



52 Lives Report 2020 / 2021

52 Lives is a charitable incorporated organisation registered in England and Wales

Charity registration number (1166238)

Date registered: 29th March 2016

Registered address: PO Box 3154, Reading RG1 9AT

Trustees:

Jane Cockerell – Chair

Charles Welham – Treasurer

Piers Thurston

Barry Trout

Laura Furness

Graham Spivey

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Report of the trustees for the year ending 31 March 2021

The trustees are pleased to present their annual report together with the consolidated financial statements of the charity for the year ending 31 March 2021. The financial statements comply with the Charities Act 2011 and 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, Activities and Achievements

A Note on Covid-19

2020/21 was a year like nothing we had ever experienced as a charity. We had more people requesting help, the uncertainty surrounding donations and funding due to our supporters facing financial hardship themselves, logistical issues around the availability of items for the people we help, school closures affecting our Kindness Workshops, and the need to ensure we were keeping our team safe and well.

We are incredibly proud of what we achieved during the year. Not only were we able to overcome these challenges, but we were able to help a much larger number of people than usual.

This was due in part to the hard work and adaptability of our small but wonderful team - but none of it would have been possible without the amazing 52 Lives community of supporters. In a year that we feared donations would drop, they increased. Our supporters who were in a position to give were giving more and our corporate partners provided additional donations, which put us in a strong position to provide support to a greater number of people. During 20/21, we put additional resources and efforts into helping people hit hard by the Covid pandemic, including vulnerable children, elderly people in isolation, parents looking after a child with a terminal illness, people living in poverty and those who have lost a loved one. We were acutely aware of a number of small frontline charities who were struggling, and diverted some of our resources to providing what they needed for the people they were helping. For example, we provided extra beds and bedding to women's refuges, and food for some charities providing emergency parcels for elderly people leaving hospital.

Our School of Kindness quickly adapted from face-to-face workshops to virtual and we adapted some of our teaching resources to help parents who were teaching their children at home.

But what we do at 52 Lives is not just about giving people practical support – it's about creating a sense of community and kindness. While the world stayed apart, we hope that the support we provided and the stories we shared helped people to feel connected, and to know that they were not alone. During difficult times, that sense of community and togetherness can be life-changing.

52 Lives aims to inspire people to be kind to each other. We change lives through acts of kindness, publicising these widely to inspire harmony and kindness across humanity.

The Trustees agreed four key strategic objectives for 2020/21, which were at the heart of our activities:

1. We continued to inspire our community to support 52 carefully selected individuals / groups with practical and financial support. Alongside this, we ran a special project to help people affected by Covid.

During the year, we helped 4,801 people (an increase of more than 300%).-This included our core work helping one individual / group each week, 1800 people helped through our Christmas project, and more than 2600 people helped through our Covid project.

52 Lives raised an average of £2330 for each of our weekly lives, representing a 13% increase on the previous year (£2060). We have an incredibly loyal supporter base, which continued to grow during the year, both in the number of people supporting us and in the number of people holding fundraisers in support of our charity. But as well as the direct financial donations shown in the charity accounts, we also helped to generate more than £900 a week (£46,855 annually) in goods and services donated by our supporters directly to the people we help.

Just a few examples of how we helped include providing furnishing, bedding and clothes for children living in extreme poverty, renovating the bedroom of a young carer who was sleeping on a mattress on a concrete floor, providing carpet and furniture for women and children leaving refuges, replacing the broken fridge and beds of two grandparents who took in their grandchild to prevent him from going into care, redecorating the bedroom of an elderly lady with a chronic illness and depression – children in our School Kindness Workshops also sent her kind cards which are now in pride of place around her bedroom.

Although we give people tangible help, the philosophy of the charity and what we achieve goes much deeper than that. The most important thing we do is spread kindness. We believe receiving unexpected kindness is a powerful thing and can change someone's whole outlook on life. The people we help all say the same thing: that what changed their lives wasn't just the 'thing' we gave them, but the kindness – the fact that complete strangers cared about them.

In the words of one mother whose children we helped:

“I’m absolutely gobsmacked that this has happened so quickly. The generosity of the people who have helped is overwhelming. Thank you does not seem enough at all.”

