

# 'JUST LOVE'

England & Wales · Charity number 1167174

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2016-05-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** [www.justloveuk.com](http://www.justloveuk.com)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE TO ADVANCE THE KINGDOM OF GOD THROUGH THE INSPIRING AND RELEASING OF ALL CHRISTIAN STUDENTS (AND OTHERS CONNECTED WITH UNIVERSITIES), REGARDLESS OF THEIR AGE, SEX, RACE, GENDER, SEXUAL ORIENTATION, DISABILITY, RELIGION OR BELIEFS. TO ENGAGE WITH THE PREVENTION AND RELIEF OF POVERTY, THE ADVANCEMENT OF HEALTH, THE RELIEF OF THOSE IN NEED THROUGH ANY DISADVANTAGE, THE PROMOTION OF HUMAN RIGHTS, HARMONY AND EQUALITY, AND THE ADVANCEMENT OF RELIGION, THROUGH ADVOCACY, PRACTICAL ACTION, PRAYER AND PARTNERING WITH OTHER ORGANISATIONS.

**Activities:** To advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities), and to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, action and prayer.

## Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities, Environment/conservation/heritage, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

- Scotland
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£387,325	£434,996	-	-
2024-08-31	£441,516	£351,876	-	-
2023-08-31	£323,865	£341,949	-	-
2022-08-31	£288,453	£333,234	-	-
2021-08-31	£296,558	£256,177	-	-
2020-08-31	£257,998	£214,430	-	-

## Trustees

Name	Role	Appointed
Tim Dixon	Chair	2025-04-12
Benjamin Gregg		2021-03-25
Bethany Nonhebel		2021-03-25
DAVID LUKE POLLARD		2017-02-06
Jo Herbert		2017-02-06
Matthew Hutchison		2024-09-28
Miranda Adderley		2025-06-16
Nina Kurlberg		2023-03-04
Rachael Warrington		2024-09-28

**'JUST LOVE'**

England & Wales - Charity number 1167174

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# Accounts

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A group of approximately ten diverse young people, likely students, are smiling and posing for a photo outdoors. They are standing on a grassy area with a large, leafy tree in the background. The group is arranged in two rows, with some individuals in the front row wearing name tags. The overall atmosphere is positive and community-oriented.

**JUST  
LOVE**

**ANNUAL REPORT  
24-25**

[www.justloveuk.com](http://www.justloveuk.com)



We form disciples who pursue justice in the way of Jesus with their **whole lives.**

## JUST LOVE

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## Welcome.

Thank you to all of you who pray, serve, give, encourage and continue to be part of our story. It is a delight to reflect on all of the ways that God was good to us over the 2024-25 academic year.

It was a year that saw pruning and fresh growth in our student ministry, accelerating momentum across our expanding Network, and a long discernment process that culminated in the launch of our 2030 strategy. We said goodbye to Alison Coulter, who served for six years as Chair of our Board of Trustees, and welcomed Tim Dixon into the role. We carefully embedded our impact strategy through every part of our movement.

We have entered 2025-26 with greater confidence in what is working and greater clarity on what is ours to do than we have ever had. We are also deeply aware that the need for deep justice discipleship continues to increase. In a cultural moment fraught with turbulence, anxiety, violence and polarization, we need a generation of disciples who capture God's white-hot passion for justice, and who form their lives around a deep, joyful, creative and sustained pursuit of that justice.

Thank you again for partnering with us in the mission that God has entrusted to our care. I hope reading through this report leaves you deeply encouraged by the incredible young adults we have the privilege of working with.

In all of this, we set our hope in Jesus — the one who 'will bring forth justice' and who will 'not falter or be discouraged till he establishes justice on earth.' (Isaiah 42:3-4).



Josh





*We long to see God's kingdom of perfect peace and justice on earth as it is in heaven.*

## Introducing *Just Love.*

Founded by a small group of students in 2013, Just Love's vision is...

to grow a network of **thousands** pursuing **justice** in the way of **Jesus** holistically, fruitfully and sustainably.

In a cultural moment of escalating turbulence and societal unravelling, most discipleship in the UK is justice-light - not forming young people to care about justice as deeply as the Bible does. We need a generation of disciples capable of meeting the great social, economic, political and ecological challenges of our time with informed, sustained and faithful action - and with creative, redemptive imagination.

This is why we exist. To form disciples who will faithfully play their part in God's much bigger vision of complete restoration.

Click [here](#) to read our full needs assessment report.



**33%**

**Only 33% of UK Christian university students reported that teaching from their church was "very" or "extremely" influential in their pursuit of justice.**

Just Love Needs Assessment 2022

**14%**

**Only 14% of UK Christian university students agree that the UK Church is doing a good job of tackling systemic injustices.**

Just Love Needs Assessment 2022

We believe the most effective way to form these sorts of disciples is to cultivate a Network - a dense, deeply connected group of highly motivated individuals - committed to a lifelong pursuit of justice in the way of Jesus. We do that through two streams - forming students at a crucially formative stage of life, and sustaining that formation through our Network for the long haul.

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## STUDENTS

We work through university-based student groups in 15 cities across the UK - run by students, for students. These groups are spaces of incubation, providing the conditions for young disciples to campaign, fundraise, learn, pray and serve their neighbours together.

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## NETWORK

The Just Love Network is a lifelong space of formation and action in the pursuit of justice - providing deep justice discipleship for the UK church, embodied connection with a community who love Jesus and are passionate about his justice, and enabling practical justice action. Members gather through regional Hubs, an annual National Gathering, retreats and projects.



## OUR VALUES

### *Pursuing Justice in the way of Jesus*

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# 01

## Devotion to Jesus

Everything we do flows from this first and central value. Our pursuit of justice is motivated and shaped by our devotion and allegiance to Jesus. We love justice because we love Jesus.

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# 02

## Doing Justice Well

We are active and proximate in our pursuit of justice, not abstract or theoretical. We want that action to be effective and sustainable, so we are prayerful in discernment and hungry to learn.

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# 03

## Building Deep Relationships

In a culture of polarization, where we gravitate towards echo chambers with people who look like us and think like us, we seek to build bridges of diverse relationships and collaboration.

---

# 04

## Raising Lifelong Leaders

We want to form leaders of integrity, courage, compassion and resilience - leaders who lead like Jesus, always seeking to empower other leaders around us.

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# 05

## Embracing Truth and Humility

We care deeply about truth, at the same time as being humble about our limited capacity to fully grasp all truth this side of new creation. Therefore, we treat nuance and healthy disagreement as a gift, not a threat, as we engage with the complexities of injustice.

## — OUR IMPACT STRATEGY

Forming disciples capable of meeting the great social, economic, political and ecological challenges of our time is at the heart of everything we do at Just Love.

We activate the lifelong pursuit of justice in the way of Jesus through our student work. We sustain and deepen it through the Network.



By the time they graduate, we want to see our students:



### THEOLOGICALLY ROOTED

Confident and grounded in the biblical story of justice



### PERSONALLY CONVICTED

Convicted that their faith demands them to seek justice in all areas of their life



### PRACTICALLY ACTIVATED

Beginning to make costly decisions to live justly



### CRITICALLY ENGAGED

Thoughtful about the complexities of justice issues and know which areas of their lives could leverage the greatest justice impact



### SPIRITUALLY PREPARED

Embedded the spiritual practices and rhythms that sustain a life-long pursuit of God's justice

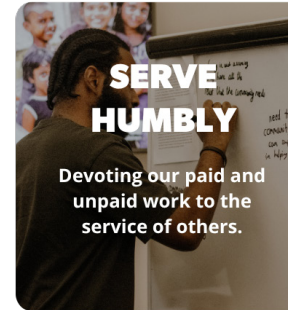


### RELATIONALLY CONNECTED

Have a community of friends who will spur them on in the pursuit of justice

These six 'Foundational Outcomes,' which we cultivate through both our student work and our Network, lay the foundations of our 'Long Term Outcomes'.

Our long-term outcomes align with our six Justice Practices:



We introduce these practices to our students, and they provide the framework of practice for our Network.

Most of the long-term compounding impact of Just Love will come from our growing Network going deeper, together, in pursuing these practices over decades to come.



## — OUR IMPACT

We're beginning to see our impact strategy take shape, with early signs of real fruit. For example, our data shows that compared to the average young adult, a young adult who has been part of Just Love is:



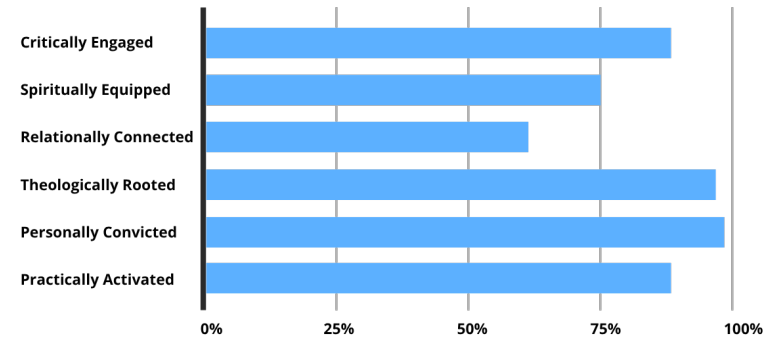
Click [here](#) to read the full impact report.

Behind each of these statistics is a story of formation.

Together, they point to a pattern: young adults making intentional choices about how they live, give, lead and work — not just for a season, but as a trajectory for their whole lives.

This is the kind of long-term impact we long to see.

Percentage of our graduates who agree/strongly agree that they are:



Scan to read more about our [justice practices](#).

Our data shows that people in our network are reaching many of the foundational outcomes. This is encouraging, and suggests that our teaching and support are beginning to form people in the ways we hope.

However, the lowest scoring areas are being relationally connected and spiritually equipped. In response, we've adapted our plans. In 2025–26, we'll be launching a new project to create a directory that helps people connect more easily across the network.

We're also seeing that while many people have a desire to pursue justice, fewer are making specific, significant decisions about how to do this in practice. There is a gap between intention and action.

We are using these insights to strengthen how our impact strategy is embedded across everything we do. This year, we launched a review of our training syllabus to ensure that each session is intentionally forming or equipping students in at least one key

outcome. We also developed a Justice Practices course, helping participants reflect on how each practice is being lived out in their own lives, and where they might want to grow.

Alongside this, we introduced the idea of justice commitments — a way of bringing clarity to what pursuing justice can look like in everyday life. These aren't exhaustive, but they offer both practical examples and a way of measuring how people are taking action.

We've developed two levels of commitment:

**Baseline commitments** — practices we encourage everyone to engage with across all six areas

**Focus commitments** — recognising that no one can make significant life changes in every area, these invite people to prayerfully commit to one or two key ways they will pursue justice more deeply.



## A MOVEMENT ACROSS THE UK

Our movement is made up of disciples spread across England, Scotland and Wales (and beyond!) committed to seeking justice in the way of Jesus in every area of their lives. This map shows where our coordinated activity takes place - the student groups, Network Hubs and events where people gather, form deep relationships, and pursue justice together.



# Our year in numbers

From student committees to money raised for charities, this year our impact has continued to grow and reach further than ever before.

## STUDENT ENGAGEMENT

**102**

Students on committee

**16**

Student groups

**374**

Student events run

**1,360**

Hours given to local communities

## COMMUNITY FUNDRAISING

TOTAL RAISED FOR OTHER CHARITIES

**£15,662.43**

*"My experiences of Just Love as a student had one of the greatest impacts on me whilst at University. It educated me about, and opened my eyes to, such a variety of different issues surrounding social justice that I had never thought about before"*

— Just Love Cambridge Student

## EVENTS

### NATIONAL GATHERING

**81**

Attendees at our flagship 2-day event

**21** Partner representatives

### NETWORK LOCAL EVENTS

**250+**

People in attendance across 7 worship and justice night events

**270** in attendance at Hub events across **20** local events

### NETWORK RETREATS

**40**

People attended our retreats

Scotland retreat rated **9.25/10**

## PROGRAMMES

### NETWORK HUBS

New hubs activated **2**

New projects launched **2**

### JPC ONLINE COURSE

Courses run **1**

Hours of content **16**

Attendee rating **8.25/10**

*"I am always impressed by people I meet from Just Love. Their faith in Jesus makes them unstoppably motivated to work to make their community better. They are starting to have an impact in Parliament, and I hope we will see a great deal more of that impact in the years ahead."*

— Sir Stephen Timms, Minister of State for Social Security and Disability



— STUDENTS

# Greenhouses for *lifelong* justice.

*"I felt like I learned so much about justice, beyond the head knowledge of the suffering of the world but also the heart. That Jesus deeply cares about these issues too"*

— Just Love Student

Our university groups are greenhouses: communities of encouragement and challenge where young disciples, at a crucially formative stage of life, develop the character, values, theology and practices needed for a lifelong pursuit of justice in the way of Jesus. The conditions are intentional - the community, the formation, the practical action taken together - and we believe that what takes root in these years shapes what grows in the decades that follow.

