

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 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		69,546	9,300	78,846	73,139
Investment income	2	<u>28</u>	<u>-</u>	<u>28</u>	<u>-</u>
Total		<u>69,574</u>	<u>9,300</u>	<u>78,874</u>	<u>73,139</u>
EXPENDITURE ON					
Charitable activities					
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>-</u>	<u>3,724</u>	<u>4,066</u>
Total		<u>68,407</u>	<u>8,190</u>	<u>76,597</u>	<u>73,720</u>
NET INCOME/(EXPENDITURE)		1,167	1,110	2,277	(581)
RECONCILIATION OF FUNDS					
Total funds brought forward		48,669	230	48,899	49,480
TOTAL FUNDS CARRIED FORWARD		<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 £
CURRENT ASSETS					
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
CREDITORS					
Amounts falling due within one year	8	(900)	-	(900)	(900)
NET CURRENT ASSETS		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>
NET ASSETS		<u>49,836</u>	<u>1,340</u>	<u>51,176</u>	<u>48,899</u>
FUNDS	9				
Unrestricted funds				49,836	48,669
Restricted funds				<u>1,340</u>	<u>230</u>
TOTAL FUNDS				<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.

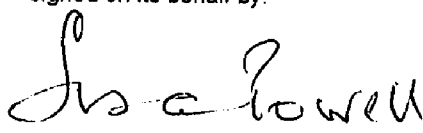
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

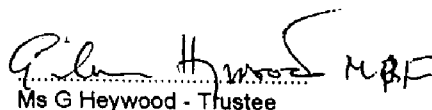
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its 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 £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	<u>64,789</u>	<u>8,350</u>	<u>73,139</u>
EXPENDITURE ON			
Charitable activities			
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>
Total	<u>65,600</u>	<u>8,120</u>	<u>73,720</u>
NET INCOME/(EXPENDITURE)	(811)	230	(581)
RECONCILIATION OF FUNDS			
Total funds brought forward	49,480	-	49,480
TOTAL FUNDS CARRIED FORWARD	<u>48,669</u>	<u>230</u>	<u>48,899</u>

6. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2023 and 31 December 2023	<u>3,247</u>
DEPRECIATION	
At 1 January 2023 and 31 December 2023	<u>3,247</u>
NET BOOK VALUE	
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	20	195
Prepayments	<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
	£	£	£
Unrestricted funds			
General fund	48,669	1,167	49,836
Restricted funds			
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>
TOTAL FUNDS	<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
	£	£	£
Unrestricted funds			
General fund	69,574	(68,407)	1,167
Restricted funds			
Choirs for Communities	9,300	(8,190)	1,110
	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<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
	£	£	£
Unrestricted funds			
General fund	49,480	(811)	48,669
Restricted funds			
Awards for All	-	230	230
	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	64,789	(65,600)	(811)
Restricted funds			
Awards for All	8,350	(8,120)	230
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	49,480	356	49,836
Restricted funds			
Awards for All	-	230	230
Choirs for Communities	-	1,110	1,110
	-	1,340	1,340
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	134,363	(134,007)	356
Restricted funds			
Awards for All	8,350	(8,120)	230
Choirs for Communities	9,300	(8,190)	1,110
	17,650	(16,310)	1,340
TOTAL FUNDS	<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 £
INCOME AND ENDOWMENTS		
Donations and legacies		
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
	9,300	-
	<u>78,846</u>	<u>73,139</u>
Investment Income		
Deposit account interest	28	-
	<u>78,874</u>	<u>73,139</u>
Total incoming resources		
EXPENDITURE		
Charitable activities		
Core activities		
Venues		
Facilitators	10,696	11,882
Refreshments	50,365	45,575
Resources	289	227
Travel	829	552
Printing	124	-
	159	-
	<u>62,462</u>	<u>58,236</u>
Awards For All – Restricted Fund		
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>
Choirs For Communities – Restricted Fund		
Venue	2,440	-
Musicians fees	4,550	-
Collecting & collating	1,200	-
	<u>8,190</u>	<u>-</u>
Office costs		
Staff – travel		
Postage and stationery	1,740	2,400
Website and IT	307	284
Publicity	174	308
	-	306
	<u>2,221</u>	<u>3,298</u>
Support costs		
Governance costs		
Sundries		
Insurance	26	13
Accountancy and legal fees	152	152
Rent and rates	1,613	1,736
Training	1,783	2,165
	150	-
	<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