Her children had been referred to 52 Lives by their teacher, who told us they had been through a horrendous time and were in need of some support and kindness. They had lost their dad, grandad and great-grandad in a short space of time and their grandma has been diagnosed with cancer. They were experiencing extreme financial hardship and relying on food banks for their meals. Their cooker and fridge were not working, but their mum couldn't afford to replace them. With funds donated by our supporters, we were able to replace their broken white goods, provide a computer to help the children with home-schooling, as well as providing groceries, toys, books and clothes. Our supporters also sent hand-made quilts, gifts and messages of support.

In fact, during the year, more than 6500 messages of support (like the ones sent to this family) were sent to more than 100 people going through difficult times. In addition, our stories on social media reach hundreds of thousands of people, who we hope are then inspired to be kind and help people. We believe kindness has the power to affect change in our homes, our communities and ultimately the world.

“Whenever I’m feeling down, I come here and feel instantly renewed. This page always restores my faith.”

~ From a 52 Lives supporter on Facebook

“I’m certain 52 Lives has saved my daughter and I cannot thank you enough.”

~ From one of our beneficiaries

“The experience I have had with your charity is one I will never forget.”

~ From one of our beneficiaries.

Covid Project

Shortly after the March 2021 lockdown in the UK, we received a large unexpected donation from our corporate partner, Gala Bingo, as well as funding from the Bridgepoint Hardship Fund. 100% of these donations were used to help people affected by Covid.

If ever there was a year that kindness was needed, 2020 was it - and thanks to these donations, we were able to achieve an incredible amount this year. We worked in partnership with some frontline charities to reach those most in need. These represent just some of the ways we helped people affected by Covid this year:

- 20 emergency grants given to families who have a child with a terminal illness.
- 200 food parcels given to elderly people leaving hospital.
- 100 ‘Happy bags’ sent to vulnerable children during lockdown.
- 300 well-being packs sent to people in isolation.
- £1500 in IT equipment provided to help elderly people stay connected.
- £700 worth of cereal and biscuits delivered to a charity in Leeds that was struggling to fill their food parcels.
- 50 children in temporary accommodation given winter coats.
- 100 families who have a child with a serious illness or disability given respite.
- 100+ vulnerable children provided with laptops.
- 20 women escaping domestic violence given clothing and bedding.
- 200 struggling families provided with nappies, baby food, toiletries and dried goods.
- 55 people with learning disabilities were able to learn to live independently, after we helped to fit out a portacabin so an amazing charity could continue their work under Covid restrictions.
- 30 children provided with school shoes and uniforms.
- 20+ care homes sent well-being hampers.
- We also provided PPE equipment for hospice workers and offered practical support to some families that had lost a loved one to Covid.

“This is an incredible community facing immeasurable hardships on a good day...and what you are doing is helping them reconnect with a place that matters to them. Thank you so much. It is wonderful.”

~ From the head teacher of a school we provided some laptops for. They have a large number of children who live in poverty who had been unable to access online learning.

“Thank you so much – the home manager and I are both teary-eyed at your generosity and thoughtfulness.”

~ From one of the care homes we helped.

Diversity monitoring

In order to ensure we are doing our best for our community, we realise that we first need to know more about the people we are helping. We conducted a rough analysis of people we have helped, and believe that minority groups are well represented, but we recognise that we need quantitative data to ensure we are doing the best we can in this area. To gather this data, we began sending the people we help optional, anonymous diversity monitoring surveys. As the sample size increases, we hope this information will also help us to identify any potential obstacles to people receiving help from us and also whether there may be any unconscious bias affecting who we choose to help.

2. We adapted our School of Kindness to meet the needs of teachers and parents, and to support the well-being of children during this critical time. This grew the reach and sustainable impact of the project, which worked directly with more than 6,000 children.

2020/21 marked the fifth year of our School of Kindness, which aims to spread kindness and empower children by helping them to realise that the little choices they make every day have the power to change people's lives, and ultimately the world.

Research has shown that kindness can not only help to prevent bullying, but it can also have a positive impact on our mental health and well-being, and help us to form strong relationships.

During the pandemic, children's lives were turned upside down and they found themselves isolated from their friends and normal daily activities. In February 2021, a survey by the Anti-Bullying Alliance (which we are a core member of) found that 68% of young people said they felt less connected to their friendships than before the pandemic. The responses to the survey showed that this was having an impact on how children were feeling, with many experiencing a sense of isolation and loneliness.

Through our Kindness Workshops, Kids' Kindness Club, Kindness Fund and teaching resources, we helped thousands of children to understand the importance of kindness, and helped to create a sense of community and togetherness, even when they were apart.

