647	829
Travel	112	124
Printing	297	159
	61,584	62,462
<b>Positive Ageing – Restricted Fund</b>		
Venue fee support	1,664	-
Musician fees	6,480	-
Musical resource design	1,000	-
Musical report printing	76	-
	9,220	-
<b>Choirs For Communities – Restricted Fund</b>		
Venue	1,040	2,440
Musicians fees	850	4,550
Collecting & collating	-	1,200
	1,890	8,190
<b>Office costs</b>		
Staff – travel	2,640	1,740
Postage and stationery	380	307
Website and IT	174	174
	3,194	2,221
<b>Support costs</b>		
<b>Governance costs</b>		
Sundries	34	26
Insurance	182	152
Accountancy and legal fees	2,171	1,613
Rent and rates	906	1,783
Training	-	150
	3,293	3,724
Total resources expended	79,181	76,597
Net expenditure	2,104	2,277

**LIVING LIVELY**

England & Wales - Charity number 1144839

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# Accounts

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REGISTERED COMPANY NUMBER: 07485205 (England and Wales)  
REGISTERED CHARITY NUMBER: 1144839

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 December 2023**  
**for**  
**Living Lively**

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Living Lively**

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for the Year Ended 31 December 2023**

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## Living Lively

### Report of the Trustees for the Year Ended 31 December 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of 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 2015).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

Living Lively is dedicated to the provision of facilities and activities in the interests of social welfare. We specialise in the provision of professionally led singing groups for people over the age of 50, designed to improve the health, wellbeing and quality of life of participants.

##### **Public benefit**

Living Lively was created following a Department of Health research project which concluded that regular participation in community based singing could positively impact on many aspects of physical health, mental health and wellbeing. The work of Living Lively continues to be supported by a growing body of evidence and public awareness of the benefits of singing.

Although the main activity of the charity is singing groups, the outcomes are not primarily musical. The actual outcomes include reducing depression and isolation and building social networks for people in need. There is also considerable evidence that tackling challenge and acquiring new skills has a significant impact on self-esteem and self-confidence and may even be a key factor in life expectancy.

Living Lively is almost entirely self-funding through the small affordable contributions that members make to participate in its singing groups. As such it does not consume statutory or non-statutory funding which is therefore available to other grass roots organisations working with people at community level.

Living Lively is very fortunate to have access to considerable expertise in Arts and Health practice and, in addition to its core activities, provides help, advice and support to other organisations trying to set up and run singing groups for people over 50.

As with most organisations, Living Lively needs to purchase equipment and resources in order to carry out its work. Where possible, Living Lively uses small local suppliers in order to bring economic benefit to the local area.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The main activity of Living Lively is the provision of community based singing groups. These meet weekly in local venues such as church halls and community centres and Living Lively has a focus on establishing activities in areas of limited provision where need is greatest.

People who join one of our groups pay a small, affordable fee which covers the running costs of the group. Living Lively can reduce or waive these fees at its discretion so that the ability to pay is not a bar to participation.

Whilst regular groups are the main focus of the charity, Living Lively also provides other services.

A yearly event, Sing Lively, brings together members of all the singing groups for one day which reinforces the work of the Charity and allows members of individual groups to feel part of the wider organisation.

Some groups are involved in outreach work taking singing to a range of venues including nursing homes and day care centres. Others have also been involved in performances which has raised their local profile and led to increased participation.

During 2023 we have worked hard to rebuild the groups and attract new members, and this has been largely successful. Membership at groups post pandemic was approximately 30% lower and this presented a real challenge to our funding model. We have seen a significant increase in membership during 2023 and are now heading towards a position where we are entirely self-sufficient and do not need to secure external funding.

We again successfully applied to the National Lottery Award for All programme for a grant to subsidise several of the smaller groups and this made a considerable difference to our finances. This grant also contributed to Sing Lively 2023 which was held at The King's Hall in Herne Bay. This new venue proved very successful, and we are grateful to Canterbury City Council for provision of the hall at a favourable rate.

## Living Lively

### Report of the Trustees for the Year Ended 31 December 2023

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The Gift Aid scheme allows us to claim back tax paid by eligible members on donations received and this continues to be a valuable source of income.

As ever, the success of Living Lively is a credit to the quality of experience provided by our team of musicians and the Trustees of Living Lively are very grateful to them for all their hard work and dedication.

We end 2023 very much heading in the right direction. Membership is considerably higher than at the start of the year resulting in a stable financial position as we continue to rebuild and grow.

#### **FINANCIAL REVIEW**

##### **Reserves policy**

It is still the aim of the Trustees to build reserves equal to 3 to 6 months core operating costs which, in normal times, equates to £35,000 - £40,000. Post pandemic income and expenditure will be lower whilst we rebuild, but the Trustees are focused on long term sustainability and therefore this target remains unchanged.

The Trustees have always ensured that Living Lively is run in a prudent way and this meant that we started the Covid pandemic in a strong financial position. We continue to be in a position whereby short-term fluctuations in income do not present an immediate challenge to the operation of our groups.

Throughout Covid we used a portion of our reserves to fund payments to musicians for an online singing service. Lottery grants in 2022 and 2023 have meant that we have not continued to access our reserves and we are hopeful that 2024 will see a return to annual surpluses.

The current funding climate makes it difficult to secure funding for expansion and hence the Trustees are happy to prioritise using reserves to establish new groups as this best furthers the objects of the organisation at the current time.

In practice this means that reserves will continue to be used to fund pilot projects for the creation of new groups and the reserves will continue to be short of the target.

As the groups are largely self-funding and no part of Living Lively is wholly dependent on external funding this should not cause undue concern.

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

At the start of 2011 Living Lively was governed by Memorandum and Articles of Association for a Company Limited by Guarantee (7th January 2011). When it became a Registered Charity a new Memorandum and Articles of Association were adopted and approved by the Charity Commission (17th November 2011).

Living Lively is managed by a group which includes the Trustees and Creative Lead.

This group meets formally four times per year and is also regularly involved in front line activities.

All Trustees give their time voluntarily and receive no benefit or remuneration from Living Lively.

##### **Recruitment and appointment of new trustees**

The directors of the company are also charity trustees for the purposes of charity law.

All Trustees are expected to become involved in front line activities as this engenders a clear understanding of the work of Living Lively.

Trustees are recruited based on the identified needs of the charity. These include an awareness of the issues involved in managing a charity as well as direct experience in leading charitable organisations.

Trustees are recruited in accordance with best practice guidelines provided by the Charity Commission.

Living Lively  
Report of the Trustees  
for the Year Ended 31 December 2023

**Organisational structure**

The trustees delegate day to day management of Living Lively to Mr Matthew Raisbeck.

**Risk management**

The Trustees remain aware of the risks to which Living Lively is exposed and any concerns are discussed and action plans formulated during Board meetings.

Unlike the majority of charities, Living Lively is largely self funding and hence does not have an over-dependence on external funders to secure its future or charitable activities.

The main risk to which Living Lively is exposed is that a drop in standards of front line activity could result in a sudden drop in participants. Facilitators contracted to deliver front line activities are monitored to ensure that this does not happen and feedback is collected from participants to shape service provision.