The 24-25 student year was one of planned change. Sensing a word from God about pruning, we made the difficult decision to release a handful of groups that were struggling to grow - trusting that making room was itself an act of faithfulness. The energy this freed allowed us to invest more deeply in our other student groups, and to lay important groundwork for the future: a new Just Love Apprenticeship, a redesigned Autumn Training syllabus, and a monthly leadership track for students - all initiated in 24-25 and rolling out from Easter 2026.

The fruit was already visible. Our Autumn Training for the 24-25 cohort was smaller, but among the best we've run - more connection between students, more prayer, and more reflection. Sometimes pruning is exactly what growth requires.

New training  
syllabus

Defined our values  
and practices

Refining our  
investment



**102**  
STUDENTS ON  
COMMITTEE

*"After being on committee, I can't imagine being in a future career that isn't having a big justice impact."*

— Just Love Student

## — STORIES FROM OUR STUDENTS



**Izzi**

Just Love Oxford

I first heard about Just Love in my first term at university and had only attended a few larger events. I was still new in my journey with justice when I was invited to join the Oxford committee, but I quickly began learning so much. It marked a turning point in how I thought about faith and justice. The heavy feelings I had about creation, the people around me, and even myself suddenly made more sense through the lens of biblical justice. Where I once felt overwhelmed, hopeless, and apathetic, my Just Love community gave me inspiration, motivation, and practical opportunities to make changes—in my life and in the lives of others.

What I've learnt through training, my staff worker, committees, and the wider community has become the foundation for how I now think about faith and justice. I didn't grow up with a particularly close relationship with Jesus, but I always cared about the problems I saw. Before, doing justice felt like revenge, retribution, or leaving things to 'karma.' Now, I see justice as a gift—revealing God and drawing me closer to Him.

*"Pursuing justice in the way of Jesus is not just about people getting what they deserve; when paired with grace and mercy, it can mean giving or receiving what we don't deserve."*

Serving the Oxford community with Just Love has humbled me. I used to think I had something to give, but through consistent volunteering, organising fundraisers, and working with incredible organisations, I've learnt that I often receive more than I give—love, encouragement, challenge, and a deeper understanding of God's people and creation. There have been many "mountain top" moments—impactful conversations, fundraisers, breakthroughs, answered prayers—but the most significant changes have come quietly, in the breaking down and rebuilding of my own heart.



**Anya**

Just Love St Andrews

Just Love has been one of the key things I have been involved in at university. When I arrived at Fresher's Fair, it was the first thing I sought out after hearing my best friend talk about her year attending events in Edinburgh. I have always been very justice-oriented, and when I became a Christian as a teenager, that focus was still explored through Amnesty and sustainability groups, but it wasn't connected to my faith. Beginning my journey with Just Love taught me how these worlds are linked. Through speakers, local context events, and the impactful theology of justice training, my understanding of how justice is central to the redemptive story of the Bible has grown enormously.

*"I often share with others the things I've learnt and put into practice from these training events, which has encouraged me to engage in local volunteering, charity fundraising, and advocacy work with IJM."*

Over three years, there have been many stand-out moments, but one that stands out most is the Stand for Freedom we organised to raise awareness and funds for IJM. I took the lead on this section of the semester while juggling deadlines. Twenty-four hours before the stand, we had very few volunteers, but by the morning, 34 people had agreed to join us. We initially aimed to raise a small amount and inform people, yet we were humbled to raise £1,000 simply by standing and talking to people.

*"Just Love has truly been the most formative part of my university experience, shaping me into the confident planner and speaker I am today."*

## — OUR NETWORK

# Built for *lasting* change.

*"I really just love meeting so many people with a shared drive for justice and learning about others perspectives and journeys with justice and Jesus"*

— Network Member

The Just Love Network is a lifelong space of formation and action - a growing community of around 890 people across the UK, spanning students, graduates and professionals across multiple sectors and regions. Whether it's the Clapham Sect at the turn of the nineteenth century or the Civil Rights movement of the 1950s and 60s, dense, interconnected networks have been among the most potent agents of change in history - and the Just Love Network is being built in that tradition.

Over 2024–2025, the Just Love Network continued to grow as a national community of Christians seeking to live out justice in the way of Jesus. Through the annual National Gathering, local Hubs, Projects, Retreats and ongoing formation, the Network equipped people not just to care about justice, but to build lives shaped by faith, courage and long-term commitment. This year was marked by steady growth, deepening maturity, and widening influence.

**Local Hubs**  
Regional Community

**Projects**  
Practical justice action

**National Gathering**  
Annual Conference

**Retreats**  
Deepening faith & practice

**890** (approx)  
PEOPLE ACROSS  
THE JUST LOVE  
NETWORK

*"Just Love events are always so encouraging. When pursuing social justice is tough and costly, it means so much to meet others who have the heart for this - it reminds me of Jesus, why I'm doing this, and how important it is to keep going."*

— Network Event Attendee

## — STORIES FROM OUR NETWORK



### Tommy

Transformation Manager  
at the National Grid

I grew up in South Africa for the first four years, then Winchester for six, before moving to New Delhi at age 10 because of my dad's work in international development. Moving from an affluent UK town to the streets of New Delhi, where children begged for food and water, jolted me out of the steady life I had known. It made me start thinking about how the world works, which later led me to study economics to understand it better.

*Just Love has walked alongside me in two key ways. First, it gave me a theological framing for justice in the way of Jesus. I had read stories like Matthew 25 and the parable of the Good Samaritan, but I didn't have the foundation to live them out. Just Love provided that foundation.*

Second, it gave me opportunities to practice, to try, fail, and learn alongside other Christians pursuing justice in the same way. That combination of theology and practice has been invaluable in my journey.

Just Love continues to impact my life and work today. Recently, my wife, a friend, and I founded Better Story, a project exploring Christian nationalism—how to tell better stories about Christianity and politics, love our neighbours, and welcome the stranger. Just Love has helped resource the project, connect us with experts, and provide community to think through practical questions. More broadly, their six practices help us reflect on how we engage with money, church, and service in everyday life.

What keeps me motivated is my faith in Jesus and the hope it brings in a world that can feel dark and full of suffering. I'm inspired by the idea that God has no hands or feet but ours, and that I, alongside the Just Love community and my church, am called to be His hands and feet—feeding the hungry, welcoming the stranger, and loving our neighbours. That community, pulling in the same direction and encouraging one another, makes the work sustainable.



### Florence

Parliamentary Intern

I first became passionate about justice as a sixth former, getting really involved in climate justice. I attended the school climate strikes, inspired by Greta Thunberg, and that was the first movement I felt part of. It opened my eyes to justice, but I was holding a lot – trying to live out my values, often feeling stretched, and sometimes struggling to find a place both in church and in activism spaces.

When I arrived at university, Just Love became a real family to me. They saw me for who I was and understood why I cared so deeply, but they also helped me learn how to rest, to be healthy, and to practise Sabbath. In a season where I was trying to carry everything, that was transformative. The friendships I formed there are ones I know I'll carry for life.

*Just Love continues to shape me today through its community. The people around me keep me accountable, call me out when I need it, and also champion and encourage me. When the world feels polarised or frustrating, it gives me a place of support and helps bring me back to the bigger picture – asking why I care about justice, why Jesus cares about justice, and grounding me again in the Bible and the way He lived.*

What keeps me going is my faith in Jesus and the Christian community around me. After a few years in climate activism, I've seen how easy it is for people to burn out or lose hope. But Christians can be deeply resilient because our hope isn't in quick results, but in a long-term commitment to seeking justice as part of following Jesus.

For me, it's rhythms of rest, Sabbath, and being in community that make that sustainable. Hope, community, faith, and Jesus – that's what keeps me going.



Austin '98  
TEXAS

tsc

## — OUR 2030 STRATEGY

# What's *next*?

Over 2024-25, we developed a long term strategy for the five year period from 2025 to 2030.

In a cultural moment of turbulence and societal unravelling, we are setting out to form the sorts of disciples who will be capable of showing up to the great social, political, economic and ecological challenges in our world, and to do so with the values, character, theology and practices needed to bring about faithful, redemptive change.

This strategy is about Just Love transitioning from being a young start-up with a lot of zeal, energy and ideas, to being a more mature, effective and professional movement, exceptionally good at what we do and multiplying the outcomes from our work, but without losing the DNA that has brought us this far.

Our strategy for the next five years centres on four pillars:

### 01 Prove the concept

Get excellent at forming disciples who pursue justice in the way of Jesus

### 02 Collaborate

Embed more deeply in local churches and co-create with partner charities

### 03 Earn trust

Build a reputation for excellence and best practice in justice discipleship

### 04 Give it away

Freely share our resources, learning and Impact Strategy

By 2028 we expect to be present in over 25 university cities, with a Network of around 1500 members, a maturing media ecosystem and a proven, data-driven model for impact.

Through sustainable, financial growth and a focus on deep relational connection, we will be positioned to scale rapidly if that is where the Spirit leads us.

We do not want to settle into the comfort of business as usual. We do not think the world needs another well-intended but mediocre Christian charity. This strategy pushes us to grow, to innovate, to take appropriate risks, in order that we might faithfully play our part in forming disciples who together are the agents of change that our world so desperately needs.

This strategy leads us to give particular attention to these projects over the coming years:

#### LOCAL EMBEDDEDNESS

by structuring our team to prioritise time spent building deep, high-trust relationships with students, network members, churches, partners, and supporters

#### COLLABORATIVE PROJECTS

Develop and grow collaborative projects with key partners

#### MEDIA ECO SYSTEM

Build a media ecosystem by expanding the depth and quality of our digital content, including training, resources, video, and podcasts

#### DEEPEN IMPACT ASSESSMENT

Deepen our impact assessment and refine our strategy in response to what we learn

#### GROW A STRONG DONOR BASE

Grow a strong donor base to enable rapid scaling between 2027 and 2028



Scan the QR Code to access our full [Strategy Paper](#)



# Our Finance *Report*

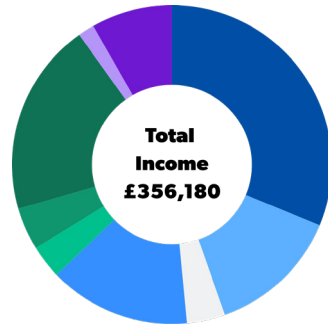
Your prayers and generosity underpin everything we do.

Thank you for your support! The financial overview below explains how your donations were used in 24/25, the challenges we encountered, and the steps we are taking to deepen our impact and ensure long-term sustainability.



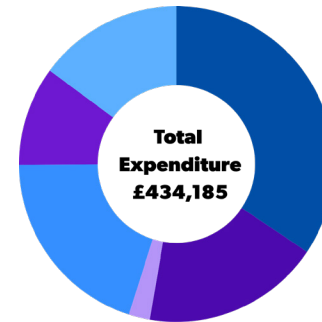
## INCOME

24/25 proved more financially challenging than anticipated, with a deficit of around £78k. Total income was £356,180\*, down from £441,516 last year. This is largely explained by two one-off factors. In 23/24 we received a significant anonymous donation of £50,000 which was not repeated. We also experienced difficulties with our accountants that prevented us from claiming gift aid this year, meaning a further £60k of income was deferred — it will be recovered in 25/26. We have now resolved the accountancy issue and recruited a new Head of Funding — a dedicated role focused solely on income generation — which expands our capacity to grow and diversify our income base in the years ahead.