"I felt included...like I was part of doing a big thing to help someone."

~ A child in one of our kindness workshops.

We were fortunate to secure a sponsor during the year - NBB Recycled Furniture - which has enabled us to continue offering our workshops and resources to schools for free.

School Kindness Workshops

We run free Kindness Workshops in primary schools all over the UK. As well as discussing the social, emotional and physical benefits of kindness, the workshops give the children a practical task. They are told the story of a real child in need of help, and they work together on the day to do something to help that child. Our Kindness Workshops help schools to meet the requirements outlined in the PSHE curriculum, including building and maintaining healthy relationships, mental well-being and physical health, while also supporting the wider work of developing children's personal attributes of kindness, honesty and integrity. The inspirational stories, messages and pictures are showcased on our website and social media pages.

In March 2020, schools all over the country closed as the country went into lockdown. We quickly adapted our ways of working to ensure we could continue to work with children at a time when kindness, a sense of community and togetherness became even more important. Our face-to-face workshops switched to virtual, which proved to be hugely successful. Demand was high, as schools were looking for ways to support children's emotional well-being, and we ended up working with 20% more children than the previous year. The response we had from children and teachers was incredibly positive. We conducted follow up surveys and 100% of the schools we worked with said they would recommend the workshop to other schools, and 100% said they felt the children benefited from the workshop.

"We had such a good response to the workshop and it really helped us to focus on kindness...it was a fantastic morning." ~ Primary School Teacher

¹Curry OS, Rowland LA, Van Lissa CJ, Zlotowitz S, McAlaney J, Whitehouse H. Happy to help? A systematic review and meta-analysis of the effects of performing acts of kindness on the well-being of the actor. *J Exp Soc Psychol.* 2018;76:320–9.

²Post S. It's Good To Be Good: 2014 Biennial Scientific Report. *Int J Pers Cent Med.* 2014;2:1–53.

³Jenkinson CE, Dickens AP, Jones K, Thompson-Coon J, Taylor RS, Rogers M, et al. Is volunteering a public health intervention? *BMC Public Health.* 2013;13(1).

Teaching Resources

To grow the sustainable impact of our work, we also produce a range of teaching resources. This enables schools we have run workshops for to continue the work after we leave, embedding a culture of kindness in the classroom. It also means that schools we are unable to run workshops for can still use our resources, which include video lesson plans, regular class 'Kindness Challenges' and a range of other games and activities. Our resources focus on the importance of being kind to yourself, to others and to the planet.

All of these resources are available to download for free from our School of Kindness website – which has become a hub for teachers wanting tools to educate children on kindness, empathy, citizenship and emotional well-being. The site had 11,000 unique visitors during the year (which is slightly up on the previous year). At the time of writing this report, that figure had already jumped to put us on track to have more than 42,000 unique visitors a month.

We launched some specific additional lesson plans on 'Kindness During the Pandemic' as well as 'Reconnecting Lessons' to help children returning to school after lockdown. We also created a dedicated page on our website filled with resources for parents who were teaching their children at home. These proved to be incredibly popular, with 4,927 unique views of the page during the year.

Kids' Kindness Club

Running our Kindness Workshops virtually meant that for the first time, many parents were experiencing (or overhearing!) our workshops, as their children were doing distance learning. We began to receive a number of emails from parents commending the workshops and asking what other activities their children could get involved with. It drew our attention to the potential for us to expand our offering and led to the launch of our Kids' Kindness Club.

The Kids' Kindness Club is free to join and members receive a fortnightly newsletter featuring kind videos, kind quizzes, kind stories, competitions and a Kindness Challenge they are tasked to do. They can also earn kindness badges. Although the club was set up with children in mind, teachers have also been joining and using the fortnightly Kindness Challenge as a regular activity for their entire class. As a result, we now have around 200 members, but reach well over 1000 children through the club each fortnight.

Kindness Fund

This was the second year of running our small grant scheme for children. The Kindness Fund provides small grants of up to £250 to children who have amazing ideas for spreading kindness in their school or community, to help bring their idea to life. Funds are granted via the school and applications are open to children from year 3 up to sixth form.