The Living Lively model is frequently copied by private organisations and sole traders however no local competition has proved to be a threat to any singing group. Indeed many groups have grown due to an increased local awareness of singing and the quality of our musicians.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

07485205 (England and Wales)

**Registered Charity number**

1144839

**Registered office**

1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Trustees**

Ms S M Powell Director  
Ms G Heywood Director  
Mr G R Margery Director

**Independent Examiner**

John Champion  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 17 May 2024 and signed on its behalf by:

  
Ms G Heywood - Trustee

**Independent Examiner's Report to the Trustees of  
Living Lively**

**Independent examiner's report to the trustees of Living Lively ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.



John Champion

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

Date: 20 May 2024

**Living Lively**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		69,546	9,300	78,846	73,139
Investment income	2	<u>28</u>	-	<u>28</u>	-
<b>Total</b>		<u>69,574</u>	<u>9,300</u>	<u>78,874</u>	<u>73,139</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Core activities		60,748	-	60,748	57,422
Sing Lively		1,714	-	1,714	1,254
Support costs		2,221	-	2,221	2,858
Awards for All		-	-	-	8,120
Choirs for Communities		-	8,190	8,190	-
Other		<u>3,724</u>	-	<u>3,724</u>	<u>4,066</u>
<b>Total</b>		<u>68,407</u>	<u>8,190</u>	<u>76,597</u>	<u>73,720</u>
<b>NET INCOME/(EXPENDITURE)</b>		1,167	1,110	2,277	(581)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>48,669</u>	230	48,899	49,480
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>

The notes form part of these financial statements

Living Lively

Balance Sheet  
31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	7	50	-	50	278
Cash at bank		<u>50,686</u>	<u>1,340</u>	<u>52,026</u>	<u>49,521</u>
		50,736	1,340	52,076	49,799
<b>CREDITORS</b>					
Amounts falling due within one year	8	(900)	-	(900)	(900)
<b>NET CURRENT ASSETS</b>					
		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>
<b>NET ASSETS</b>					
		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>
<b>FUNDS</b>					
Unrestricted funds	9			49,836	48,669
Restricted funds				<u>1,340</u>	<u>230</u>
<b>TOTAL FUNDS</b>					
				<u>51,176</u>	<u>48,899</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

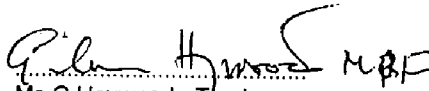
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 17 May 2024 and were signed on its behalf by:



Ms S M Powell - Trustee



Ms G Heywood - Trustee

The notes form part of these financial statements

## Living Lively

### Notes to the Financial Statements for the Year Ended 31 December 2023

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

No material uncertainties that may cast significant doubt about the ability of the company to continue as a going concern have been identified by the directors.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 25% on cost

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

#### 2. INVESTMENT INCOME

	2023	2022
Deposit account interest	£ <u>28</u>	£ <u>-</u>

#### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
Other operating leases	£ <u>1,752</u>	£ <u>2,100</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	<u>64,789</u>	<u>8,350</u>	<u>73,139</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Core activities	57,422	-	57,422
Sing Lively	1,254	-	1,254
Support costs	2,858	-	2,858
Awards for All	-	8,120	8,120
Other	<u>4,066</u>	<u>-</u>	<u>4,066</u>
<b>Total</b>	<u>65,600</u>	<u>8,120</u>	<u>73,720</u>
<b>NET INCOME/(EXPENDITURE)</b>	(811)	230	(581)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	49,480	-	49,480
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>48,669</u>	<u>230</u>	<u>48,899</u>

**6. TANGIBLE FIXED ASSETS**

	Plant and machinery £
<b>COST</b>	
At 1 January 2023 and 31 December 2023	<u>3,247</u>
<b>DEPRECIATION</b>	
At 1 January 2023 and 31 December 2023	<u>3,247</u>
<b>NET BOOK VALUE</b>	
At 31 December 2023	<u>-</u>
At 31 December 2022	<u>-</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023

7. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
Other debtors	£	£
Prepayments	20	195
	<u>30</u>	<u>83</u>
	<u>50</u>	<u>278</u>

8. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
Accruals and deferred income	£	£
	<u>900</u>	<u>900</u>

9. **MOVEMENT IN FUNDS**

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	48,669	1,167	49,836
<b>Restricted funds</b>			
Awards for All	230	-	230
Choirs for Communities	<u>-</u>	<u>1,110</u>	<u>1,110</u>
	<u>230</u>	<u>1,110</u>	<u>1,340</u>
<b>TOTAL FUNDS</b>	<u>48,899</u>	<u>2,277</u>	<u>51,176</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	69,574	(68,407)	1,167
<b>Restricted funds</b>			
Choirs for Communities	9,300	(8,190)	1,110
	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>78,874</u>	<u>(76,597)</u>	<u>2,277</u>

**Comparatives for movement in funds**

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
<b>Unrestricted funds</b>			
General fund	49,480	(811)	48,669
<b>Restricted funds</b>			
Awards for All	-	230	230
	<u>-</u>	<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>49,480</u>	<u>(581)</u>	<u>48,899</u>

**Living Lively**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2023**

**9. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	64,789	(65,600)	(811)
<b>Restricted funds</b>			
Awards for All	8,350	(8,120)	230
<b>TOTAL FUNDS</b>	<u>73,139</u>	<u>(73,720)</u>	<u>(581)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	49,480	356	49,836
<b>Restricted funds</b>			
Awards for All	-	230	230
Choirs for Communities	-	1,110	1,110
	<u>-</u>	<u>1,340</u>	<u>1,340</u>
<b>TOTAL FUNDS</b>	<u>49,480</u>	<u>1,696</u>	<u>51,176</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	134,363	(134,007)	356
<b>Restricted funds</b>			
Awards for All	8,350	(8,120)	230
Choirs for Communities	9,300	(8,190)	1,110
	<u>17,650</u>	<u>(16,310)</u>	<u>1,340</u>
<b>TOTAL FUNDS</b>	<u>152,013</u>	<u>(150,317)</u>	<u>1,696</u>

**10. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2023.

Living Lively

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2023

	2023	2022
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations		
Gift aid	64,697	60,635
Awards For All Grants – restricted fund	4,849	4,154
Choirs For Communities Grant – restricted fund	-	8,350
	<u>9,300</u>	<u>-</u>
	<u>78,846</u>	<u>73,139</u>
<b>Investment Income</b>		
Deposit account interest	28	-
	<u>78,874</u>	<u>73,139</u>
Total incoming resources		
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
<b>Core activities</b>		
Venues		
Facilitators	10,696	11,882
Refreshments	50,365	45,575
Resources	289	227
Travel	829	552
Printing	124	-
	<u>159</u>	<u>-</u>
	<u>62,462</u>	<u>58,236</u>
<b>Awards For All – Restricted Fund</b>		
Musicians fee subsidy	-	5,800
Pilot – musicians fee	-	540
Pilot – venue	-	180
Venue hire	-	600
Whole day event – musician fee	-	800
Whole day event – lunchtime activities	-	200
	<u>-</u>	<u>8,120</u>
<b>Choirs For Communities – Restricted Fund</b>		
Venue	2,440	-
Musicians fees	4,550	-
Collecting & collating	1,200	-
	<u>8,190</u>	<u>-</u>
<b>Office costs</b>		
Staff – travel		
Postage and stationery	1,740	2,400
Website and IT	307	284
Publicity	174	308
	<u>-</u>	<u>306</u>
	<u>2,221</u>	<u>3,298</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Sundries		
Insurance	26	13
Accountancy and legal fees	152	152
Rent and rates	1,613	1,736
Training	1,783	2,165
	<u>150</u>	<u>-</u>
	<u>3,724</u>	<u>4,066</u>
Total resources expended		
	<u>76,597</u>	<u>73,720</u>
Net expenditure		
	<u>2,277</u>	<u>(581)</u>

This page does not form part of the statutory financial statements

**LIVING LIVELY**

England & Wales - Charity number 1144839

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# Accounts

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REGISTERED COMPANY NUMBER: 07485205 (England and Wales)  
REGISTERED CHARITY NUMBER: 1144839

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 December 2022**  
**for**  
**Living Lively**

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Living Lively**

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for the Year Ended 31 December 2022**

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**Living Lively**  
**Report of the Trustees**  
**for the Year Ended 31 December 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of 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**

**Objectives and aims**

Living Lively is dedicated to the provision of facilities and activities in the interests of social welfare. We specialise in the provision of professionally led singing groups for people over the age of 50, designed to improve the health, wellbeing and quality of life of participants.

