

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**

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**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><b>58,462</b></u>	<u><b>-</b></u>	<u><b>58,462</b></u>	<u><b>64,657</b></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.

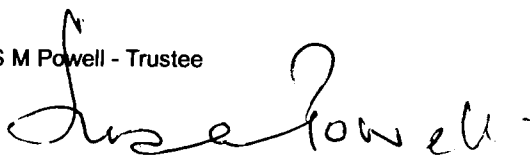
The trustees acknowledge their responsibilities for

- (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.

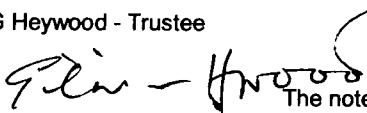
These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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>	60,535	136	60,671
 <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**

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

	2020 £	2019 £
Other debtors	195	195
Prepayments	<u>80</u>	<u>80</u>
	<u>275</u>	<u>275</u>

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

	2020 £	2019 £
Accruals and deferred income	1,575	-
Accrued expenses	<u>-</u>	<u>865</u>
	<u>1,575</u>	<u>865</u>

**8. 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>
<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 £	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)	-
	<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 movement in funds £	Transfers between funds £	At 31.12.19 £
<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
	<hr/>	<hr/>	<hr/>
<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)	-
	<hr/>	<hr/>	<hr/>	<hr/>
<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)	-
	<hr/>	<hr/>	<hr/>
<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