During the period of this report, The Kindness Fund awarded 5 grants totalling £784. Some examples of the children's projects we funded include:

- Sisters who set up a project to provide Christmas gifts for vulnerable people in the care of the emergency services (via the Salvation Army)
- A child who wanted to encourage more kindness in their school by creating a system of Kindness Plaques, publicising kind achievements around the school

'Kind Schools'

We have a network of 30 'Kind Schools' – these are schools who have hosted one of our Kindness Workshops, and then signed our 'Kind School Pledge', reflecting their commitment to creating a culture of kindness in their school. Kind Schools receive regular Outstanding Kindness Awards from us to present to students of their choice, and can also use our 'Kind School' logo. We are aiming to grow this network significantly in the coming year.

World Kindness Day Virtual Assembly

We ran a special virtual event celebrating World Kindness Day in November. It involved hosting a live virtual assembly with a number of schools on the day. We worked directly with more than 1,200 children, and many more ran events at their schools and in their community to raise funds for 52 Lives. This included things such as wearing 'Purple or Green' (our colours) and donating £1, or holding 52-themed fundraising events. For example, one young girl raised more than £1000 for us by doing a sponsored 'kicky-up challenge.'

Inspiring kindness

We continued to expand the reach of the project through our School of Kindness Newsletter and dedicated School of Kindness Facebook page and Twitter account, which enabled us to reach thousands of teachers and parents every month. We used key events, such as Children's Mental Health Week, Anti-Bullying Week and Friendship Week, to promote the link between kindness and well-being, and also ran various half-term / holiday kindness challenge during the year to give teachers a resource to embed kindness in their class culture. Our sponsor, NBB Recycled Furniture, kindly donated prizes (buddy benches) as an incentive for schools to get involved.

Kindness Council

We value the input of children in our work, and always seek ideas and feedback from the children we work with. We think it would be beneficial to formalise this process and had planned to launch a Kindness Council during the year. The Council will be made up of a number of children who will help to inform our work. Due to Covid, the launch of the Kindness Council was postponed for 6 months.

Measuring our Impact

From qualitative surveys and verbal reports, we believe we are having a significant impact on children's understanding of kindness and on their overall well-being. However, we would like to have quantitative data so we can more accurately measure the impact of our work. We will be launching a research project to do this in 21/22.

3. Deepening the impact we have on our community, expanding the 'ripple' effect of our work, and extending our reach.

52 Lives has a loyal community of supporters, some of whom regularly tell us the positive impact that being part of our community has on their well-being. We know that kindness has a positive impact on people's physical and mental health, which many people may be unaware of. We want to explore how we can deepen the impact we have on our community, and help more people to understand the effects kindness has on our well-being, so they see kindness not only as something that they can do for others, but something that will also benefit them. We also know that kindness has a ripple effect – research has shown that one kind act can positively affect up to 125 people. So we are also keen to explore how we can expand the ripple effect of our work and therefore extend the reach of our kindness even further. We had planned to undertake a research project in the summer of 2020, but this was postponed due to Covid. We will explore this further in 2021/22.

We actively developed and shared more content on the science of kindness and the impact of kindness on our website and social media channels, with the support of our scientific advisor (Dr David Hamilton) and specific research to help add depth and substance to our work. A well-being / science section for the website is also underway.

4. We steadily developed 52 Lives' organisational and financial capacity to deliver these objectives effectively and sustainably.

Previous improvements to our financial systems meant we could easily handle the growth we experienced during the year, and our small team managed to increase the number of people being helped without substantial increases to overheads.

52 Lives is grateful to have the support of a major sponsor, which has enabled greater security for the charity and more forward planning. The sponsorship was renewed in June 2020 for two years, however, the trustees continue to explore other potential funding sources for our work, so we are not so reliant on one major sponsor. We have secured a small amount of additional corporate funding from other sources and will continue to build on these relationships.

We received two substantial additional donations during the year, which enabled us to help a large number of people affected by Covid. These were from Gala Bingo (in addition to their sponsorship) and the Bridgepoint Hardship Fund.

To meet our financial objectives and provide adequate support to people, continuing to promote the work of 52 Lives is essential. We have a large, loyal social media following and have been working on growing our presence on platforms where we have less support, and also converting our social media followers to our newsletter to give us more ownership and control (so we are less reliant on platform algorithms to speak to our supporter base). Facebook continues to be where the majority of our supporters engage with us (73k+), but we have once again seen a significant growth in Instagram during the year – up 30% to just under 11,000 followers. While 'followers' are positive for our charity and enable us to reach more people, the ultimate goal is to create a community of engaged, loyal supporters – quality over quantity, so that is what our social media strategy is focusing on during the coming year.