**Public benefit**

Living Lively was created following a Department of Health research project which concluded that regular participation in community based singing could positively impact on many aspects of physical health, mental health and wellbeing. The work of Living Lively continues to be supported by a growing body of evidence and public awareness of the benefits of singing.

Although the main activity of the charity is singing groups, the outcomes are not primarily musical. The actual outcomes include reducing depression and isolation and building social networks for people in need. There is also considerable evidence that tackling challenge and acquiring new skills has a significant impact on self-esteem and self-confidence and may even be a key factor in life expectancy.

Living Lively is almost entirely self-funding through the small affordable contributions that members make to participate in its singing groups. As such it does not consume statutory or non-statutory funding which is therefore available to other grass roots organisations working with people at community level.

Living Lively is very fortunate to have access to considerable expertise in Arts and Health practice and, in addition to its core activities, provides help, advice and support to other organisations trying to set up and run singing groups for people over 50.

As with most organisations, Living Lively needs to purchase equipment and resources in order to carry out its work. Where possible, Living Lively uses small local suppliers in order to bring economic benefit to the local area.

## Living Lively

### Report of the Trustees for the Year Ended 31 December 2022

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The main activity of Living Lively is the provision of community based singing groups. These meet weekly in local venues such as church halls and community centres and Living Lively has a focus on establishing activities in areas of limited provision where need is greatest.

People who join one of our groups pay a small, affordable fee which covers the running costs of the group. Living Lively can reduce or waive these fees at its discretion so that the ability to pay is not a bar to participation.

Whilst regular groups are the main focus of the charity, Living Lively also provides other services.

A yearly event, Sing Lively, brings together members of all the singing groups for one day which reinforces the work of the Charity and allows members of individual groups to feel part of the wider organisation.

Some groups are involved in outreach work taking singing to a range of venues including nursing homes and day care centres. Others have also been involved in performances which has raised their local profile and led to increased participation.

2022 was the first full year of singing following the Covid pandemic. We had resumed live singing in 2021 but with a reduced number of groups as some groups were going to require a level of subsidy that was not prudent given the challenges of rebuilding.

During 2022 we have worked hard to rebuild the groups and attract new members, and this has been largely successful. Membership at groups was approximately 30% lower than pre-pandemic and this presented a real challenge to our funding model.

We produced new printed publicity material and also ran adverts and features in local print media. Community Ad, who publish across Kent, generously ran brief editorial features on several of our groups and these attracted a good number of new members.

For the first time in almost 10 years, we increased the membership contribution paid by our members. This has enabled us to deal with the increased hire fees imposed by many venues due to rises in energy costs.

We successfully applied to the National Lottery Award for All programme for a grant to subsidise several of the smaller groups and this made a considerable difference to our finances. This grant also contributed to Sing Lively 2022 which was held at The Great Hall at Kent College as the SAGA Pavilion was not available.

The Gift Aid scheme allows us to claim back tax paid by eligible members on donations received and this continues to be a valuable source of income.

Phil Self decided that it was time to leave Living Lively and the Trustees would like to record their thanks to him for almost 10 years of hard work and dedication to Living Lively. Charlie Hannah, who had taken over the Herne group in 2021, took over the Barham group and Jon Beetham was recruited to take over the Whitstable group.

We end 2022 very much heading in the right direction. Membership is considerably higher than at the start of the year resulting in a stable financial position as we continue to rebuild and grow.

**Living Lively**  
**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**FINANCIAL REVIEW**

**Reserves policy**

It is still the aim of the Trustees to build reserves equal to 3 to 6 months core operating costs which, in normal times, equates to £25,000 - £50,000. Post pandemic income and expenditure will be lower whilst we rebuild, but the Trustees are focused on long term sustainability and therefore this target remains unchanged.

The Trustees have always ensured that Living Lively is run in a prudent way and this meant that we started the Covid pandemic in a strong financial position.

During 2020 and 2021 we used a portion of our reserves. It was decided to use reserves to fund payments to musicians to provide an online service, whilst ensuring that we would be able to restart and rebuild as soon as group singing was permitted. In 2022 we came very close to breaking even and the aim is to return to running a surplus in 2023 and rebuilding our reserves to a pre-Covid level over the next two to three years.

The current funding climate makes it difficult to secure funding for expansion and hence the Trustees are happy to prioritise using reserves to establish new groups as this best furthers the objects of the organisation at the current time.

In practice this means that reserves will continue to be used to fund pilot projects for the creation of new groups and the reserves will continue to be short of the target.

As the groups are largely self funding and no part of Living Lively is wholly dependent on external funding this should not cause undue concern.

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

At the start of 2011 Living Lively was governed by Memorandum and Articles of Association for a Company Limited by Guarantee (7th January 2011). When it became a Registered Charity a new Memorandum and Articles of Association were adopted and approved by the Charity Commission (17th November 2011).

Living Lively is managed by a group which includes the Trustees and Creative Lead.

This group meets formally four times per year and is also regularly involved in front line activities.

All Trustees give their time voluntarily and receive no benefit or remuneration from Living Lively.

**Recruitment and appointment of new trustees**

The directors of the company are also charity trustees for the purposes of charity law.

All Trustees are expected to become involved in front line activities as this engenders a clear understanding of the work of Living Lively.

Trustees are recruited based on the identified needs of the charity. These include an awareness of the issues involved in managing a charity as well as direct experience in leading charitable organisations.

Trustees are recruited in accordance with best practice guidelines provided by the Charity Commission.

**Organisational structure**

The trustees delegate day to day management of Living Lively to Mr Matthew Raisbeck.

**Risk management**

The Trustees remain aware of the risks to which Living Lively is exposed and any concerns are discussed and action plans formulated during Board meetings.

Unlike the majority of charities, Living Lively is largely self funding and hence does not have an over-dependence on external funders to secure its future or charitable activities.

The main risk to which Living Lively is exposed is that a drop in standards of front line activity could result in a sudden drop in participants. Facilitators contracted to deliver front line activities are monitored to ensure that this does not happen and feedback is collected from participants to shape service provision.

The Living Lively model is frequently copied by private organisations and sole traders however no local competition has proved to be a threat to any singing group. Indeed many groups have grown due to an increased local awareness of singing and the quality of our musicians.