- Major Donors (29%)
- Grants (16%)
- Student Giving (4%)
- Alumni Giving (14%)
- Church Giving (3%)
- Partner Raising (4%)
- General Public Giving (20%)
- Fundraising events (8%)
- Gift Aid (2%)

## EXPENDITURE



- Students (34%)
- Network (18%)
- Partnerships (2%)
- Funding (20%)
- Communications (10%)
- Movement Resources (15%)

Total expenditure was £434,185 — 24% higher than 2023–24, reflecting a year of deliberate and planned investment. Most of this increase (88%) was on wages, driven by inflation and statutory pay increases. 85% of our expenditure goes on staffing, and the vast majority of that goes directly towards our people on the ground — supporting students and network members across the UK. This year we also made a one-off investment in our fundraising capacity, engaging a fundraising consultant and a grants specialist to audit and sharpen our approach. These are the kinds of infrastructure investments that don't always show up in the immediate numbers but build the foundation for long-term sustainability.

\*While the total actually received in the year was £356k, the reported accounts include £31k of gift aid which was related to donations received in 24/25 but actually received during 25/26.



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# Thank You.

None of this happens without you. Every gift, every prayer, every person who has championed our work - it matters more than you know.

We are genuinely grateful for everyone who has walked with us this year, and we look forward to all that is ahead. Above all, we give thanks to **God** - whose vision of perfect peace and justice on earth is the reason we exist.

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## Form a Generation of Disciples

Our 2030 strategy will depend on expanding our regular monthly income by about 60-70% over the coming five years, from the 2024-25 baseline. If you are in a position to partner with us over these coming years - either by increasing your existing giving or by setting up monthly giving for the first time - that would be an incredible gift to us.

Anything you give will help to form a generation of disciples who faithfully pursue justice in the way of Jesus, leveraging great justice impact for the kingdom of God.



*Join us in raising a generation to  
pursue justice in the way of Jesus.  
Support the work of Just Love today.*



## Trustees Management Report and Accounts

Year Ended 31st August 2025

### Reference

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO). The CIO was registered with the Charity Commission for England and Wales on 17 May 2016 (Charity Registration Number: 1167174), and is also registered with the Office of the Scottish Charity Regulator (OSCR) as a Scottish charity from 24 January 2018 (Scottish Charity Number: SC048098).

### Registered office:

483 Green Lanes  
London  
N13 4BS

Date of incorporation 17th May 2016

### The Trustees

The trustees who have served during the year until the date this report was approved are:

Tim Dixon (Chair) (appointed on 12/04/2025)  
Miranda Adderley (appointed on 16/06/2025)  
Rachel Warrington (appointed on 28/09/2024)  
Matthew Hutchison (appointed on 28/09/2024)  
Nina Kurlberg  
Benjamin Gregg  
Bethany Nonhebel  
David Luke Pollard  
Jo Herbert

### Key Management Personnel

Chief Executive – Joshua Smedley  
Director of Groups & Funding – Anna Vernon  
Director of Operations, Finance & Strategy –  
Lisha Reece-Smith

### Primary Bankers

The Co-operative Bank  
P.O. Box 101, 1 Balloon Street  
Manchester, M60 4EP

## Independent Examiner

Jonathan Chartres FCA  
117 Clockhouse Road  
Beckenham  
BR3 4JY

The trustees present their report with the financial statements of the charity for the year ended 31 August 2025. 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.

### CONSTITUTION & LEGAL STATUS

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission for England and Wales on 17 May 2016 (Charity Registration Number: 1167174), and is also registered with the Office of the Scottish Charity Regulator (OSCR) as a Scottish charity from 24 January 2018 (Scottish Charity Number: SC048098).

### OBJECTS OF THE CHARITY

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

### RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### RESERVES POLICY

Our reserves policy requires that sufficient unrestricted funds should be held to cover three months' normal costs.

## GOING CONCERN

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment.

## FINANCIAL REVIEW

The trustees have considered the financial position at the balance sheet date. Despite being a deficit year, the trustees are confident that the goal of 3 months running costs in the bank will be retained during the year 25/26 and that the organisation is still a going concern.

## PUBLIC BENEFIT

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love Students work and Network. The charity invests in student leaders of Just Love groups, supporting their formation and their organising of fundraising, campaigning, volunteering, and educational and prayer events — engaging fellow Christian students in issues of injustice in the way of Jesus. This work forms students who are theologically rooted, personally convicted, practically activated, critically engaged, spiritually prepared, and relationally connected — equipped to pursue justice in the way of Jesus holistically, fruitfully and sustainably, for life. The Just Love Network provides a lifelong space of formation and action in the pursuit of justice, deepening this formation beyond graduation through deep justice discipleship, embodied community, and practical justice action.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

## RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

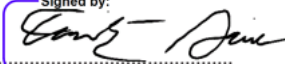
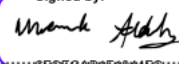
In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation.

The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf

Signed by:  Signed by:   
50A7D2CE929843D... 8FCECAB1F1944PC...

Tim Dixon Trustee (Chair) Miranda Adderley Trustee

I report to the trustees on my examination of the financial statements of Just Love CIO ('the charity') for the year ended 31 August 2025.

## Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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 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.

Jonathan Chartres

Date: 19/05/2026

Signed by:   
53544F31D8CD434...

**Period Ended 31st August 2025**  
**Statement of Financial Activities**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>Income from:</b>					
Grants and Donations	2	303,399	48,560	351,959	419,754
Charitable Activities	3	35,366	-	35,366	21,762
<b>Total Income</b>		<b>338,765</b>	<b>48,560</b>	<b>387,325</b>	<b>441,516</b>
<b>Expenditure</b>					
Expenditure on charitable activities	4	(398,153)	(36,843)	(434,996)	(351,876)
<b>Total Expenditure</b>		<b>(398,153)</b>	<b>(36,843)</b>	<b>(434,996)</b>	
<b>Net Income / (expenditure)</b>		<b>(59,388)</b>	<b>11,717</b>	<b>(47,671)</b>	<b>89,640</b>
<b>Net Income and Net movement in funds</b>					
Total Funds brought forward		164,671	8,649	173,320	83,680
Transfers		-	-	-	-
<b>Total Funds carried forward</b>	11	<b>105,283</b>	<b>20,366</b>	<b>125,649</b>	<b>173,320</b>

All income and expenditure derive from continuing activities.

**Year Ended 31st August 2025**  
**Statement of Financial Position**

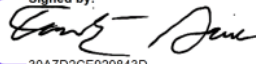
	Note	2025 £	2024 £
<b>Fixed Assets</b>			
Tangible fixed assets	8	<u>1,212</u>	<u>398</u>
		1,212	398
<b>CURRENT ASSETS</b>			
Debtors	9	64,823	36,176
Cash at bank and in hand		66,089	140,242
<b>CREDITORS: Amounts falling due</b>			
Amounts falling due within one year	10	(6,475)	(3,496)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>125,649</u>	<u>173,320</u>
<b>TOTAL NET ASSETS</b>		<u><b>125,649</b></u>	<u><b>173,320</b></u>
<b>Funds of the Chariry</b>			
Restricted Funds		20,366	8,649
Unrestricted Funds		105,283	164,671
<b>Total Charity Funds</b>	9	<u><b>125,649</b></u>	<u><b>173,320</b></u>

**Directors Responsibilities**

These financial statements were approved by the board of trustees and authorised for issue :

Name of Trustee: Tim Dixon

Signed on behalf of the Trustees:

Signed by:  
  
30A7D2CE929843D...

Date of approval: 17/05/2026

## 1 Accounting Policies

### Basis of Preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities Financial Reporting Standards applicable in the UK and Republic of Ireland (Charities SORP 2019 FRS 102) and the Charities Act 2011.

### Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

### Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

### Incoming Resources

- All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as the point of entitlement).
- Donated services and facilities are included at the value to the charity where this can be quantified and the donation is material to the accounts.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

## Resources Expanded

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

### Tangible Fixed Assets

All assets costing more than £500 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on furniture and equipment which is written off on a straight-line basis over time, estimated useful life of the asset.

Computer Equipment - 25% straight line

### Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

### Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

### Taxation

The charity is exempt from tax on its charitable activities.

### Judgements and Key Sources of Estimation Uncertainty

There have been no significant judgements (apart from those involving estimates) made in the process of preparing the financial statements. There have been no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2 Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Donations:</b>			
Gift Aid	37,108	-	37,108
Donation - General Public	68,355	-	68,355
Donation - From Students	12,041	-	12,041
Donation - From Alumni	46,497	-	46,497
Donation - From Partner Raising	17,404	-	17,404
Donation - From Churches	9,155	-	9,155
Donation - From Major Donors	102,819	-	102,819
Donation - Groups	20	-	20
	<b>293,399</b>	<b>-</b>	<b>293,399</b>
<b>Grants:</b>			
Grants	10,000	48,560	58,560
	<b>10,000</b>	<b>48,560</b>	<b>58,560</b>
<b>Total</b>	<b>303,399</b>	<b>48,560</b>	<b>351,959</b>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations:</b>			
Gift Aid	45,313	-	45,313
Donation - General Public	125,380	-	125,380
Donation - From Students	15,624	-	15,624
Donation - From Alumni	50,034	-	50,034
Donation - From Partner Raising	17,381	-	17,381
Donation - From Churches	4,711	-	4,711
Donation - From Major Donors	102,816	-	102,816
	<b>361,259</b>	<b>-</b>	<b>361,259</b>
<b>Grants:</b>			
Grants	21,675	36,820	58,495
	<b>21,675</b>	<b>36,820</b>	<b>58,495</b>
<b>Total</b>	<b>382,934</b>	<b>36,820</b>	<b>419,754</b>

3 Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Funding Challenges	15,398	-	15,398
Events	19,968	-	19,968
	<b>35,366</b>	<b>-</b>	<b>35,366</b>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Events	21,762	-	21,762
	<b>21,762</b>	<b>-</b>	<b>21,762</b>

4 Expenditure on Charitable Activities by Expenditure Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Staff Costs	335,344	32,709	368,053
National Level Support	22,899	1,634	24,533
Operations	15,254	-	15,254
Fundraising	587	-	587
Team Development	24,069	2,500	26,569
Governance Costs	-	-	-
	<b>398,153</b>	<b>36,843</b>	<b>434,996</b>
<b>Governance Costs**</b>			
Trustee Expenses and Meeting Costs	-	-	-
Trustee Expenses and Meeting Costs	500	-	500
	<b>500</b>	<b>-</b>	<b>500</b>

	Funds £	Funds £	2024 £
Staff Costs	263,056	31,820	294,876
National Level Support	18,238	-	18,238
Operations	17,925	-	17,925
Fundraising	438	-	438
Team Development	17,349	3,051	20,400
Governance Costs	-	-	-
	<u>317,006</u>	<u>34,871</u>	<u>351,877</u>

#### Governance Costs\*\*

Trustee Expenses and Meeting Costs	-	-	-
Trustee Expenses and Meeting Costs	500	-	500
	<u>500</u>	<u>-</u>	<u>500</u>

#### 5 Independent Examination Fees

Fees payable to the independent examiner for:

	2025 £	2024 £
Independent examination of the financial statements	500	500
	<u>500</u>	<u>500</u>

#### 6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Salaries and Wages	335,818	270,877
Social Security Costs	22,363	15,929
Employer contributions to pension plans	<u>9,872</u>	<u>8,070</u>
	<u>368,053</u>	<u>294,876</u>

The average headcount of employees during the year was as follows:

	2025	2024
Average headcount	18	14

No employee received employee benefits of more than £60,000 during the year.