We are also reviewing our supporter journey to determine if there are things we could do to increase loyalty and encourage more donations.

52 Lives was once again selected as one of the charities being supported by the Advent of Change range of advent calendars and products, sold in John Lewis, Waitrose and direct from Advent of Change. Behind every door of the calendar are details of a charity being supported, so as well as providing funds for the charity, this also helped us to reach new audiences.

We continued to promote our work to the local and national press and were regularly featured in the media. Some coverage of note during the year included an appearance by our CEO on BBC Breakfast and the Chris Evans Breakfast Show on Virgin Radio. This was the result of the launch of a Kindness Journal, which our CEO had published during the year.

The trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity.

Plans for the future

As 2021 begins, it is clear that Covid is going to continue to have a significant impact on people's lives for the foreseeable future. As a charity, we want to do what we can to reduce the impact it has on our communities.

During 2021/22, we will continue to target resources at helping additional people, with an emphasis on supporting the most vulnerable. We plan to run additional special projects this year to help families living in poverty and elderly people who are isolated. Our aim is to provide practical and emotional support to at least 3,000 people during the year.

This is also a time when a sense of community is crucial to people's well-being. We will continue to share stories of kindness and positivity on our website and social media pages, and in our weekly newsletter, to help people see the good in the world, and let them know they are not alone.

Our School of Kindness is in a strong position for growth. Demand from schools has been high and, thanks to the sponsorship of NBB Recycled Furniture and other donors, we have the resources to grow the project to try to meet that demand. We plan to expand the School of Kindness team so we can run more workshops, and will also be creating new content and lesson plans for the School of Kindness website. Our aim will be to run workshops for at least 10,000 children in the coming year. We feel this is a crucial time to be helping children focus on their mental health and well-being and will continue to run our workshops both virtually and face to face to meet the different needs of schools, and adapt to Covid guidelines.

We have a range of high quality resources for teachers and have received a great deal of positive feedback from those who use them. But we see enormous potential for growth in this area. With this in mind, we will be implementing a digital marketing strategy to drive a much larger amount of traffic to our website.

The World Kindness Day Assembly we piloted during 20/21 was successful, so we also plan to build on that success with a larger event in 2022. We are aiming to work with tens of thousands of children on the day (up from 1200).

We will continue to focus on growing our supporter base and social media presence to help us reach as many people as possible, while also deepening our relationship with existing supporters. We will also continue to work with companies, individuals and brands who can help to promote our work to wider audiences. This is in line with the charity's mission to inspire people globally to be kind to each other.

Structure, Governance and Management

52 Lives is a charitable incorporated organisation, registered on 29 March 2016 with the Charity Commission under charity number 1166238. It is governed by a foundation CIO constitution.

The 52 Lives movement was founded in 2013 by Jaime Thurston (now CEO). The trustees and the CEO comprise the key management personnel of the charity in charge of directing and controlling, running and operating 52 Lives on a day to day basis.

There were six trustees as of March 2021, who bring a wealth of skills and experience to fit the needs of the charity. Potential trustees are interviewed by existing trustees and a proposal made to the Board. If all agree, they are then appointed by a resolution passed at a properly convened meeting of the trustees. New trustees are taken through an induction and introduction to the charity that includes a briefing on their legal obligations, the Charity Commission guidance on public benefit, and the content of the constitution, decision-making processes, the strategic plan and recent financial performance of the charity.

To enable the executive team to operate effectively the trustees have put in place a schedule of delegated responsibilities which clearly set out where the chief executive officer is authorised to act without recourse to the trustees. Any item of expenditure, contractual term or commitment that is outside the scope of this schedule must be put before the board of trustees for their approval.

Trustees positions are reviewed regularly, and each are elected on straddled three-year engagements.

Trustees:

Jane Cockerell – Chair
Charles Welham - Treasurer
Laura Furness
Graham Spivey
Piers Thurston
Barry Trout

CEO: Jaime Thurston

Internal Controls and Risk Management

The trustees have responsibility for the oversight of risk management within 52 Lives and review risk on an annual basis. The trustees implement risk management procedures, so each review will incorporate an assessment of the impact and likelihood of individual risk, the actions that have been taken to mitigate or control risks, the effectiveness of our risk management controls and whether there are new risks for the charity that need to be considered.