**Living Lively**

**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
07485205 (England and Wales)

**Registered Charity number**  
1144839

**Registered office**  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Trustees**  
Ms S M Powell Director  
Ms G Heywood Director  
Mr G R Margery Director

**Independent Examiner**  
John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 12 May 2023 and signed on its behalf by:

  
.....  
Ms G Heywood - Trustee

**Independent Examiner's Report to the Trustees of  
Living Lively**

**Independent examiner's report to the trustees of Living Lively ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.



John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

Date: 15 May 2023

**Living Lively**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		<u>64,789</u>	<u>8,350</u>	<u>73,139</u>	<u>34,644</u>
<b>EXPENDITURE ON</b>					
Raising funds	2	152	-	152	-
<b>Charitable activities</b>					
Core activities		57,422	-	57,422	36,618
Sing Lively		1,254	-	1,254	-
Support costs		2,858	-	2,858	2,952
Awards for All		-	8,120	8,120	-
Other		<u>3,914</u>	<u>-</u>	<u>3,914</u>	<u>4,056</u>
<b>Total</b>		<u>65,600</u>	<u>8,120</u>	<u>73,720</u>	<u>43,626</u>
<b>NET INCOME/(EXPENDITURE)</b>		(811)	230	(581)	(8,982)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		49,480	-	49,480	58,462
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>48,669</u>	<u>230</u>	<u>48,899</u>	<u>49,480</u>

The notes form part of these financial statements

**Living Lively**

**Balance Sheet**  
**31 December 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	7	278	-	278	244
Cash at bank		<u>49,291</u>	<u>230</u>	<u>49,521</u>	<u>50,517</u>
		49,569	230	49,799	50,761
<b>CREDITORS</b>					
Amounts falling due within one year	8	(900)	-	(900)	(1,281)
		<u>48,669</u>	<u>230</u>	<u>48,899</u>	<u>49,480</u>
<b>NET CURRENT ASSETS</b>					
		<u>48,669</u>	<u>230</u>	<u>48,899</u>	<u>49,480</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>48,669</u>	<u>230</u>	<u>48,899</u>	<u>49,480</u>
<b>NET ASSETS</b>					
		<u>48,669</u>	<u>230</u>	<u>48,899</u>	<u>49,480</u>
<b>FUNDS</b>	9				
Unrestricted funds				48,669	49,480
Restricted funds				<u>230</u>	<u>-</u>
<b>TOTAL FUNDS</b>				<u>48,899</u>	<u>49,480</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

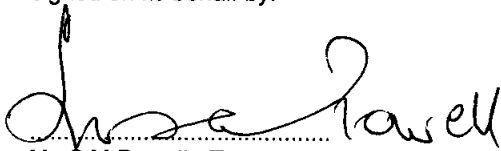
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

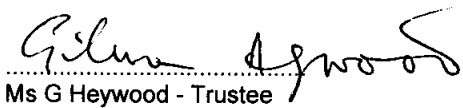
The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 12 May 2023 and were signed on its behalf by:

  
.....  
Ms S M Powell - Trustee

  
.....  
Ms G Heywood - Trustee

## Living Lively

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

No material uncertainties that may cast significant doubt about the ability of the company to continue as a going concern have been identified by the directors.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 25% on cost

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

#### 2. RAISING FUNDS

##### **Investment management costs**

	2022	2021
	£	£
Support costs	<u>152</u>	<u>-</u>

#### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation - owned assets	-	61
Other operating leases	<u>2,100</u>	<u>2,100</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2022

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	<u>34,644</u>	-	<u>34,644</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Sing Lively	36,618	-	36,618
Support costs	2,952	-	2,952
Other	<u>4,056</u>	-	<u>4,056</u>
<b>Total</b>	<u>43,626</u>	-	<u>43,626</u>
<b>NET INCOME/(EXPENDITURE)</b>	(8,982)	-	(8,982)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	58,462	-	58,462
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>49,480</u>	-	<u>49,480</u>

**6. TANGIBLE FIXED ASSETS**

	Plant and machinery £
<b>COST</b>	
At 1 January 2022 and 31 December 2022	<u>3,247</u>
<b>DEPRECIATION</b>	
At 1 January 2022 and 31 December 2022	<u>3,247</u>
<b>NET BOOK VALUE</b>	
At 31 December 2022	<u>-</u>
At 31 December 2021	<u>-</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2022

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Other debtors	195	195
Prepayments	<u>83</u>	<u>49</u>
	<u>278</u>	<u>244</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Trade creditors	-	181
Accruals and deferred income	<u>900</u>	<u>1,100</u>
	<u>900</u>	<u>1,281</u>

**9. MOVEMENT IN FUNDS**

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
<b>Unrestricted funds</b>			
General fund	49,480	(811)	48,669
<b>Restricted funds</b>			
Awards for All	-	230	230
	<u>49,480</u>	<u>(581)</u>	<u>48,899</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	64,789	(65,600)	(811)
<b>Restricted funds</b>			
Awards for All	8,350	(8,120)	230
	<u>73,139</u>	<u>(73,720)</u>	<u>(581)</u>

**Comparatives for movement in funds**

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	58,462	(8,982)	49,480
	<u>58,462</u>	<u>(8,982)</u>	<u>49,480</u>

**Living Lively**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**9. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	34,644	(43,626)	(8,982)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>34,644</u>	<u>(43,626)</u>	<u>(8,982)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
<b>Unrestricted funds</b>			
General fund	58,462	(9,793)	48,669
<b>Restricted funds</b>			
Awards for All	-	230	230
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>58,462</u>	<u>(9,563)</u>	<u>48,899</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	99,433	(109,226)	(9,793)
<b>Restricted funds</b>			
Awards for All	8,350	(8,120)	230
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>107,783</u>	<u>(117,346)</u>	<u>(9,563)</u>

**10. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2022.

**Living Lively**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2022**

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	60,635	32,520
Gift aid	4,154	2,124
Awards For All Grant – restricted fund	8,350	-
Total incoming resources	<u>73,139</u>	<u>34,644</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
<b>Core activities</b>		
Venues	11,882	3,085
Facilitators	45,575	33,210
Refreshments	227	110
Resources	552	213
	<u>58,236</u>	<u>36,618</u>
<b>Awards For All – Restricted Fund</b>		
Musicians fee subsidy	5,800	-
Pilot – musicians fees	540	-
Pilot – venue	180	-
Venue hire	600	-
Whole day event – musicians fee	800	-
Whole day event – lunchtime activities	200	-
	<u>8,120</u>	<u>-</u>
<b>Office costs</b>		
Staff – travel	2,400	2,380
Postage and stationery	284	329
Website and IT	308	182
Plant and machinery depreciation	-	61
Publicity	306	-
	<u>3,298</u>	<u>2,952</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Sundries	13	13
Insurance	152	147
Accountancy and legal fees	1,736	1,665
Rent & rates	2,165	2,231
	<u>4,066</u>	<u>4,056</u>
Total resources expended	<u>73,720</u>	<u>43,626</u>
Net expenditure	<u>(581)</u>	<u>(8,982)</u>

This page does not form part of the statutory financial statements

**LIVING LIVELY**

England & Wales - Charity number 1144839

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# Accounts

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REGISTERED COMPANY NUMBER: 07485205 (England and Wales)  
REGISTERED CHARITY NUMBER: 1144839

Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31 December 2021  
for  
Living Lively

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Living Lively**

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for the Year Ended 31 December 2021**

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Living Lively  
Report of the Trustees  
for the Year Ended 31 December 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of 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**

**Objectives and aims**

Living Lively is dedicated to the provision of facilities and activities in the interests of social welfare. We specialise in the provision of professionally led singing groups for people over the age of 50, designed to improve the health, wellbeing and quality of life of participants.