#### Key Management Personnel

The charity considers its key management personnel to be the Chief Executive, Director of Groups & Funding and the Director of Operations, Finance & Strategy. The total employee benefits received by key management include employers national insurance and employers pension contributions were as follows:

Key management personnel employee benefit	2025 £	2024 £
	64,606	78,380

#### 7 Trustee Expenses and Transactions

There were no trustee expenses during the year (2024: £0). The total donations made by the trustees during the year was £ 6,425 (2024: £3,800)

#### 8 Tangible Fixed Assets

	Computer Equipment £	Total £
<b>Cost</b>		
At 1 September 2024	908	908
Additions	1,233	1,233
Disposals	-	-
<b>At 31 August 2025</b>	<u>2,141</u>	<u>2,141</u>
<b>Depreciation</b>		
At 1 September 2024	510	510
Charge for the Year	419	419
Eliminated in respect of disposals	-	-
<b>At 31 August 2025</b>	<u>929</u>	<u>929</u>
<b>Net Book Value</b>		
<b>At 31 August 2025</b>	<u>1,212</u>	<u>1,212</u>
<b>At 31 August 2024</b>	<u>398</u>	<u>398</u>

#### 9 Debtors

	2025 £	2024 £
Accounts Receivables	64,823	36,176
	<u>64,823</u>	<u>36,176</u>

#### 10 Creditors

	2025 £	2024 £
Accruals	2,000	1,608
Other creditors	4,475	1,888
	<u>6,475</u>	<u>3,496</u>

## 11 Analysis of Charitable Funds

	Balance at 01/09/2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31/08/2025 £
<b>Unrestricted Funds</b>					
General Fund	164,671	338,765	(398,153)	-	105,283
<b>Total unrestricted funds</b>	<b>164,671</b>	<b>338,765</b>	<b>(398,153)</b>	<b>-</b>	<b>105,283</b>
<b>Restricted funds</b>					
The Matthew 25:35 Trust	1,149	1,500	(2,649)	-	-
St. Matthews	-	1,000	(1,000)	-	-
The Howard Foundation	-	10,000	(10,000)	-	-
Benefact Trust	-	10,000	(10,000)	-	-
St Aldates	-	5,000	(5,000)	-	-
The Charles Plater Trust	7,500	6,000	(2,500)	-	11,000
Souter Charitable Trust	-	3,000	-	-	3,000
The Vardy Foundation	-	5,000	(1,634)	-	3,366
The Lancaster Foundation	-	3,000	-	-	3,000
Le Cornu Charitable Trust	-	4,060	(4,060)	-	-
<b>Total restricted funds</b>	<b>8,649</b>	<b>48,560</b>	<b>(36,843)</b>	<b>-</b>	<b>20,366</b>
<b>Total of funds</b>	<b>173,320</b>	<b>387,325</b>	<b>(434,996)</b>	<b>-</b>	<b>125,649</b>

### Fund Descriptions For Material Funds

Partner Support	Contributions to individual salaries
The Matthew 25:35 Trust	For the support of Just Love staff.
The Howard Foundation	For the support of Just Love's work in Cambridge.
Benefact Trust	Groups or Network salaries.
St. Matthews	Groups or Network salaries.
St Aldates	Support work of Just Love in Bristol.
The Charles Plater Trust	Student Training in England.
The Vardy Foundation	For training in Scotland
The Lancaster Foundation	For general training of Just Love staff.
Souter Charitable Trust	For general training of Just Love staff.
Le Cornu Charitable Trust (B L UK)	Groups or Network salaries.

## 12 Analysis of Net Assets between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Fixed Assets	1,212	-	1,212
Current Assets	110,545	20,366	130,911
Creditors less than 1 year	(6,475)	-	(6,475)
	<b>105,283</b>	<b>20,366</b>	<b>125,649</b>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fixed Assets	398	-	398
Current Assets	167,769	8,649	176,418
Creditors less than 1 year	(3,496)	-	(3,496)
	<b>164,671</b>	<b>8,649</b>	<b>173,320</b>

## 13 Related Party Transactions

No related party transactions took place during the year (2024: £0).

**JUST  
LOVE**

[www.justloveuk.com](http://www.justloveuk.com)

Registered Charity No. 1167174

**'JUST LOVE'**

England & Wales - Charity number 1167174

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# Accounts

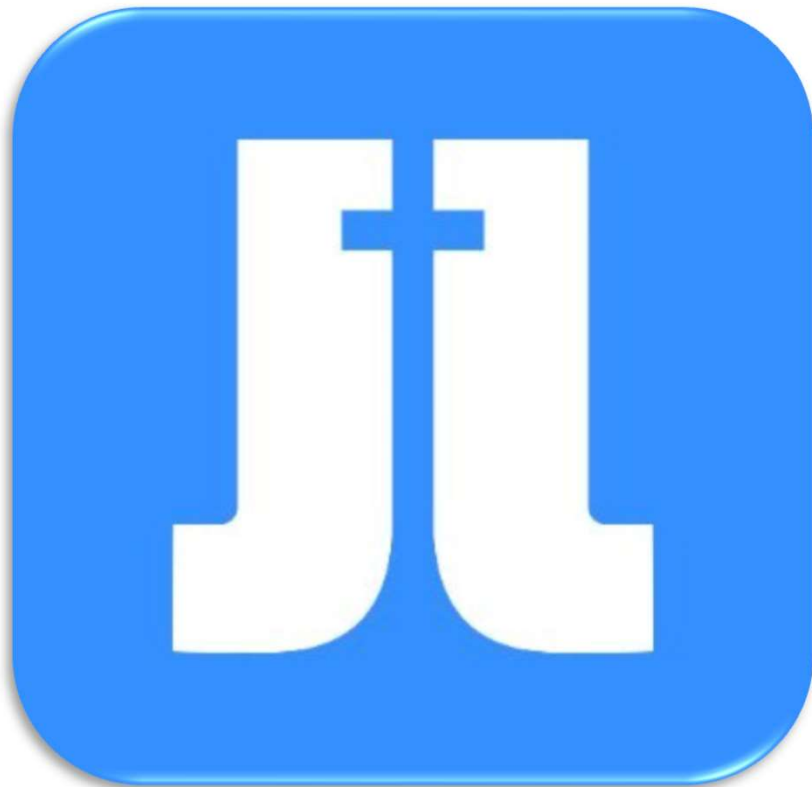
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Registered Charity no England and Wales. 1167174  
Registered Charity no Scotland. SC048098

# **Just Love CIO**

## **Trustees Annual Report and Accounts**

**Year Ended 31st August 2024**



# Just Love CIO

Year Ended 31st August 2024

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# Just Love CIO

Year Ended 31st August 2024

## Legal and Administrative Information

### Reference

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**Registered Charity Number  
England and Wales** 1167174

**Registered Charity Number  
Scotland** SC048098

**Registered Office** 483 Green Lanes  
London  
N13 4BS

**Date of incorporation** 17th May 2016

### The Trustees

The trustees who have served during the year until the date this report was approved are:

Alison Coulter (Chair)  
Ben Gregg  
Jo Herbert-James  
Bethany Nonhebel  
David Pollard  
Nina Kurlberg  
Tayo Salami

**Key Management Personnel** Chief Executive – Joshua Smedley  
Director of Groups & Funding – Anna Vernon  
Director of Operations, Finance & Strategy –  
Lisha Reece-Smith

**Primary Bankers** The Co-operative Bank  
P.O. Box 101, 1 Balloon Street  
Manchester, M60 4EP

**Independent Examiner** Jonathan Chartres FCA  
117 Clockhouse Road  
Beckenham  
BR3 4JY

# Just Love CIO

**Year Ended 31st August 2024**

## **Trustee's Annual Report**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – effective 1 January 2019.

### **CONSTITUTION & LEGAL STATUS**

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission for England and Wales on 17 May 2016 (Charity Registration Number: 1167174), and is also registered with the Office of the Scottish Charity Regulator (OSCR) as a Scottish charity from 24 January 2018 (Scottish Charity Number: SC048098).

### **OBJECTS OF THE CHARITY**

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

Our vision to achieve these objectives is to equip students and support alumni to pursue justice with their whole lives. Our five values describe the way that we work together:

#### **Devotion to Jesus**

We care about justice because we love Jesus, and we care about the things he loves. Jesus' life and teaching, death and resurrection set the pattern for our pursuit of justice and the way that we do it. We are committed to the journey of following Jesus and becoming more like Jesus together.

#### **Doing Justice Well**

We want to think deeply and critically about our pursuit of justice, seeking out and learning from those with greater expertise and experience than we have. We care deeply about the quality, impact, and sustainability of all that we do. We want to be biased towards action - doing justice well, not just talking about justice well. We won't always get it right, but our desire is to learn and to serve others well.

#### **Building Deep Relationships**

Without exception, we want to treat everyone with generosity, dignity and kindness. We also recognise that we are only one small part of God's mission in the world, and so we are committed to building excellent, mutual relationships across the global body of Christ, celebrating all of its diversity.

#### **Raising Life-long Leaders**

We want to form leaders of integrity, courage, compassion and resilience. We want our student groups to be spaces of incubation – forming leaders of the future and equipping them with the skills to seek Jesus and justice faithfully for the rest of their lives. We keep a long-term perspective, because it's in decades to come that the real impact of Just Love will be seen.

# Just Love CIO

Year Ended 31st August 2024

## Trustee's Annual Report

### Embracing Truth and Humility

In a culture where truth is increasingly contested, we care deeply about what is true, biblical and Christlike. But at the same time we want to be humble about our limited capacity to fully grasp all truth this side of new creation. We therefore welcome nuance as we engage with the complexities of injustice. We want to seek out challenge and make space for disagreement and dialogue. We always assume that we have more to learn and seek to understand before trying to be understood.

### RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### RESERVES POLICY

Our reserves policy requires sufficient unrestricted funds are held to cover three months' normal costs.

### GOING CONCERN

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment.

### FINANCIAL REVIEW

The trustees have considered the financial position at the balance sheet date and are pleased that the finances are improving. Our income exceeded budgetary expectations and we ended the year with a higher level of reserves than was predicted. The trustees are confident that the goal of 3 months running costs in the bank will be maintained during the year 23/ 24 and that the organisation is still a going concern.

### ACHIEVEMENTS & PERFORMANCE

Summary of main achievements during the year; Just Love

1. Groups ran 458 events with an aggregate attendance of 5,714 students.
2. Raised £13,733 and gave 2,713 volunteer hours.
3. Ran three high quality student training events and a national gathering.
4. Successfully raised enough funds to grow the capacity of the staff team by two employees and increase our reserves.

# Just Love CIO

## Year Ended 31st August 2024

### Trustee's Annual Report

#### Significant Activities

The Board met 6 times during this year. We are very pleased to report that last year our giving increased and we reported an income of £419,754. We have also had a successful year with our grant income of £58,495.

By August 2024, we inducted a new staff member to the team and said goodbye to two, making the Just Love staff team now number 12. Just Love currently has 18 groups in the following Universities: Aberdeen, Bath, Birmingham, Bristol, Cambridge, Cardiff, Dundee, Durham, Edinburgh, Exeter, Glasgow, Newcastle, Norwich, Nottingham, Oxford, St Andrews, Sussex, Warwick. Seven groups (Falmouth, Leeds, Liverpool, Manchester, Sheffield and York) are taking a break for a little while.

The 18 Just Love student groups across England and Scotland run projects and events tackling injustice from a Christian perspective. Additionally, Just Love runs regional and national training events so that the groups can run effective projects and events. We had 50 students attend our Autumn training event and 62 attended our Easter training event.

The activities (fundraising, volunteering, campaigning, and prayer and learning events) have taken the total outputs from Just Love groups to:

- 7,200 events with an aggregate attendance of over 91,000
- Over 41,700 volunteer hours given to local communities
- Over £197,000 raised for other charities.

Particular highlights this year have been seeing groups respond to injustice in such creative and proactive ways, for example:

- Just Love Durham were part of a community organising team that led the way to see Durham University become a living wage employer!
- 5 Just Love groups - Newcastle, Durham, Glasgow, Cardiff and Nottingham - have completed the Stand for Freedom challenge, standing for a total of **84 hours** on their campuses and **raising a total of £8983.92 to support the work of IJM!**
- Just Love Sussex's campaign to see the University of Sussex switch to an ethical bank won a referendum and has been picked up by the Student Union to carry for three years.