Related parties and conflicts of interest

None of our trustees receive remuneration or other benefit from their work with the charity. Any potential or perceived connection between a trustee or the CEO and any party that could impact decision-making is disclosed to the full Board of Trustees and steps are taken to mitigate or eliminate any conflict. A conflicts of interest register is maintained and updated if necessary. Greig Trout (a sibling of trustee Barry Trout) is a Director of company Greig Trout Ltd. Greig Trout Ltd provided services to the charity running School of Kindness Workshops and our Kids' Kindness Club. Barry Trout was not involved in any discussions related to the decision to use the services of this company or the amounts paid. Greig Trout Ltd is contracted to provide these services and offers a reduced charitable rate to do so, which is less than the rate the charity pays other companies for similar services. The fees paid to Greig Trout Ltd during the year were £16,644.

Financial Review

The following paragraphs provide the highlights of the financial position for the charity for the period ending 31st March 2021.

In 2020-2021, 52 Lives continued to see considerable growth in its fifth full financial year. Income for the year stood at £350,453 which was very strongly up on last year. This was mostly driven by a significant increase in donations directly to our beneficiaries, slightly offset by a lower 'core' donation from our main corporate donor GalaBingo.com at £86,000 due to lower volumes on their platform (albeit they have made extra donations elsewhere). There were also specific School of Kindness donations almost tripling last year totalling almost thirty thousand. Finally, there was also a large increase in one off corporate and trust donations, from organisations like Bridgepoint.

Expenditure stood at £315,836 of which £231,556 went directly to our beneficiaries. In keeping with 52 Lives values and ethos, administrative expenses are kept to a minimum. During the year, the total cost for administration (with all administration type costs allocated fully) was £54,595 which is very slightly on up last year (£53,012) due to inflation, but still well behind the growth of turnover.

Around 64% of the administration cost was on salary costs with the remainder being IT, professional fees, fundraising fees, bank fees and advertising.

We have also calculated a split of charitable activities and other expenditure, with cost items split and allocated, which showed the charitable activities costs were 90% of total costs (significantly up from 82% last year, mostly due to the increase in beneficiary donations flowing through into costs). Net income stood at £34,546, increasing marginally on last year but by nowhere near as much as turnover, in line with the management and Trustees' decision to increase expenditure as a consequence of the increased donations, and not leave 52 Lives with excess reserves.

Cash generated in this financial year was higher than the previous year and far closer to the Net Income amount. The key determinant of cash flow is the movement in the outstanding debtor from the charity's key corporate sponsor, GalaBingo.com, which was in line with last year. This outstanding debtor was paid shortly after year end as expected. Total cash at year end remains healthy at £127,995.

No set of accounts can fully recognise the work of the charity as much of the work is to co-ordinate peer to peer help which can be financial, take the form of services delivered free of charge or even simple acts of kindness. A more comprehensive note regarding these intangibles can be found later in the accounts.

52 Lives continues to be reliant on the kindness of its supporters and the voluntary income they donate to help our work, as well as unrestricted funding from our corporate donor, without whom the charity would struggle to function.

We continue to be acutely aware of the current reliance on a single major corporate donor for unrestricted income and we continue to investigate options, we have had positive indications from Gala around the ability to renew this contract in June 2022.

Reserves

The trustees have agreed that an appropriate reserves policy is for the Charity to maintain six to nine months of expected expenditure at any time. This policy is subject to review annually by the trustees.

Net assets at year end were £181,748, with £54,764 restricted for our beneficiaries, across the General Lives pot and designated for specific Lives. This gives us £127,420 in unrestricted funds at year end. Of that, in the absence of another funder, £19,000 was designated for the School of Kindness 2021/22 and six months of running costs of £26,000 to a Business Continuity Fund in order to provide some element of resilience due to our reliance on one source of funding for core costs.

As such our free reserves at March '21 are £82,420. This is now slightly more than 12 months expected fixed expenditure, however, given the uncertainty the Covid pandemic has brought and the unknown impact it will have on our levels of donations and funding, the Trustees feel a more cautious approach is sensible. The Trustees will monitor the situation and consider ways to allocate part of this amount, especially if the Gala contract is renewed for another 2 years.

Statement of Trustee's responsibilities in respect of the Trustee's Annual Report and the Financial Statements

Under the trust deed and rules of the charity and charity law, the trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Charity law requires the trustees to prepare financial statements for each financial year. The trustees have elected to prepare the financial statements in accordance with FRS 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland.

