

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**

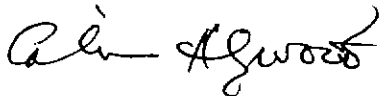
Ms S M Powell Director  
Ms G Heywood Director  
Mr G R Margery Director

**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>		<u>43,626</u>	<u>-</u>	<u>43,626</u>	<u>66,822</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>(8,982)</u>	<u>-</u>	<u>(8,982)</u>	<u>(6,195)</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>58,462</u>	<u>-</u>	<u>58,462</u>	<u>64,657</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>49,480</u></u>	<u><u>-</u></u>	<u><u>49,480</u></u>	<u><u>58,462</u></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>-</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)
<b>NET CURRENT ASSETS</b>		<u>49,480</u>	<u>-</u>	<u>49,480</u>	<u>58,401</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		49,480	-	49,480	58,462
<b>NET ASSETS</b>		<u>49,480</u>	<u>-</u>	<u>49,480</u>	<u>58,462</u>
<b>FUNDS</b>	8				
Unrestricted funds				<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.

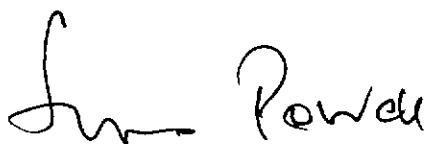
The trustees acknowledge their responsibilities for

- (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.

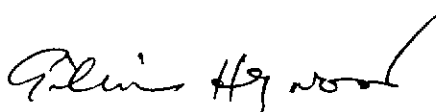
These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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>	57,912	8,910	66,822
<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	<u>61</u>
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>
<b>TOTAL FUNDS</b>			
	<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>
<b>TOTAL FUNDS</b>			
	<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>
<b>TOTAL FUNDS</b>			
	<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