Alongside our work with students, Just Love also runs the Just Love Network, a lifelong space of support and action in the pursuit of justice in the way of Jesus. The majority of Network members are alumni from Just Love student groups, but membership is open to all. The Network activities include: running one national conference every year, supporting three regional justice groups called "Hubs" where people can meet others locally and learn from each other in their pursuit of justice (with a fourth launching later in 2025), hosting career-specific "Sphere Groups" (currently on pause, but re-starting in 2025-26), running regular Retreats for members to connect, learn and be refreshed, and supporting two national Projects, Teach Clean Air and Bank Well. The Network is also developing the Justice Practices Course, an 8-week online course facilitating learning, reflection and practical application of the six Justice Practices the Network gathers around, which forms the frame of our pursuit of justice. The Network has over 800 members currently and continues to grow. The Just Love Board is considering how to support and resource this growth. The national conference – called the National Gathering – takes place annually in October/ November, and from 2024 to 2029 will be themed around one of the six Justice Practices each year. The 2024 Gathering took place in Birmingham with the theme of Change Structures: Political Discipleship. The National Gathering 2025 will take place in London, with the theme of Serve Humbly: Using our Work, Time & Vocation for Jesus.

The work of the staff team with our groups takes up 25% of staff time, therefore costing us approximately £73k per annum. Supporting the network takes up around 13% of staff time and costs

# Just Love CIO

Year Ended 31st August 2024

## Trustee's Annual Report

approximately £38k per annum. Additionally, in the 2023-24 financial year we spent around 16% of staff time on fundraising, costing approximately £47k.

Over the next year, we have decided to pause some of our groups which have been struggling. Instead we will focus our energy on supporting our growing network. We are also going to be focussing on embedding our impact strategy across the organisation

### Public Benefit

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love groups and network. The charity supports the student leaders of the Just Love groups in their own personal development and in the organising of fundraising, campaigning, volunteering and educational and prayer events. These occur to engage other Christian students in issues of injustice. This work ensures that Christian students are continuing to become personally convicted of the need for justice as part of their discipleship and as part of that they are theologically rooted and have the tools and practices they need to sustain this practice after graduation. They are also practically active in their response to injustice, engaging critically with it, and doing all this in a community that supports them.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf



David Pollard

Trustee

Date 29/05/2025

# Just Love CIO

**Year Ended 31st August 2024**

## **Independent Examiners Report**

I report to the trustees on my examination of the financial statements of Just Love CIO ('the charity') for the year ended 31 August 2024.

### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

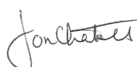
### **Independent examiner's statement**

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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 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.



Jonathan Chartres FCA  
117 Clockhouse Road  
Beckenham  
United Kingdom  
BR3 4JY

Date: 30/05/2025

# Just Love CIO

Year Ended 31st August 2024

## Statement of Financial Activities

		2024			2023
	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
<b>Income</b>					
Donations and legacies	2	382,934	36,820	<b>419,754</b>	372,511
Charitable activities	3	21,762	-	<b>21,762</b>	26,390
<b>Total Income</b>		<u>404,696</u>	<u>36,820</u>	<u><b>441,516</b></u>	<u>398,901</u>
<b>Expenditure</b>					
Expenditure on charitable activities	4	<u>316,223</u>	<u>35,653</u>	<u><b>351,876</b></u>	<u>385,031</u>
<b>Total Expenditure</b>		<u>316,223</u>	<u>35,653</u>	<u><b>351,876</b></u>	<u>385,031</u>
<b>Net income / (expenditure)</b>		<u>88,473</u>	<u>1,167</u>	<u><b>89,640</b></u>	<u>13,870</u>
<b>Net Income and Net Movement In Funds</b>					
Total funds brought forward	11	76,198	7,482	<b>83,680</b>	69,810
Transfers	11	-	-	-	-
<b>Total Funds Carried Forward</b>	11	<u>164,671</u>	<u>8,649</u>	<u><b>173,320</b></u>	<u>83,680</u>

All income and expenditure derive from continuing activities.

# Just Love CIO

Year Ended 31st August 2024

## Statement of Financial Position

	Note	2024 £	2023 £
<b>Fixed Assets</b>			
Tangible fixed assets	8	398	446
<b>Current Assets</b>			
Debtors	9	36,176	12,810
Cash at bank and in hand		140,242	75,691
		<u>176,418</u>	<u>88,501</u>
<b>Creditors: Amounts Falling Due Within One Year</b>	10	<u>3,496</u>	<u>5,267</u>
<b>Net Current Assets</b>		<u>172,922</u>	<u>83,234</u>
<b>Total Assets Less Current Liabilities</b>		<u>173,320</u>	<u>83,680</u>
<b>Net Assets</b>	12	<u>173,320</u>	<u>83,680</u>
<b>Funds of the Charity</b>			
Restricted funds		8,649	7,482
Unrestricted funds		<u>164,671</u>	<u>76,198</u>
<b>Total Charity Funds</b>	11	<u>173,320</u>	<u>83,680</u>

### Directors Responsibilities

These financial statements were approved by the board of trustees and authorised for issue :

Name of Trustee:

David Pollard

Signed on behalf of the Trustees:



Date of approval:

29/05/2025

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### 1 Accounting Policies

#### Basis of Preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities Financial Reporting Standards applicable in the UK and Republic of Ireland (Charities SORP 2019 FRS 102) and the Charities Act 2011.

#### Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor.

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

#### Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

- All voluntary income from supporters are recognised as donations and are included in full, with associated Gift Aid receivable in the Statement of Financial Activities.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as the point of entitlement).
- Donated services and facilities are included at the value to the charity where this can be quantified and the donation is material to the accounts.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.
- Volunteer time, the value of voluntary support for the work of the charity, is not included in the accounts but is described in the accounts.
- Investment income is included in the accounts when receivable.

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

### Tangible Fixed Assets

All assets costing more than £500 are capitalised and at historic cost. Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on furniture and equipment which is written off on a straight-line basis over time, estimated useful life of the asset.

Computer Equipment 25% straight line

### Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

### Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

### Taxation

The charity is exempt from tax on its charitable activities.

### Judgements and Key Sources of Estimation Uncertainty

There have been no significant judgements (apart from those involving estimates) made in the process of preparing the financial statements. There have been no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### 2 Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Gift Aid	45,313	-	<b>45,313</b>
Donation - General Public	125,380	-	<b>125,380</b>
Donation - From Students	15,624	-	<b>15,624</b>
Donation - From Alumni	50,034	-	<b>50,034</b>
Donation - From Partner Raising	17,381	-	<b>17,381</b>
Donation - From Churches	4,711	-	<b>4,711</b>
Donation - From Major Donors	102,816	-	<b>102,816</b>
Donation – Groups	-	-	-
Donation – Staff Training	-	-	-
	<u>361,259</u>	<u>-</u>	<u><b>361,259</b></u>
<b>Grants</b>			
Grants	21,675	36,820	<b>58,495</b>
	<u>21,675</u>	<u>36,820</u>	<u><b>58,495</b></u>
<b>Total</b>	<u>382,934</u>	<u>36,820</u>	<u><b>419,754</b></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Gift Aid	25,822	1,646	<b>27,468</b>
Donation - General Public	88,526	-	<b>88,526</b>
Donation - From Students	17,086	-	<b>17,086</b>
Donation - From Alumni	71,824	634	<b>72,458</b>
Donation - From Partner Raising	3,225	28,867	<b>32,092</b>
Donation - From Churches	4,008	-	<b>4,008</b>
Donation - From Major Donors	73,195	8,878	<b>82,073</b>
Donation – Groups	500	-	<b>500</b>
Donation – Staff Training	1,300	-	<b>1,300</b>
	<u>285,486</u>	<u>40,025</u>	<u><b>325,511</b></u>
<b>Grants</b>			
Grants	44,500	2,500	<b>47,000</b>
	<u>44,500</u>	<u>2,500</u>	<u><b>47,000</b></u>
<b>Total</b>	<u>329,986</u>	<u>42,525</u>	<u><b>372,511</b></u>

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### 3 Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Events	21,762	-	21,762
	<u>21,762</u>	<u>-</u>	<u>21,762</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Events	25,837	553	26,390
	<u>25,837</u>	<u>-</u>	<u>26,390</u>

### 4 Expenditure on Charitable Activities by Expenditure Type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staff Costs	263,055	31,820	294,875
National Level Support	18,238	-	18,238
Local Level Support	-	-	-
Operations	16,643	782	17,425
Fundraising	438	-	438
Team Development	17,349	3,051	20,400
Governance Costs	500	-	500
	<u>316,223</u>	<u>35,653</u>	<u>351,376</u>

#### Governance Costs\*\*

Trustee Expenses and Meeting Costs	-	-	-
Independent Examination	500	-	500
	<u>500</u>	<u>-</u>	<u>500</u>

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Staff Costs	319,545	-	<b>319,545</b>
National Level Support	22,404	-	<b>22,404</b>
Local Level Support	-	-	-
Operations	13,771	-	<b>13,771</b>
Fundraising	7,610	26	<b>7,636</b>
Team Development	21,675	-	<b>21,675</b>
Governance Costs	300	-	<b>300</b>
	<u>15,046</u>	<u>230,229</u>	<u><b>385,031</b></u>
<b>Governance Costs**</b>			
Trustee Expenses and Meeting Costs	-	-	-
Accounts and Independent Examination	300	-	<b>300</b>
	<u>300</u>	<u>-</u>	<u><b>300</b></u>

### 5 Independent Examination Fees

Fees payable to the independent examiner for:

	2024	2023
	£	£
Independent examination of the financial statements	500	300
	<u>500</u>	<u>300</u>

### 6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	270,877	293,876
Social security costs	15,929	17,117
Employer contributions to pension plans	8,070	8,553
	<u>294,876</u>	<u>319,546</u>

The average headcount of employees during the year was as follows:

	2024	2023
Average headcount	14	15

No employee received employee benefits of more than £60,000 during the year.

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### Key Management Personnel

The charity considers its key management personnel to be the Chief Executive, Director of Groups & Funding and the Director of Operations, Finance & Strategy. The total employee benefits received by key management include employers national insurance and employers pension contributions were as follows:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Key management personnel employee benefit	78,380	79,647

### 7 Trustee Expenses and Transactions

There were no trustee expenses during the year (2023: £0). The total donations made by the trustees during the year was £3,800.

### 8 Tangible Fixed Assets

	<b>Computer Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
Cost as at 1st September 2023	729	729
Additions	179	179
Cost as at 31st August 2024	<u>908</u>	<u>908</u>
Depreciation as at 1st September 2023	283	283
Depreciation Charge	227	227
Depreciation as at 31st August 2024	<u>510</u>	<u>510</u>
Net Book Value 31st August 2024	<u>398</u>	<u>398</u>
Net Book Value 31st August 2023	446	446

### 9 Debtors

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accrued Income	36,176	12,810
	<u>36,176</u>	<u>12,810</u>

### 10 Creditors: Amounts Falling Due Within One Year

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accruals	1,608	-
Other creditors	1,888	5,267
	<u>3,496</u>	<u>5,267</u>

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### 11 Analysis of Charitable Funds

	1 Sep 2023	Income	Expenditure	Transfers	31 Aug 2024
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	76,198	404,696	(316,223)	-	<b>164,671</b>
<b>Total</b>	<b>76,198</b>	<b>404,696</b>	<b>(316,223)</b>	<b>-</b>	<b>164,671</b>
<b>Restricted Funds</b>					
Matthew 25:35	1,149	-	-	-	<b>1,149</b>
Staff Training	3,051	-	(3,051)	-	-
Glasgow	782	-	(782)	-	-
Howard	-	1,250	(1,250)	-	-
Benefact	-	10,000	(10,000)	-	-
P P Trust	-	1,500	(1,500)	-	-
St Paul's & St George	-	6,570	(6,570)	-	-
Charles Plater Trust	-	7,500	-	-	<b>7,500</b>
<b>Total</b>	<b>7,482</b>	<b>36,820</b>	<b>(35,653)</b>	<b>-</b>	<b>8,649</b>
<b>Total Funds</b>	<b>83,680</b>	<b>441,516</b>	<b>(351,876)</b>	<b>-</b>	<b>173,320</b>

### Fund Descriptions For Material Funds

Matthew 25:35	For use to improve key areas of the Alumni Network – Spheres and Sixes.
Staff Training	For the support of Just Love Staff.
Glasgow	Support work of Just Love in Glasgow.
Howard	Support work of Just Love in Cambridge.
Benefact	Further work of the Network.
P P Trust	Support work of Just Love in Bristol.
St Paul's & St George	Support work of Just Love in Scotland.
Charles Plater Trust	Student training.