**Public benefit**

Living Lively was created following a Department of Health research project which concluded that regular participation in community based singing could positively impact on many aspects of physical health, mental health and wellbeing. The work of Living Lively continues to be supported by a growing body of evidence and public awareness of the benefits of singing.

Although the main activity of the charity is singing groups, the outcomes are not primarily musical. The actual outcomes include reducing depression and isolation and building social networks for people in need. There is also considerable evidence that tackling challenge and acquiring new skills has a significant impact on self-esteem and self-confidence and may even be a key factor in life expectancy.

Living Lively is almost entirely self-funding through the small affordable contributions that members make to participate in its singing groups. As such it does not consume statutory or non-statutory funding which is therefore available to other grass roots organisations working with people at community level.

Living Lively is very fortunate to have access to considerable expertise in Arts and Health practice and, in addition to its core activities, provides help, advice and support to other organisations trying to set up and run singing groups for people over 50.

As with most organisations, Living Lively needs to purchase equipment and resources in order to carry out its work. Where possible, Living Lively uses small local suppliers in order to bring economic benefit to the local area.

## Living Lively

### Report of the Trustees for the Year Ended 31 December 2021

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The main activity of Living Lively is the provision of community based singing groups. These meet weekly in local venues such as church halls and community centres and Living Lively has a focus on establishing activities in areas of limited provision where need is greatest.

People who join one of our groups pay a small, affordable fee which covers the running costs of the group. Living Lively can reduce or waive these fees at its discretion so that the ability to pay is not a bar to participation.

Whilst regular groups are the main focus of the charity, Living Lively also provides other services.

A yearly event, Sing Lively, brings together members of all the singing groups for one day which reinforces the work of the Charity and allows members of individual groups to feel part of the wider organisation.

Some groups are involved in outreach work taking singing to a range of venues including nursing homes and day care centres. Others have also been involved in performances which has raised their local profile and led to increased participation.

Previously we have included a brief history of the operations of Living Lively but 2021, like 2020 has been very unusual.

Many choirs and singing groups simply stopped their activities during Covid 19, but it was felt essential to find ways to continue to engage with our membership, particularly given our aims as a social welfare charity.

Within a few days of the announcement of the first national lockdown a YouTube channel had been established. This offers a regularly updated collection of videos so that members can continue to sing at home. This proved hugely popular and has provided some sense of normality. Zoom choirs (established in Autumn 2020) continued and these regularly attracted nearly 100 participants. We know that these efforts helped people with the isolation of lockdown and given hope for a return to singing together.

The Trustees were keen to ensure that the musicians who run our groups were financially supported. Throughout the Spring and Summer terms we were able to continue with payments to facilitators for the considerable time and effort involved in producing online content. We are fortunate that our musicians provided the equipment and software needed for this work at no cost to Living Lively. The Trustees would also like to express their gratitude to all the musicians, especially Matthew Raisbeck, for their dedication and commitment during the pandemic which has ensured that Living Lively has remained a functioning and financially secure organisation.

Payments to musicians were only possible because of the extraordinary generosity of our membership, many of whom have continued to support our work in the absence of their regular singing groups. This support clearly shows how much our work means to our members and how loyal they are to the musicians who work with them each week.

The Gift Aid scheme allows us to claim back tax paid by eligible members on donations received and this has been a valuable source of income in these unusual times.

It was decided to resume live singing in September 2021. Members of all groups were contacted to establish whether this would be financially viable, and in most cases it was obvious that our members would be delighted to return. Sadly, the groups at Aylesham, Aylesford, Grayshott and Hastingleigh were not going to attract enough members and the difficult decision was taken to close them and signpost people to other singing groups nearby.

Celia Jeffery decided that it was time to retire, and the Trustees would like to record their thanks to her, not only for her excellent work in facilitating groups, but also for her invaluable input into the creation and early years of Living Lively. We were very fortunate to secure the services of Charlie Hannah to take over the Heme group and this has proved to be a successful and popular choice.

The number of members attending groups was lower at the start of the Autumn but grew steadily during the term. Sadly, the numbers at Hawkhurst did not reach a sufficient level to enable us to continue with this group and the Trustees would like to record their thanks to Alison Harrison for all her work over the last few years.

At the end of 2021 the signs are positive for the future. Many members were apprehensive about attending but we saw no problems with covid, and this has boosted confidence for the future. Our ability to run groups during the Autumn was due to careful implementation of a Covid policy which encouraged members to carry out home testing before attending and we are grateful to all our members for their collective responsibility. We are aware that many former members are planning to return during 2022 and this will have a positive impact on individual groups as well as the finances.

## Living Lively

### Report of the Trustees for the Year Ended 31 December 2021

#### **FINANCIAL REVIEW**

##### **Reserves policy**

It is still the aim of the Trustees to build reserves equal to 3 to 6 months core operating costs which, in normal times, equates to £25,000 - £50,000. Post pandemic income and expenditure will be lower whilst we rebuild, but the Trustees are focused on long term sustainability and therefore this target remains unchanged.

The Trustees have always ensured that Living Lively is run in a prudent way and this meant that we started the Covid pandemic in a strong financial position.

During 2021 we have used a portion of our reserves. It was decided to use reserves to fund payments to musicians to provide an online service, whilst ensuring that we would be able to restart and rebuild as soon as group singing was permitted. This is the second year that Living Lively has recorded a deficit, but we are still in a strong position going into 2022.

The current funding climate makes it difficult to secure funding for expansion and hence the Trustees are happy to prioritise using reserves to establish new groups as this best furthers the objects of the organisation at the current time.

In practice this means that reserves will continue to be used to fund pilot projects for the creation of new groups and the reserves will continue to be short of the target.

As the groups are largely self funding and no part of Living Lively is wholly dependent on external funding this should not cause undue concern.

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

At the start of 2011 Living Lively was governed by Memorandum and Articles of Association for a Company Limited by Guarantee (7th January 2011). When it became a Registered Charity a new Memorandum and Articles of Association were adopted and approved by the Charity Commission (17th November 2011).

Living Lively is managed by a group which includes the Trustees and Creative Lead.

This group meets formally four times per year and is also regularly involved in front line activities.

All Trustees give their time voluntarily and receive no benefit or remuneration from Living Lively.

##### **Recruitment and appointment of new trustees**

The directors of the company are also charity trustees for the purposes of charity law.

All Trustees are expected to become involved in front line activities as this engenders a clear understanding of the work of Living Lively.

Trustees are recruited based on the identified needs of the charity. These include an awareness of the issues involved in managing a charity as well as direct experience in leading charitable organisations.

Trustees are recruited in accordance with best practice guidelines provided by the Charity Commission.

##### **Organisational structure**

The trustees delegate day to day management of Living Lively to Mr Matthew Ralsbeck.

Living Lively  
Report of the Trustees  
for the Year Ended 31 December 2021

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The Trustees remain aware of the risks to which Living Lively is exposed and any concerns are discussed and action plans formulated during Board meetings.

Unlike the majority of charities, Living Lively is largely self funding and hence does not have an over-dependence on external funders to secure its future or charitable activities.

The main risk to which Living Lively is exposed is that a drop in standards of front line activity could result in a sudden drop in participants. Facilitators contracted to deliver front line activities are monitored to ensure that this does not happen and feedback is collected from participants to shape service provision.