The charity and charity's financial statements are required by law to give a true and fair view of the state of affairs of the charity and of the excess of the charity's excess of income over expenditure for that period. In preparing these financial statements, generally accepted accounting practice entails that the trustees:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards and the Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- state whether the financial statements comply with the trust deed and rules, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

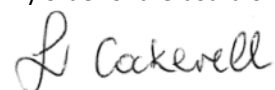
The trustees are required to act in accordance with the trust deed and the rules of the charity within the framework of trust law. They are responsible for keeping proper accounting records, sufficient to disclose at any time, with reasonable accuracy, the financial position of the charity at that time, and to enable the trustees to ensure that, where any statements of accounts are prepared by them under section 132(1) of the Charities Act 2011, those statements of accounts comply with the requirements of regulations under that provision. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity and to prevent and detect fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the financial and other information included on the charity's website. Legislation in the UK governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the independent examiner in connection with preparing their report, of which the group's independent examiner is unaware, and
- the trustees, having made enquiries of fellow directors and the group's independent examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the independent examiner is aware of that information.

By order of the board of trustees



Signed: Jane Cockerell

Position: Chair

Date: 13th January 2022

Statement of Financial Activities

		Total 2021 £			Total 2020 £
Period ending 31st March 2021	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Income and endowments from:					
Donations and legacies	2	70,940	174,513	245,453	126,764
Charitable activities		-	-	-	
Other (incl. corp. sponsorships)	3	105,000	-	105,000	103,962
Investments		-	-	-	
Total		175,940	174,513	350,453	230,726
Expenditure on:					
Raising funds		17,498	-	17,498	12,094
Charitable activities	4	117,725	167,729	285,454	162,373
Other	5	12,955	-	12,955	26,099
Total		148,178	167,729	315,907	200,566
Net gains / losses on investments		-	-	-	-
Net income / (expenditure)		27,762	6,784	34,546	30,160
Transfers between funds		-	-	-	-
Other recognised gains / (losses):		-	-	-	-
Net movement in funds		-	-	-	-
Reconciliation of funds:					
Total funds brought forward		99,223	47,980	147,203	N/A
Total funds carried forward		126,985	54,764	181,749	N/A

Balance Sheet

Period ending 31st March 2021	Note	Total 2021 £	Total 2020 £
Current Assets			
Debtors	7	54,354	52,637
Cash at Bank and in hand		127,995	97,589
Total current assets		182,309	150,227
Current Liabilities			
Creditors falling due within one year	8	561	3,024
Net assets		181,748	147,203

The accompanying notes form an integral part of the financial statements

Consolidated Statement of Cash Flows

Cash flows from operating activities	32,829	27,736
Change in cash and cash equivalents in the reporting period	32,791	27,736

Notes to the Financial Statements

Period ending 31st March 2020

1. Accounting Policies

a. Basis of accounting

These financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments to market value and are in accordance with 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) ('the SORP'), the Charities Act 2011 and applicable United Kingdom accounting standards.

The trustees have confidence that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the charity continues to adopt the going concern basis in preparing the financial statements as a public benefit entity. The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) issued on 16 July 2014 rather than the preceding Charities SORP (SORP 2005) which was effective from 1 April 2005 and has since been withdrawn. The accounting policies adopted by the charity are described below:

b. Income

Income is included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

- i. Donations from supporters represent the amounts receivable by the charity from donors during the period. Gift aid on donations is accounted for on an accrual's basis.
- ii. Donated assets and other gifts in kind are included in either donations or other trading activities according to SORP guidelines. They are included at the value of the gift received unless it is not practicable to estimate the value of the donated assets until they have been sold on. Where a value is estimated this is the reasonable estimate of the gross value to the charity.

Donated facilities and services that are consumed immediately are recognised as income, with an equivalent amount recognised as an expense under the appropriate heading in the statement of financial activities. The contribution of general volunteers is not included as income as it is impractical to measure it reliably.

c. Expenditure

Expenditure is included on an accruals basis and incorporates provisions for known liabilities where a legal or constructive obligation existed at the balance sheet date that would commit the charity to that expenditure. The purchase of goods and services has been treated as expenditure once the supplier has delivered the goods or performed the service.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

All trustees give of their time freely and no trustee received remuneration in the year. No member of staff receives pay over £60,000 p.a. Remuneration for key management personnel for the year was £20,821.

d. Value added tax

Irrecoverable VAT is included in the cost of the items reported in the financial statements.

e. Taxation

The 52 Lives is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable trust for UK income tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Part 10 Income Tax Act 2007 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

f. Debtors

Debtors are measured at the best estimate of the amount expected to be recovered at the reporting date.

g. Creditors

Creditors are measured at the best estimate of the amount that would be required to settle the obligation at the reporting date.

h. Fund accounting

General funds are expendable at the discretion of the trustees in furtherance of the charity's objects. If part of an unrestricted fund is earmarked for a particular project it may be designated as a separate fund, but the designation has an administrative purpose only, and does not legally restrict the trustees' discretion to apply the fund. Income generated from assets held in unrestricted funds has been treated as unrestricted.