# Just Love CIO

Year Ended 31st August 2024

## Notes to the Financial Statements

### 12 Analysis of Net Assets between Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Fixed Assets	398	-	<b>398</b>
Current Assets	167,769	8,649	<b>176,418</b>
Creditors less than 1 year	(3,496)	-	<b>(3,496)</b>
	<b>164,671</b>	<b>8,649</b>	<b>173,320</b>

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Fixed Assets	446	-	<b>446</b>
Current Assets	81,019	7,482	<b>88,501</b>
Creditors less than 1 year	(5,267)	-	<b>(5,267)</b>
	<b>76,198</b>	<b>7,482</b>	<b>83,680</b>

### 13 Related Party Transactions

No related party transactions took place during the year (2023: £0).

**'JUST LOVE'**

England & Wales - Charity number 1167174

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# Accounts

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# **Just Love CIO**

## **REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2023**

Charity Number 1167174  
483 Green Lanes, London, N13 4BS

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number 1167174

Principal Address 483 Green Lanes  
London  
N13 4BS

Trustees Alison Coulter (Chair)  
James Ewins  
Ben Gregg  
Jo Herbert-James  
Hannah Lawrence  
Bethany Nonhebel  
David Pollard  
Andy Walton  
Nina Kurlberg  
Tayo Salami

Senior Leadership Team Chief Executive – Joshua Smedley  
Director of Groups & Funding – Anna Vernon  
Director of Operations, Finance &  
Strategy – Lisha Reece-Smith

Bookkeepers JMC Bookkeeping

Bankers The Co-operative Bank  
P.O. Box 101  
1 Balloon Street  
Manchester  
M60 4EP

## JUST LOVE CIO

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2023

The trustees present their report with the financial statements of the charity for the year ended 31 August 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).

#### CONSTITUTION & LEGAL STATUS

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 17 May 2016 and the Charity Registration Number is 1167174.

#### OBJECTS OF THE CHARITY

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

Our vision to achieve these objectives is to equip students and support alumni to pursue justice with their whole lives. Our five values describe the way that we work together:

##### **Devotion to Jesus**

We care about justice because we love Jesus, and we care about the things he loves. Jesus' life and teaching, death and resurrection set the pattern for our pursuit of justice and the way that we do it. We are committed to the journey of following Jesus and becoming more like Jesus together.

##### **Doing justice Well**

We want to think deeply and critically about our pursuit of justice, seeking out and learning from those with greater expertise and experience than we have. We care deeply about the quality, impact, and sustainability of all that we do. We want to be biased towards action - doing justice well, not just talking about justice well. We won't always get it right, but our desire is to learn and to serve others well.

##### **Building Deep Relationships**

Without exception, we want to treat everyone with generosity, dignity and kindness. We also recognise that we are only one small part of God's mission in the world, and so we are committed to building excellent, mutual relationships across the global body of Christ, celebrating all of its diversity.

##### **Raising Life-long Leaders**

We want to form leaders of integrity, courage, compassion and resilience. We want our student groups to be spaces of incubation - forming leaders of the future and equipping them with the skills to seek Jesus and justice faithfully for the rest of their lives. We keep a long-term perspective, because it's in decades to come that the real impact of Just Love will be seen.

##### **Embracing Truth and Humility**

In a culture where truth is increasingly contested, we care deeply about what is true, biblical and Christlike. But at the same time we want to be humble about our limited capacity to fully grasp all truth this side of new creation. We therefore welcome nuance as we engage with the complexities of injustice. We want to seek out challenge and make space for disagreement and dialogue. We always assume that we have more to learn and seek to understand before trying to be understood.

## JUST LOVE CIO

### RISK REVIEW

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### RESERVES POLICY

Our reserves policy requires sufficient unrestricted funds are held to cover three months' normal costs.

### GOING CONCERN

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment.

### FINANCIAL REVIEW

The trustees have considered the financial position at the balance sheet date and are pleased that the finances are improving. 22/23 was a challenging financial year for Just Love, but income is now increasing and the trustees are confident that the goal of 3 months running costs in the bank will be regained during the year 23/24 and that the organisation is still a going concern.

### ACHIEVEMENTS & PERFORMANCE

Summary of main achievements during the year; Just Love

1. Groups ran 424 events with an aggregate attendance of 5,1762 students.
2. Raised £8,983 and gave 1,752 volunteer hours.
3. Ran three high quality student training events and alumni gathering.
4. Successfully raised enough funds to grow the capacity of the staff team by two employees and increase our reserves.

### Significant Activities

The Board met 6 times during this year. We are very pleased to report that last year our giving increased and we reported an income of £398,401. We have also been successful in growing our grant income to £47,000.

By August 2023, we inducted two new staff members to the team and said goodbye to four, making the Just Love staff team now number 13. Just Love currently has 23 groups in the following Universities: Aberdeen, Bath, Birmingham, Bristol, Cambridge, Dundee, Durham, Edinburgh, Exeter, Falmouth, Glasgow, Leeds, Liverpool, Manchester, Newcastle, Norwich, Nottingham, Oxford, Sheffield, St Andrews, Sussex, Warwick and York, and two in the process of starting (in Cardiff and Winchester).

The 23 Just Love student groups across England and Scotland run projects and events tackling injustice from a Christian perspective. Additionally, Just Love runs regional and national training events so that the groups can run effective projects and events. We had 81 students attend our Autumn training event and 78 attended our Easter training event.

The activities (fundraising, volunteering, campaigning, and prayer and learning events) have taken the total outputs from Just Love groups to:

- 7,000 events with an aggregate attendance of over 83,000
- Over 40,600 volunteer hours given to local communities
- Over £190,000 raised for other charities.

Particular highlights this year have been seeing groups in Cardiff and Winchester launch and seeing some of our smaller groups grow and achieve amazing things: Just Love Newcastle stood for 24 hours to raise awareness of modern-day slavery and have raised £2,500 for International Justice Mission, and Just Love Sussex have also been fundraising for IJM and raised £1239 by hosting two 'Fashion for Freedom' clothes swap events, in partnership with their Student Union, who asked the committee to run the event a second time during their 16 Days of Activism Against Gender-Based Violence. This also led to exciting new connections with the SU to support Just Love Sussex in their campaign to get the University to change their

## JUST LOVE CIO

bank account to an ethical provider. As well as this, Just Love Edinburgh ran a conference in partnership with IJM and SOHTIS exploring the church's response to human trafficking.

Alongside our work with students, Just Love also supports an alumni network which aims to motivate and equip graduates for a whole-life, life-long pursuit of justice. We do this through running national conferences, career-specific "Sphere Groups" and smaller discussion groups called "Sixes." We are also starting to create regional hubs where people can meet others locally and learn from each other in their pursuit of justice. This network continues to grow, and the Just Love Board is considering how to support and resource this growth. The Alumni conference takes place annually in November, and the 2022 event was a conference on the theme of Blessed are the Peacemakers, with experts from a variety of contexts.

The work of the staff team with our groups takes up 30% of staff time, therefore costing us approximately £120k per annum. Supporting the alumni network takes up around 7% of staff time and costs approximately £28,000 per annum. Additionally, in the 2022-23 financial year we spent around 11% of staff time on fundraising, costing approximately £44,000.

### Public Benefit

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love groups and network. The charity supports the student leaders of the Just Love groups in their own personal development and in the organising of fundraising, campaigning, volunteering and educational and prayer events. These occur to engage other Christian students in issues of injustice. This work ensures that Christian students are continuing to become personally convicted of the need for justice as part of their discipleship and as part of that they are theologically rooted and have the tools and practices they need to sustain this practice after graduation. They are also practically active in their response to injustice, engaging critically with it, and doing all this in a community that supports them.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf

*Alison Coulter*

.....  
Alison Coulter

Trustee (Chair)

*dipollard*

.....  
David Pollard

Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2023**

I report on the accounts of Just Love CIO for the year ended 31 August 2023 set out on pages 3 to 11.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 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 the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep proper accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....  
Elizabeth Edwards  
30 The Rowans  
Poulton-le-Fylde  
FY6 7UW

Date: 8<sup>th</sup> March 2024

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2023

	Notes	Unrestricted & Designated Funds £	Restricted Funds £	2022-23 Total £	2021-22 Total £
<b>Incoming resources</b>					
Donations & Gift Aid	2	285,486	40,025	325,511	256,617
Grants		44,500	2,500	47,000	28,213
Events		25,837	553	26,390	3,623
<b>Total incoming resources</b>		<b>355,823</b>	<b>43,078</b>	<b>398,901</b>	<b>288,453</b>
<b>Resources expended</b>					
Charitable Activities					
Staff	3	319,545	0	319,545	251,325
National Level Support	5	22,404	0	22,404	28,716
Local Level Support		0	0	0	10,825
Operations		14,071	0	14,071	13,567
Fundraising		7,610	26	7,636	6,637
Team Development		21,675	0	21,675	22,164
<b>Total resources expended</b>		<b>385,305</b>	<b>27</b>	<b>385,331</b>	<b>333,234</b>
<b>Net incoming/(outgoing) resources before transfers</b>					
		(31,879)	45,448	13,570	(44,781)
Transfer between funds					
		0	0	0	0
<b>Net incoming/(outgoing) resources for the year</b>					
		(31,879)	45,448	13,570	(44,781)
Total funds brought forward					
		60,700	9,408	70,109	0
<b>Total funds carried forward</b>					
		<b>28,822</b>	<b>54,857</b>	<b>83,678</b>	<b>(44,781)</b>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing activity.

JUST LOVE CIO

BALANCE SHEET AS AT 31 AUGUST 2023

	Notes	31 August 23 £	31 August 22 £
<b>Current Assets</b>			
Cash at bank and in hand		75,691	66,845
Debtors		12,810	8,237
Prepayments		0	767
<b>Total Current Assets</b>		<b>83,113</b>	<b>75,849</b>
<b>Current Liabilities</b>			
Creditor amounts falling due within one year		6,429	6,429
<b>Net Current Assets</b>		<b>69,421</b>	<b>69,421</b>
<b>Fixed Assets</b>			
Tangible Assets		445	688
<b>Total Assets less Current Liabilities</b>		<b>83,558</b>	<b>70,109</b>
<b>Non-Current Liabilities</b>			
Creditor amounts falling due after more than one year		0	0
<b>Net assets</b>		<b>83,558</b>	<b>70,109</b>
<b>Funds</b>			
Restricted Funds	6	54,859	9,408
Unrestricted Funds	7	28,700	60,700
<b>Total funds</b>		<b>83,558</b>	<b>70,109</b>

Notes in pages 9 to 11 form part of these accounts

Approved by the trustees and signed on their behalf

*Alison Coulter*

.....  
Mrs A Coulter  
Trustee (Chair)

*dipollard*

.....  
Mr David Pollard  
Trustee

## 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

### 1.1. Basis of Preparation

The financial statements have been prepared 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) - (Charities SORP (FRS 102); and the Charities Act 2011.

The accounts have been prepared on an accruals basis.