The Living Lively model is frequently copied by private organisations and sole traders however no local competition has proved to be a threat to any singing group. Indeed many groups have grown due to an increased local awareness of singing and the quality of our musicians.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

07485205 (England and Wales)

**Registered Charity number**

1144839

**Registered office**

1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Trustees**

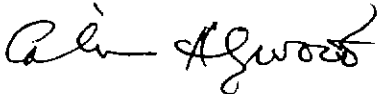
Ms S M Powell Director  
Ms G Heywood Director  
Mr G R Margery Director

**Independent Examiner**

John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 7 February 2022 and signed on its behalf by:



Ms G Heywood - Trustee

**Independent Examiner's Report to the Trustees of  
Living Lively**

**Independent examiner's report to the trustees of Living Lively ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.

  
John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

9 February 2022

**Living Lively**

**Statement of Financial Activities  
for the Year Ended 31 December 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		34,644	-	34,644	60,627
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Core activities		-	-	-	58,832
Sing Lively		36,618	-	36,618	-
Support costs		2,952	-	2,952	3,805
Other		<u>4,056</u>	<u>-</u>	<u>4,056</u>	<u>4,185</u>
<b>Total</b>		43,626	-	43,626	66,822
<b>NET INCOME/(EXPENDITURE)</b>		(8,982)	-	(8,982)	(6,195)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		58,462	-	58,462	64,657
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>49,480</u>	<u>-</u>	<u>49,480</u>	<u>58,462</u>

The notes form part of these financial statements

**Living Lively**  
**Balance Sheet**  
**31 December 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	5	-	-	-	61
<b>CURRENT ASSETS</b>					
Debtors	6	244	-	244	275
Cash at bank		<u>50,517</u>	-	<u>50,517</u>	<u>59,701</u>
		50,761	-	50,761	59,976
<b>CREDITORS</b>					
Amounts falling due within one year	7	(1,281)	-	(1,281)	(1,575)
		<u>49,480</u>	-	<u>49,480</u>	<u>58,401</u>
<b>NET CURRENT ASSETS</b>					
		49,480	-	49,480	58,462
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>49,480</u>	-	<u>49,480</u>	<u>58,462</u>
<b>NET ASSETS</b>					
		<u>49,480</u>	-	<u>49,480</u>	<u>58,462</u>
<b>FUNDS</b>					
Unrestricted funds	8			<u>49,480</u>	<u>58,462</u>
<b>TOTAL FUNDS</b>				<u>49,480</u>	<u>58,462</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

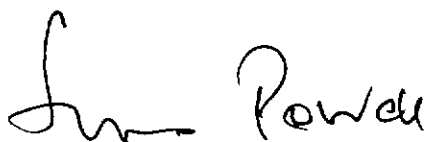
The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

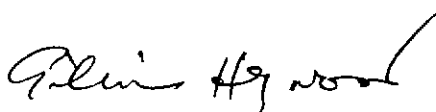
These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 7 February 2022 and were signed on its behalf by:

Ms S M Powell - Trustee



Ms G Heywood - Trustee



The notes form part of these financial statements

**Living Lively**

**Notes to the Financial Statements**  
**for the Year Ended 31 December 2021**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

No material uncertainties that may cast significant doubt about the ability of the company to continue as a going concern have been identified by the directors.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 25% on cost

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**2. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	61	62
Other operating leases	<u>2,100</u>	<u>2,100</u>

**Living Lively**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	51,717	8,910	60,627
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Core activities	49,922	8,910	58,832
Support costs	3,805	-	3,805
Other	4,185	-	4,185
<b>Total</b>	<u>57,912</u>	<u>8,910</u>	<u>66,822</u>
<b>NET INCOME/(EXPENDITURE)</b>	(6,195)	-	(6,195)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	64,657	-	64,657
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>58,462</u>	<u>-</u>	<u>58,462</u>

**5. TANGIBLE FIXED ASSETS**

	Plant and machinery £
<b>COST</b>	
At 1 January 2021 and 31 December 2021	<u>3,247</u>
<b>DEPRECIATION</b>	
At 1 January 2021	3,186
Charge for year	61
At 31 December 2021	<u>3,247</u>
<b>NET BOOK VALUE</b>	
At 31 December 2021	<u>-</u>
At 31 December 2020	<u>61</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021

**6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
	£	£
Other debtors	195	195
Prepayments	<u>49</u>	<u>80</u>
	<u>244</u>	<u>275</u>

**7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
	£	£
Trade creditors	181	-
Accruals and deferred income	<u>1,100</u>	<u>1,575</u>
	<u>1,281</u>	<u>1,575</u>

**8. MOVEMENT IN FUNDS**

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	58,462	(8,982)	49,480
	<u>58,462</u>	<u>(8,982)</u>	<u>49,480</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	34,644	(43,626)	(8,982)
	<u>34,644</u>	<u>(43,626)</u>	<u>(8,982)</u>

**Comparatives for movement in funds**

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
<b>Unrestricted funds</b>			
General fund	64,657	(6,195)	58,462
	<u>64,657</u>	<u>(6,195)</u>	<u>58,462</u>

Living Lively

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021

**8. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	51,717	(57,912)	(6,195)
<b>Restricted funds</b>			
National Lottery Coronavirus Community Support Fund	8,910	(8,910)	-
<b>TOTAL FUNDS</b>	<u>60,627</u>	<u>(66,822)</u>	<u>(6,195)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
<b>Unrestricted funds</b>			
General fund	64,657	(15,177)	49,480
<b>TOTAL FUNDS</b>	<u>64,657</u>	<u>(15,177)</u>	<u>49,480</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	86,361	(101,538)	(15,177)
<b>Restricted funds</b>			
National Lottery Coronavirus Community Support Fund	8,910	(8,910)	-
<b>TOTAL FUNDS</b>	<u>95,271</u>	<u>(110,448)</u>	<u>(15,177)</u>

**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2021.

**Living Lively**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2021**

	2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	32,520	46,947
Gift aid	2,124	4,770
Grants	-	8,910
Total incoming resources	<u>34,644</u>	<u>60,627</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
<b>Core activities</b>		
Venues	3,085	3,937
Facilitators	33,210	45,315
Refreshments	110	192
Resources	213	478
	<u>36,618</u>	<u>49,922</u>
<b>Coronavirus Community Support Fund</b>		
Facilitators	-	8,910
	<u>-</u>	<u>8,910</u>
<b>Office costs</b>		
Staff	2,380	3,170
Postage and stationery	329	278
Website and IT	182	296
Plant and machinery depreciation	61	61
	<u>2,952</u>	<u>3,805</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Sundries	13	14
Insurance	147	-
Accountancy and legal fees	1,665	1,940
Rent & rates	2,231	2,231
	<u>4,056</u>	<u>4,185</u>
Total resources expended	<u>43,626</u>	<u>66,822</u>
Net expenditure	<u>(8,982)</u>	<u>(6,195)</u>

This page does not form part of the statutory financial statements

**LIVING LIVELY**

England & Wales - Charity number 1144839

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# Accounts

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REGISTERED COMPANY NUMBER: 07485205 (England and Wales)  
REGISTERED CHARITY NUMBER: 1144839

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 December 2020**  
**for**  
**Living Lively**

McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Living Lively**

**Contents of the Financial Statements  
for the Year Ended 31 December 2020**

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## Living Lively

### **Report of the Trustees for the Year Ended 31 December 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of 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**

##### **Objectives and aims**

Living Lively is dedicated to the provision of facilities and activities in the interests of social welfare. We specialise in the provision of professionally led singing groups for people over the age of 50, designed to improve the health, wellbeing and quality of life of participants.