2. Donations and legacy income

Unrestricted income is made up of donations received from companies and a small number of individuals. It includes a large additional donation from Gala Bingo which was used to help people affected by Covid.

Restricted income includes donations towards beneficiaries and our School of Kindness. Of the £174,513 received in restricted funds, approximately £163,878 was restricted for our beneficiaries and the remainder was restricted for our School of Kindness project.

52 Lives receives financial donations for a specific person or 'life' each week, which are then earmarked solely for the purpose of helping that person/group of people. We also receive general donations that are ringfenced solely for the purpose of helping people in need and are not used for administrative purposes.

Generally, 52 Lives operates on a peer-to-peer model and sometimes this means donors support our beneficiaries directly through the provision of goods or services. In these instances, the charity does not handle monies and as such these are not directly reflected in these accounts. It is our estimate that for the period covered by these accounts, the quantum of direct support not covered in these accounts was c.£46,855 (up from £30,600 in the previous year).

3. Other (spon)

These funds are made up of sponsorship income received for 52 Lives from GalaBingo.com, as well as sponsorship income for our School of Kindness project, from NBB Recycled Furniture.

The sponsorship amount received from GalaBingo.com is made up of a guaranteed amount which may be exceeded based on the income generated from certain designated games. These monies are used to fund the administrative expenses of the charity as well as funding specific beneficiaries. The trustees continue to look for a way to diversify their corporate donations base.

4. Expenditure on Charitable Activities

Expenditure on Charitable Activities incorporates both the direct giving to beneficiaries which has been donated by supporters as well as Kindness Fund grants, School of Kindness costs, and some administrative costs incurred in undertaking activities that further the charitable aims for the benefit of its beneficiaries, including those support costs apportioned to charitable activities. All expenditure is classified under this single heading but separate accounting for the School of Kindness project is undertaken to ensure that the monies donated by that project's funders are accurately accounted for.

5. Other expenditure

Other expenditure includes other administrative and governance costs, including salaries, website and IT, postage, accounting, bank charges and professional fees.

6. Debtors

All monies recorded in debtors are verified and expected to be received within the three months following the financial year end. There were two debtors, which were the periodic invoices to GalaBingo.com.

7. Creditors

Creditors for the period were exceptionally small and covered transactional activity that extended over the period end. The largest creditor was a small Barclays Credit Card bill. The charity does not utilise credit facilities other than a single Credit Card, which is paid off in full monthly and is used solely for cash management purposes.

8. Independent Examiner Remuneration

The Independent Examiner received no remuneration for their services in examining these accounts.

9. Staffing

The average head count during the year was 1.2 FTE.

10. Remuneration policy for key management personnel

The board of Trustees reviews and agrees the annual remuneration of the CEO which is benchmarked against similar organisations

11. Pensions

Employees of the charity are entitled to join the NEST pension scheme. The charity's pension liability is limited to the contributions accounted for in this financial year. Pension costs are allocated in line with associated costs of the relevant employee.

Declaration

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the charity's trustees



Signed: Jane Cockerell

Position: Chair

Date: 13th January 2022

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
52 Lives

**On accounts for the year
ended**

31st March 2021

**Charity no
(if any)**

1166238

Set out on pages

13 to 17

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

**Basis of independent
examiner's statement**



My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

I 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.

Signed:		Date: 27/01/2022
	Name: Dan Devonald	
Relevant professional qualification(s) or body (if any):	FMAAT	
	 <small>Einstein Tax Ltd Reg No 08530959</small> <small>Dan Devonald is licensed and regulated by AAT under licence number 100933</small>  <small>AAT Licensed Accountant</small>	
Address:	59 Dukes Wood Avenue	
	Gerrards Cross	
	SL9 7JY	

Section B	Disclosure
Give here brief details of any items that the examiner wishes to disclose.	N/A