### 1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

### 1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or groups
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

### 1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

### 1.5. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those associated with meeting the constitutional and statutory requirements

## JUST LOVE CIO

of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

### 2. Donations & Gift Aid

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2022-23 Total</b>	<b>2021-22 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donation - From Alumni (Regular)	71,824	634	72,458	53,190
Donation - From Churches (Regular)	4,008	0	4,008	2,365
Donation - From Major Donors (Regular)	73,195	8,878	82,073	54,152
Donation - From Partner Raising (Regular)	3,225	28,867	32,092	42,010
Donation - From Students (Regular)	17,086	0	17,086	15,326
Donation - General Public (Regular)	88,526	0	88,526	52,494
Donation - Groups	500	0	500	0
Donation - Staff Training	1,300	0	1,300	1,707
Gift Aid	25,822	1,646	25,822	10,146
<b>Total</b>	<b>285,486</b>	<b>40,025</b>	<b>323,865</b>	<b>231,390</b>

### 3. Staff Costs

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2022-23 Total</b>	<b>2021-22 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Wages	293,876	0	293,876	232,669
National Insurance	17,117	0	17,117	11,950
Pension	8,553	0	8,553	6,706
<b>Total</b>	<b>319,545</b>	<b>0</b>	<b>319,545</b>	<b>251,325</b>

### 4. National Level Support

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2022-23 Total</b>	<b>2021-22 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Student Training & Events	16,586	0	16,586	13,007
Alumni Network	3,326	0	3,326	2,878
Group Support	2,283	0	2,283	2,062
Marketing	57	0	57	2,084
Other	151	0	151	8,686
<b>Total</b>	<b>22,404</b>	<b>0</b>	<b>22,404</b>	<b>28,716</b>

5. Restricted Funds

	At 31 August 2022	Incoming resources	Outgoing resources	Transfers	At 31st August 2023
	£	£	£	£	£
Partner Support	4,427	40,578	(26)	0	44,979
Matthew 25:35	1,149	0	(0)	0	1,149
Staff Training	3,051	0	(0)	0	3,051
Cambridge Community Foundation	0	2,500	(0)	0	2,500
Glasgow	782	0	(0)	0	782
<b>Total</b>	<b>9,408</b>	<b>43,078</b>	<b>(26)</b>	<b>0</b>	<b>52,460</b>

Restricted - Partner Support: for the support of named Staff Members

Restricted - Matthew 25:35: for use to improve key areas of the Alumni Network - Spheres and Sixes

Restricted - Staff Training : for the support of Just Love Staff

Restricted - Cambridge Community Foundation: for the furtherment of Just Love’s charitable aims by providing

6. Unrestricted Funds

	At 31 August 2022	Incoming resources	Outgoing resources	Transfers	At 31st August 2023
	£	£	£	£	£
Unrestricted - General	60,700	355,823	(385,305)	0	31,219
<b>Total</b>	<b>60,700</b>	<b>355,823</b>	<b>(385,305)</b>	<b>0</b>	<b>31,219</b>

# Signature Certificate

Reference number: BK4SC-23TGE-KQ5DC-ZBXZY

## Signer

## Timestamp

## Signature

### Alison Coulter

Email: alison.coulter@justloveuk.com

Sent: 24 Apr 2024 08:28:16 UTC  
Viewed: 24 Apr 2024 09:13:13 UTC  
Signed: 24 Apr 2024 09:13:52 UTC



### Recipient Verification:

✓Email verified 24 Apr 2024 09:13:13 UTC

IP address: 90.247.202.251  
Location: Milton Keynes, United Kingdom

### David Pollard

Email: david.pollard@justloveuk.com

Sent: 24 Apr 2024 08:28:16 UTC  
Viewed: 24 Apr 2024 09:36:19 UTC  
Signed: 24 Apr 2024 09:37:04 UTC



### Recipient Verification:

✓Email verified 24 Apr 2024 09:36:19 UTC

IP address: 143.159.61.98  
Location: Royal Leamington Spa, United Kingdom

Document completed by all parties on:

24 Apr 2024 09:37:04 UTC

Page 1 of 1



### Signed with PandaDoc

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**'JUST LOVE'**

England & Wales - Charity number 1167174

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# Accounts

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# **Just Love CIO**

## **REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2022**

Charity Number 1167174  
483 Green Lanes, London, N13 4BS

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number 1167174

Principal Address 483 Green Lanes  
London  
N13 4BS

Trustees A Coulter (Chair)  
J Ewins  
B Gregg  
J Herbert-James  
P Jeffrey  
H Lawrence  
B Nonhebel  
D Pollard  
A P Walton

Senior Leadership Team Chief Executive – Joshua Smedley  
Director of Groups & Funding – Anna Vernon  
Director of Operations, Finance &  
Strategy – Lisha Reece-Smith

Bookkeepers Your Business Hub Services Ltd  
Ty Menter  
Navigation Park  
Abercynon  
CF45 4SN

Bankers The Co-operative Bank  
P.O. Box 101  
1 Balloon Street  
Manchester  
M60 4EP

## JUST LOVE CIO

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2022

The trustees present their report with the financial statements of the charity for the year ended 31 August 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

#### CONSTITUTION & LEGAL STATUS

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 17 May 2016 and the Charity Registration Number is 1167174.

#### OBJECTS OF THE CHARITY

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

Our vision to achieve these objectives is to equip students and support alumni to pursue justice with their whole lives. Our five values describe the way that we work together:

##### **Devotion to Jesus**

We care about justice because we love Jesus, and we care about the things he loves. Jesus' life and teaching, death and resurrection set the pattern for our pursuit of justice and the way that we do it. We are committed to the journey of following Jesus and becoming more like Jesus together.

##### **Doing justice well**

We want to think deeply and critically about our pursuit of justice, seeking out and learning from those with greater expertise and experience than we have. We care deeply about the quality, impact, and sustainability of all that we do. We want to be biased towards action - doing justice well, not just talking about justice well. We won't always get it right, but our desire is to learn and to serve others well.

##### **Building Deep Relationships**

Without exception, we want to treat everyone with generosity, dignity and kindness. We also recognise that we are only one small part of God's mission in the world, and so we are committed to building excellent, mutual relationships across the global body of Christ, celebrating all of its diversity.

##### **Raising life-long leaders**

We want to form leaders of integrity, courage, compassion and resilience. We want our student groups to be spaces of incubation – forming leaders of the future and equipping them with the skills to seek Jesus and justice faithfully for the rest of their lives. We keep a long-term perspective, because it's in decades to come that the real impact of Just Love will be seen.

##### **Embracing Truth and Humility**

In a culture where truth is increasingly contested, we care deeply about what is true, biblical and Christlike. But at the same time we want to be humble about our limited capacity to fully grasp all truth this side of new creation. We therefore welcome nuance as we engage with the complexities of injustice. We want to seek out challenge and make space for disagreement and dialogue. We always assume that we have more to learn and seek to understand before trying to be understood.

## **JUST LOVE CIO**

### **RISK REVIEW**

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **RESERVES POLICY**

We have changed our trustees' reserve policy to ensure that sufficient unrestricted funds are held to cover three months' normal costs.

### **GOING CONCERN**

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment.

### **FINANCIAL REVIEW**

The trustees have considered the financial position at the balance sheet date and are pleased that the finances have remained healthy, and income has remained steady. We have maintained our goal to have at least 3 months' running costs in the bank, when including our regular income.

### **ACHIEVEMENTS & PERFORMANCE**

Summary of main achievements during the year; Just Love

1. Groups ran 882 events with an aggregate attendance of 10,302 students.
2. Raised £15,750 and gave 4,011 volunteer hours.
3. Ran four high quality student training events and alumni gathering.
4. Successfully raised enough funds to grow the capacity of the staff team by two employees and increase our reserves.

### **Significant Activities**

The Board has continued to meet on a quarterly basis to ensure that Just Love manages these challenges well. We are very pleased to report that last year our giving remained steady and we are reporting an income of £288,453. We have also been successful in maintaining our grant income of £27,000.

In August 2022, we inducted six new staff members to the team and said goodbye to four, making the Just Love staff team now number 15. Just Love currently has 23 groups in the following Universities: Aberdeen, Bath, Birmingham, Bristol, Cambridge, Dundee, Durham, Edinburgh, Exeter, Falmouth, Glasgow, Leeds, Liverpool, Manchester, Newcastle, Norwich, Nottingham, Oxford, Sheffield, St Andrews, Sussex, Warwick and York.

The 23 Just Love student groups across England and Scotland run projects and events tackling injustice from a Christian perspective. Additionally, Just Love runs regional and national training events so that the groups can run effective projects and events. We had 111 students attend our Autumn training event and 115 attended our Easter training event.

Alongside our work with students, Just Love also supports an alumni network which aims to motivate and equip graduates for a whole-life, life-long pursuit of justice. We do this through running national conferences, career-specific "Sphere Groups" and smaller discussion groups called "Sixes." This network continues to grow, and the Just Love Board is considering how to support and resource this growth. The Alumni conference takes place annually in November, and the 2021 event was a multi-site conference on the theme of Generosity, with the event occurring simultaneously at venues in London, Sheffield and Glasgow, which 161 people attended. Sixes, our small group discipleship series, completed its third series on the theme of Generosity.

The work of the staff team with our groups takes up 30% of staff time, therefore costing us approximately £90k per annum. Supporting the alumni network takes up around 7% of staff time and costs approximately £20,000 per annum. Additionally, in the 2021-22 financial year we spent around 15% of staff time on fundraising, costing approximately £40,000.

## JUST LOVE CIO

### Public Benefit

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love groups. The charity supports the groups in running events and projects that engage Christian students in issues of injustice. Additionally, our groups work with local charities and churches in their cities to encourage more Christian students to volunteer and give time and money to various causes in their cities. The alumni network offers support to graduates who are engaging in issues of injustice through their careers.

Our staff support over the past year has focused particularly on local volunteering. Because of the impact the pandemic had on students' ability to serve their local communities, one of our organisational objectives for the 2021-22 academic year was to see all our 25 university groups engaging in high quality local action. Just Love Birmingham have been particularly active, contributing 560 local volunteer hours between Sept 2021 and May 2022, almost entirely with local charity 'Let's Feed Brum'.

As usual, Just Love students have also been raising money for effective charities. Just Love Warwick partnered with Christians in Sport to cover the distance between Coventry and Kabul which raised almost £2,000 for Tearfund's humanitarian work in Afghanistan during its food crisis.

Just Love groups have run over 800 events in the last year. These range from theology talks and prayer sessions to awareness-raising "Just Lunches." Particular highlights include Just Love Bristol running a two-day conference with 'Restored', exploring domestic abuse, Just Love Aberdeen hosting a lunchtime event with Professor John Swinton on the topic of "Disability and Theology," and Just Love Birmingham gathering around 50 students for their "Mental Health and Christianity" event at the start of March 2022.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 4<sup>th</sup> March 2023 and signed on their behalf



.....  
Mrs A Coulter Trustee (Chair)



.....  
David Pollard Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2022**

I report on the accounts of Just Love CIO for the year ended 31 August 2022 set out on pages 3 to 11.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER**

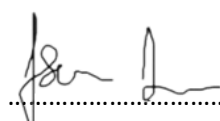
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 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 the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep proper accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....  
Asem Din  
Hughes Isaac & Co  
86 Newport Road,  
Caldicot  
NP26 4BR

Date: 3<sup>rd</sup> April 2023

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2022

	Notes	Unrestricted & Designated Funds £	Restricted Funds £	2021-22 Total £	2020-21 Total £
<b>Incoming resources</b>					
Donations & Gift Aid	2	197,928	58,849	256,777	268,306
Grants		27,000	1,213	28,213	27,286
Events		3,464	0	3,464	965
<b>Total incoming resources</b>		<b>228,391</b>	<b>60,062</b>	<b>288,453</b>	<b>296,558</b>
<b>Resources expended</b>					
Charitable Activities					
Staff	3	208,756	42,568	251,325	222,387
National Level Support	5	21,621	7,096	28,716	8538.00
Local Level Support		0	10,825	10,825	3,913
Operations		13,567	0	13,567	11,808
Fundraising		6,637	0	6,637	5,713
Team Development		22,164	0	22,164	3,817
<b>Total resources expended</b>		<b>272,745</b>	<b>60,490</b>	<b>333,234</b>	<b>256,177</b>
<b>Net incoming/(outgoing) resources before transfers</b>					
		(44,354)	(428)	(44,781)	40,382
Transfer between funds					
		0	0	0	0
<b>Net incoming/(outgoing) resources for the year</b>					
		(44,354)	(428)	(44,781)	40,382
Total funds brought forward					
		105,054	9,836	114,890	74,509
<b>Total funds carried forward</b>					
		<b>60,700</b>	<b>9,408</b>	<b>70,109</b>	<b>114,890</b>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing activity.

JUST LOVE CIO

BALANCE SHEET AS AT 31 AUGUST 2022

	Notes	31 August 22 £	31 August 21 £
<b>Current Assets</b>			
Cash at bank and in hand		66,845	107,309
Debtors		8,237	10,956
Prepayments		767	44
<b>Total Current Assets</b>		<b>75,849</b>	<b>118,309</b>
<b>Current Liabilities</b>			
Creditor amounts falling due within one year		6,429	3,419
<b>Net Current Assets</b>		<b>69,421</b>	<b>114,890</b>
<b>Fixed Assets</b>			
Tangible Assets		688	0
<b>Total Assets less Current Liabilities</b>		<b>70,109</b>	<b>114,890</b>
<b>Non-Current Liabilities</b>			
Creditor amounts falling due after more than one year		0	0
<b>Net assets</b>		<b>70,109</b>	<b>114,890</b>
<b>Funds</b>			
Restricted Funds	6	9,408	9,836
Unrestricted Funds	7	60,700	105,054
<b>Total funds</b>		<b>70,109</b>	<b>114,890</b>

Notes in pages 9 to 11 form part of these accounts

Approved by the trustees on 4<sup>th</sup> March 2023 and signed on their behalf

*Alison Coulter*

.....  
Mrs A Coulter  
Trustee (Chair)

*dpollard*

.....  
Mr David Pollard  
Trustee

## 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

### 1.1. Basis of Preparation

The financial statements have been prepared 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) - (Charities SORP (FRS 102); and the Charities Act 2011.