##### **Public benefit**

Living Lively was created following a Department of Health research project which concluded that regular participation in community based singing could positively impact on many aspects of physical health, mental health and wellbeing. The work of Living Lively continues to be supported by a growing body of evidence and public awareness of the benefits of singing.

Although the main activity of the charity is singing groups, the outcomes are not primarily musical. The actual outcomes include reducing depression and isolation and building social networks for people in need. There is also considerable evidence that tackling challenge and acquiring new skills has a significant impact on self-esteem and self-confidence and may even be a key factor in life expectancy.

Living Lively is almost entirely self-funding through the small affordable contributions that members make to participate in its singing groups. As such it does not consume statutory or non-statutory funding which is therefore available to other grass roots organisations working with people at community level.

Living Lively is very fortunate to have access to considerable expertise in Arts and Health practice and, in addition to its core activities, provides help, advice and support to other organisations trying to set up and run singing groups for people over 50.

As with most organisations, Living Lively needs to purchase equipment and resources in order to carry out its work. Where possible, Living Lively uses small local suppliers in order to bring economic benefit to the local area.

## Living Lively

### Report of the Trustees for the Year Ended 31 December 2020

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The main activity of Living Lively is the provision of community based singing groups. These meet weekly in local venues such as church halls and community centres and Living Lively has a focus on establishing activities in areas of limited provision where need is greatest.

People who join one of our groups pay a small, affordable fee which covers the running costs of the group. Living Lively can reduce or waive these fees at its discretion so that the ability to pay is not a bar to participation.

Whilst regular groups are the main focus of the charity, Living Lively also provides other services.

A yearly event, Sing Lively, brings together members of all the singing groups for one day which reinforces the work of the Charity and allows members of individual groups to feel part of the wider organisation.

Some groups are involved in outreach work taking singing to a range of venues including nursing homes and day care centres. Others have also been involved in performances which has raised their local profile and led to increased participation.

Previously we have included a brief history of the operations of Living Lively but 2020 has been a year like no other.

In early 2020, planning was underway to celebrate the 10th anniversary of Living Lively during the annual Sing Lively event and we were also carrying out a review of how we operate to ensure that the second decade would be as successful as the first.

By March it was becoming obvious that the emerging Coronavirus would impact on our singing groups but there was no indication as to the severity or duration of disruption.

Many choirs and singing groups simply stopped their activities but it was felt essential to find ways to continue to engage with our membership, particularly given our aims as a social welfare charity.

Within a few days of the announcement of the first national lockdown a YouTube channel had been established. This offers a regularly updated collection of videos so that members can continue to sing at home. This has proved hugely popular and has provided some sense of normality. During the Autumn term Zoom choirs were established and these regularly attract nearly 100 participants. We know that these efforts have helped people with the isolation of lockdown and given hope for a return to singing together in the future.

The Trustees were keen to ensure that the musicians who run our groups were financially supported. Throughout the Summer and Autumn terms we were able to continue with payments to facilitators for the considerable time and effort involved in producing online content. We are fortunate that our musicians provided the equipment and software needed for this work at no cost to Living Lively.

Payments to musicians were only possible because of the extraordinary generosity of our membership, many of whom have continued to support our work in the absence of their regular singing groups. This support clearly shows how much our work means to our members and how loyal they are to the musicians who work with them each week.

As part of the Government support package for Coronavirus a Lottery Fund programme was established and we were fortunate to secure a grant of £8910 towards the costs of online content.

The Gift Aid scheme allows us to claim back tax paid by eligible members on donations received and this has been a valuable source of income in these unusual times.

At the end of 2020 it is still unclear when group singing will be allowed but we will continue to offer a range of virtual singing services and aim to restart groups when it is safe to do so.

## Living Lively

### Report of the Trustees for the Year Ended 31 December 2020

#### **FINANCIAL REVIEW**

##### **Reserves policy**

It is still the aim of the Trustees to build reserves equal to 3 to 6 months core operating costs which, at the end of this year, amounts to £25,000 - £50,000 although as the organisation continues to grow this figure will increase.

The Trustees have always ensured that Living Lively is run in a prudent way and this meant that we started 2020 with funds in place to deal with unforeseen circumstances. It was decided to use reserves to fund payments to musicians whilst ensuring that we would be able to restart and rebuild as soon as group singing is permitted. This is the first year that Living Lively has recorded a deficit but we are still in a strong position going into 2021

The current funding climate makes it difficult to secure funding for expansion and hence the Trustees are happy to prioritise using reserves to establish new groups as this best furthers the objects of the organisation at the current time.

In practice this means that reserves will continue to be used to fund pilot projects for the creation of new groups and the reserves will continue to be short of the target.

As the groups are largely self-funding and no part of Living Lively is wholly dependent on external funding this should not cause undue concern.

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

At the start of 2011 Living Lively was governed by Memorandum and Articles of Association for a Company Limited by Guarantee (7th January 2011). When it became a Registered Charity a new Memorandum and Articles of Association were adopted and approved by the Charity Commission (17th November 2011).

Living Lively is managed by a group which includes the Trustees and Creative Lead.

This group meets formally four times per year and is also regularly involved in front line activities.

All Trustees give their time voluntarily and receive no benefit or remuneration from Living Lively.

##### **Recruitment and appointment of new trustees**

The directors of the company are also charity trustees for the purposes of charity law.

All Trustees are expected to become involved in front line activities as this engenders a clear understanding of the work of Living Lively.

Trustees are recruited based on the identified needs of the charity. These include an awareness of the issues involved in managing a charity as well as direct experience in leading charitable organisations.

Trustees are recruited in accordance with best practice guidelines provided by the Charity Commission.

##### **Organisational structure**

The trustees delegate day to day management of Living Lively to Mr Matthew Raisbeck.

##### **Risk management**

The Trustees remain aware of the risks to which Living Lively is exposed and any concerns are discussed and action plans formulated during Board meetings.

Unlike the majority of charities, Living Lively is largely self funding and hence does not have an over-dependence on external funders to secure its future or charitable activities.

The main risk to which Living Lively is exposed is that a drop in standards of front line activity could result in a sudden drop in participants. Facilitators contracted to deliver front line activities are monitored to ensure that this does not happen and feedback is collected from participants to shape service provision.

The Living Lively model is frequently copied by private organisations and sole traders however no local competition has proved to be a threat to any singing group. Indeed many groups have grown due to an increased local awareness of singing and the quality of our musicians.

Living Lively

Report of the Trustees  
for the Year Ended 31 December 2020

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
07485205 (England and Wales)

**Registered Charity number**  
1144839

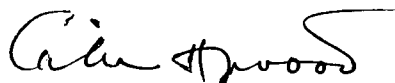
**Registered office**  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

**Trustees**  
Ms S M Powell Director  
Ms G Heywood Director  
Mr G R Margery Director

**Independent Examiner**  
John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 5 March 2021 and signed on its behalf by:



Ms G Heywood - Trustee

**Independent Examiner's Report to the Trustees of  
Living Lively**

**Independent examiner's report to the trustees of Living Lively ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.



John Champion  
Chartered Accountant  
McLean Reid  
Chartered Accountants  
1 Forstal Road  
Aylesford  
Kent  
ME20 7AU

8 March 2021

Living Lively

**Statement of Financial Activities  
for the Year Ended 31 December 2020**

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		51,717	8,910	60,627	97,024
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Core activities		49,922	8,910	58,832	81,958
Sing Lively		-	-	-	2,339
Support costs		3,805	-	3,805	3,727
Outreach		-	-	-	935
Other		<u>4,185</u>	<u>-</u>	<u>4,185</u>	<u>4,079</u>
<b>Total</b>		<u>57,912</u>	<u>8,910</u>	<u>66,822</u>	<u>93,038</u>
<b>NET INCOME/(EXPENDITURE)</b>		(6,195)	-	(6,195)	3,986
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>64,657</u>	<u>-</u>	<u>64,657</u>	<u>60,671</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>58,462</u>	<u>-</u>	<u>58,462</u>	<u>64,657</u>

The notes form part of these financial statements

Living Lively

Balance Sheet  
31 December 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	5	61	-	61	123
<b>CURRENT ASSETS</b>					
Debtors	6	275	-	275	275
Cash at bank		<u>59,701</u>	<u>-</u>	<u>59,701</u>	<u>65,124</u>
		59,976	-	59,976	65,399
<b>CREDITORS</b>					
Amounts falling due within one year	7	(1,575)	-	(1,575)	(865)
<b>NET CURRENT ASSETS</b>		<u>58,401</u>	<u>-</u>	<u>58,401</u>	<u>64,534</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>58,462</u>	<u>-</u>	<u>58,462</u>	<u>64,657</u>
<b>NET ASSETS</b>		<u>58,462</u>	<u>-</u>	<u>58,462</u>	<u>64,657</u>
<b>FUNDS</b>	8				
Unrestricted funds				<u>58,462</u>	<u>64,657</u>
<b>TOTAL FUNDS</b>				<u>58,462</u>	<u>64,657</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

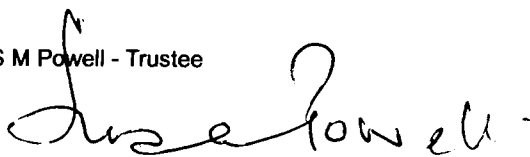
The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

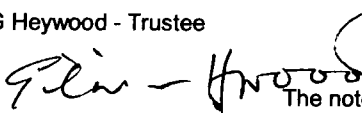
These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 5 March 2021 and were signed on its behalf by:

Ms S M Powell - Trustee



Ms G Heywood - Trustee



The notes form part of these financial statements

## Living Lively

### **Notes to the Financial Statements** **for the Year Ended 31 December 2020**

#### **1. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

No material uncertainties that may cast significant doubt about the ability of the company to continue as a going concern have been identified by the directors.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery                      -    25% on cost

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

#### **2. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	62	345
Other operating leases	<u>2,100</u>	<u>2,100</u>

Living Lively

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2020**

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	97,024	-	97,024
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Core activities	81,958	-	81,958
Sing Lively	2,339	-	2,339
Support costs	3,727	-	3,727
Outreach	935	-	935
Other	<u>4,079</u>	<u>-</u>	<u>4,079</u>
<b>Total</b>	<u>93,038</u>	<u>-</u>	<u>93,038</u>
 <b>NET INCOME</b>	 3,986	 -	 3,986
<b>Transfers between funds</b>	<u>136</u>	<u>(136)</u>	<u>-</u>
<b>Net movement in funds</b>	4,122	(136)	3,986
 <b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<u>60,535</u>	<u>136</u>	<u>60,671</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>	 <u>64,657</u>	 <u>-</u>	 <u>64,657</u>

**5. TANGIBLE FIXED ASSETS**

	Plant and machinery £
<b>COST</b>	
At 1 January 2020 and 31 December 2020	<u>3,247</u>
 <b>DEPRECIATION</b>	
At 1 January 2020	3,124
Charge for year	<u>62</u>
At 31 December 2020	<u>3,186</u>
 <b>NET BOOK VALUE</b>	
At 31 December 2020	<u>61</u>
At 31 December 2019	<u>123</u>

Living Lively

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2020**

<b>6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	2020	2019
	£	£
Other debtors	195	195
Prepayments	<u>80</u>	<u>80</u>
	<u>275</u>	<u>275</u>

<b>7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	2020	2019
	£	£
Accruals and deferred income	1,575	-
Accrued expenses	<u>-</u>	<u>865</u>
	<u>1,575</u>	<u>865</u>

<b>8. MOVEMENT IN FUNDS</b>			
	At 1.1.20	Net	At
	£	movement	31.12.20
		in funds	£
		£	
<b>Unrestricted funds</b>			
General fund	64,657	(6,195)	58,462
	<u>64,657</u>	<u>(6,195)</u>	<u>58,462</u>
<b>TOTAL FUNDS</b>			
	<u>64,657</u>	<u>(6,195)</u>	<u>58,462</u>

Net movement in funds, included in the above are as follows:

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	51,717	(57,912)	(6,195)
<b>Restricted funds</b>			
National Lottery Coronavirus Community Support Fund	8,910	(8,910)	-
	<u>60,627</u>	<u>(66,822)</u>	<u>(6,195)</u>
<b>TOTAL FUNDS</b>			
	<u>60,627</u>	<u>(66,822)</u>	<u>(6,195)</u>

**Comparatives for movement in funds**

	At 1.1.19	Net	Transfers	At
	£	movement	between	31.12.19
		in funds	funds	£
		£	£	
<b>Unrestricted funds</b>				
General fund	60,535	3,986	136	64,657
<b>Restricted funds</b>				
National Lottery Awards for All England	136	-	(136)	-
	<u>60,671</u>	<u>3,986</u>	<u>-</u>	<u>64,657</u>
<b>TOTAL FUNDS</b>				
	<u>60,671</u>	<u>3,986</u>	<u>-</u>	<u>64,657</u>

Living Lively

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2020**

**8. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	97,024	(93,038)	3,986
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>97,024</u>	<u>(93,038)</u>	<u>3,986</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
<b>Unrestricted funds</b>				
General fund	60,535	(2,209)	136	58,462
<b>Restricted funds</b>				
National Lottery Awards for All England	136	-	(136)	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>60,671</u>	<u>(2,209)</u>	<u>-</u>	<u>58,462</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	148,741	(150,950)	(2,209)
<b>Restricted funds</b>			
National Lottery Coronavirus Community Support Fund	8,910	(8,910)	-
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>157,651</u>	<u>(159,860)</u>	<u>(2,209)</u>

**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2020.

Living Lively

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2020**

	2020	2019
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	46,947	91,301
Gift aid	4,770	5,723
Grants	8,910	-
Total incoming resources	<u>60,627</u>	<u>97,024</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
<b>Core activities</b>		
Venues	3,937	14,592
Facilitators	45,315	64,526
Refreshments	192	1,105
Resources	478	1,235
Travel	-	220
Publicity	-	280
	<u>49,922</u>	<u>81,958</u>
<b>Awards for all England</b>		
Facilitators	-	2,075
Venues	-	857
Travel	-	98
Printing	-	244
	<u>-</u>	<u>3,274</u>
<b>Coronavirus Community Support Fund</b>		
Facilitators	8,910	-
	<u>8,910</u>	<u>-</u>
<b>Office costs</b>		
Staff	3,170	2,500
Postage and stationery	278	730
Website and IT	296	152
Plant and machinery depreciation	61	345
	<u>3,805</u>	<u>3,727</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Sundries	14	13
Accountancy and legal fees	1,940	1,840
Rent & rates	2,231	2,226
	<u>4,185</u>	<u>4,079</u>
Total resources expended	<u>66,822</u>	<u>93,038</u>
Net income	<u>(6,195)</u>	<u>3,986</u>

This page does not form part of the statutory financial statements