The accounts have been prepared on an accruals basis.

### 1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

### 1.3. Fund Accounting

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or groups
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

### 1.4. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

### 1.5. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those associated with meeting the constitutional and statutory requirements

## JUST LOVE CIO

of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

### 2. Donations & Gift Aid

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021-22 Total £</b>	<b>2020-21 Total £</b>
Donation - From Alumni (Regular)	52,722	854	53,576	65,975
Donation - From Churches (Regular)	2,365	0	2,365	3,680
Donation - From Major Donors (Regular)	47,552	6,600	54,152	56,058
Donation - From Partner Raising (Regular)	5,772	36,398	42,170	36,657
Donation - From Students (Regular)	14,306	1,220	15,526	11,395
Donation - General Public (Regular)	52,294	200	52,494	58,364
Donation - Groups	0	1,707	1,707	4,889
Donation - Staff Training	0	10,146	10,146	0
Gift Aid	22,916	1,724	24,640	31,288
<b>Total</b>	<b>197,928</b>	<b>58,849</b>	<b>256,777</b>	<b>268,306</b>

### 3. Staff Costs

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021-22 Total £</b>	<b>2020-21 Total £</b>
Wages	190,100	42,568	232,669	205,726
National Insurance	11,950	0	11,950	10,618
Pension	6,706	0	6,706	6,044
<b>Total</b>	<b>208,756</b>	<b>42,568</b>	<b>251,325</b>	<b>222,387</b>

### 4. National Level Support

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021-22 Total £</b>	<b>2020-21 Total £</b>
Student Training & Events	5,911	7,096	13,007	4,651
Alumni Network	2,878	0	2,878	335
Group Support	2,062	0	2,062	115
Marketing	2,084	0	2,084	580
Other	8,686	0	8,686	2,857
<b>Total</b>	<b>21,621</b>	<b>7,096</b>	<b>28,716</b>	<b>8,538</b>

5. Restricted Funds

	At 31 August 2021	Incoming resources	Outgoing resources	Transfers	At 31st August 2022
	£	£	£	£	£
Partner Support	0	46,996	(42,568)	0	4,427
Matthew 25:35	1,500	0	(351)	0	1,149
Staff Training	0	10,146	(7,096)	0	3,051
Cambridge Community Foundation	2,120	1,213	(3,333)	0	0
Bath	164	0	(164)	0	0
Cambridge	516	67	(583)	0	0
Durham	1,299	45	(1,344)	0	0
Exeter	995	0	(995)	0	0
Glasgow	317	1,595	(1,130)	0	782
Liverpool	1,120	0	(1,120)	0	0
Manchester	167	0	(167)	0	0
Nottingham	41	0	(41)	0	0
Oxford	1,551	0	(1,551)	0	0
Southampton	46	0	(46)	0	0
<b>Total</b>	<b>9,836</b>	<b>60,062</b>	<b>(60,489)</b>	<b>0</b>	<b>9,408</b>

Restricted - Partner Support: for the support of named Staff Members

Restricted - Matthew 25:35: for use to improve key areas of the Alumni Network - Spheres and Sixes

Restricted - Staff Training : for the support of Just Love Staff

Restricted - Cambridge Community Foundation: for the furtherment of Just Love’s charitable aims by providing coaching, training and mentoring to Just Love Cambridge students

Restricted - Bath: for the furtherment of Just Love’s charitable aims in Bath

Restricted - Cambridge: for the furtherment of Just Love’s charitable aims in Cambridge

Restricted - Durham: for the furtherment of Just Love’s charitable aims in Durham

Restricted - Exeter: for the furtherment of Just Love’s charitable aims in Exeter

Restricted - Glasgow: for the furtherment of Just Love’s charitable aims in Glasgow

Restricted - Liverpool: for the furtherment of Just Love’s charitable aims in Liverpool

Restricted - Manchester: for the furtherment of Just Love’s charitable aims in Manchester

Restricted - Nottingham: for the furtherment of Just Love’s charitable aims in Nottingham

Restricted - Oxford: for the furtherment of Just Love’s charitable aims in Oxford

Restricted - Southampton: for the furtherment of Just Love’s charitable aims in Southampton


6. Unrestricted Funds

	At 31 August 2021	Incoming resources	Outgoing resources	Transfers	At 31st August 2022
	£	£	£	£	£
Unrestricted - General	105,054	228,391	(272,745)	0	60,700
<b>Total</b>	<b>105,054</b>	<b>228,391</b>	<b>(272,745)</b>	<b>0</b>	<b>60,700</b>

# Signature Certificate

Reference number: MPPWR-WTWRL-BMDV6-93WNV

Signer	Timestamp	Signature
<b>David Pollard</b> Email: david.pollard@justloveuk.com Sent: 09 May 2023 07:51:06 UTC Viewed: 09 May 2023 07:54:07 UTC Signed: 09 May 2023 07:54:41 UTC		
<b>Recipient Verification:</b> ✓ Email verified	09 May 2023 07:54:07 UTC	IP address: 217.33.229.50 Location: Beckenham, United Kingdom

<b>Alison Coulter</b> Email: alison.coulter@justloveuk.com Sent: 09 May 2023 07:51:06 UTC Viewed: 09 May 2023 10:11:37 UTC Signed: 09 May 2023 10:12:03 UTC		
<b>Recipient Verification:</b> ✓ Email verified	09 May 2023 10:11:37 UTC	IP address: 185.104.136.49 Location: Croydon, United Kingdom

Document completed by all parties on:

09 May 2023 10:12:03 UTC

Page 1 of 1



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**'JUST LOVE'**

England & Wales - Charity number 1167174

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# Accounts

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# **Just Love CIO**

## **REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2021**

Charity Number 1167174  
483 Green Lanes, London, N13 4BS

## JUST LOVE CIO

### REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1167174
Principal Address	483 Green Lanes London N13 4BS
Trustees	A Coulter (Chair) J Ewins B Gregg (since 25 <sup>th</sup> March 21) J Herbert-James P Jeffrey H Lawrence B Nonhebel (since 25 <sup>th</sup> March 21) D Pollard A P Walton
Senior Leadership Team	Chief Executive – Joshua Smedley Deputy Chief Executive – Sarah Blackburn (nee Dowdeswell) Southern Coordinator – Esther Platt South-East Coordinator – Timothy Lornie
Bookkeepers	Your Business Hub Services Ltd Ty Menter Navigation Park Abercynon CF45 4SN
Bankers	The Co-operative Bank P.O. Box 101 1 Balloon Street Manchester M60 4EP

## **JUST LOVE CIO**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 August 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 2015).

#### **CONSTITUTION & LEGAL STATUS**

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 17 May 2016 and the Charity Registration Number is 1167174.

#### **OBJECTS OF THE CHARITY**

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

Our vision to achieve these objectives is to inspire and release every Christian student to pursue the Biblical call to social justice. Our four values describe the way that we work together:

#### **Living like Christ**

This value encompasses the centrality of scripture and prayer in all that we do as Just Love. Living Like Christ means displaying grace, integrity and humility in all that we do. We don't live like Christ by our own strength but through God working in us.

#### **Relationships**

We want to make every person involved with Just Love feel extravagantly welcomed, loved and encouraged - and we want to be willing to listen to those we disagree with, to respect their views, and to love them.

#### **Student Ownership**

We are obsessed with developing the next generation of Christian leaders, and that can only happen if we give young leaders the freedom to develop. We are committed to putting the support structures in place to enable students involved in Just Love to fulfil their potential and we want as many students as possible to feel a sense of ownership over Just Love.

#### **Quality**

This is not about perfectionism, but it is about glorifying God by doing everything we do to the best of our abilities. Quality shows that we care for and respect those whom we work with and those whom we are seeking to serve.

#### **TRUSTEES**

Two new trustees joined the trustee board in March 2021: Bethany Nonhebel and Ben Gregg.

## **JUST LOVE CIO**

### **RISK REVIEW**

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **RESERVES POLICY**

We have changed our trustees' reserve policy to ensure that sufficient unrestricted funds are held to cover three months' normal costs.

### **GOING CONCERN**

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment

### **FINANCIAL REVIEW**

The trustees have considered the financial position at the balance sheet date and are pleased that the finances have remained healthy, and income has continued to grow. We have maintained our goal to have at least 3 months' running costs in the bank, and our cash flow continues to improve. Going into the 2021-2022 academic year, the trustees will continue to ensure that we maintain a focus on financial stability, particularly in the light of the ongoing COVID-19 pandemic. We have fundraising events planned with contingency plans in place to move those online if needed.

### **ACHEIVEMENTS & PERFORMANCE**

Summary of main achievements during the year; Just Love

1. Groups ran 940 events with an aggregate attendance of 11,344 students.
2. Raised £55,970 and gave 1,991 volunteer hours.
3. Ran our largest ever student training event and alumni networking event.
4. Successfully raised enough funds to grow the capacity of the staff team by one full time employee.
5. Staff team fundraised £290,875 to cover Just Love costs.

### **Significant Activities**

The COVID-19 pandemic has continued to create challenges for Just Love over the last year, with student groups largely unable to meet in person. The Board has continued to meet on a quarterly basis to ensure that Just Love manages these challenges well. We are very pleased to report that last year our giving continued to grow and, against a budget of roughly £255,000, we are reporting an income of £290,875. We have also been successful in applying for some significant grants: Cambridge Community Foundation (£5,286), Joseph Rank Foundation (£7,500 each year for three years) and St Aldates (£5,000). The pandemic has required us to find new ways of working, and online fundraising has been a highly successful initiative, bringing together Just Love supporters for updates and to request support. In March 2021, we ran our largest ever fundraiser, which brought together Just Love supporters from across the country for an online event.

In August 2021, we inducted three new staff members to the team: Eilidh Harbison, Sienna Sexton and Hannah Simpson. We said goodbye to Tiria Barnes, and so the Just Love staff team now number 13. Sadly, two Just Love groups have not been able to continue through the COVID-19 pandemic and have stopped operating. Just Love currently has 23 groups in the following Universities: Aberdeen, Bath, Birmingham, Bristol, Cambridge, Dundee, Durham, Edinburgh, Exeter, Glasgow, Liverpool, London, Manchester, Newcastle, Norwich, Nottingham, Oxford, Sheffield, Southampton, St Andrews, Sussex, Warwick and York.

The 23 Just Love student groups across England and Scotland run projects and events tackling injustice from a Christian perspective. These groups have, over the last year, run 940 events with an aggregate attendance of

## **JUST LOVE CIO**

11,344 students. They have raised £55,970 for other charities and given over 1991 volunteer hours. Additionally, Just Love runs regional and national training events so that the groups can run effective projects and events. Due to the pandemic, all our training events have been held on Zoom. We had 84 students attend our Autumn training event and 140 attended our Easter training event. However, we are planning to run our Autumn training event in September 2021 in London, with an online option available because of the pandemic.

Alongside our work with students, Just Love also runs an alumni network which aims to motivate and equip graduates for a whole-life, life-long pursuit of justice. We do this through running national conferences, career-specific "Sphere Groups" and smaller discussion groups called "Sixes." This network continues to grow, and the Just Love Board are considering how to support and resource this growth. The Alumni conference takes place annually in November, and the 2020 online event was on the theme of Lament and was attended by 240 people. This coming November we will have a multi-site conference on the theme of Generosity, with the event occurring simultaneously at venues in London, Sheffield and Glasgow. Sixes, our small group discipleship series, is in the middle of its second series, with around 100 graduates meeting monthly to go deep together into topics within the theme of Embodied Faith. Series 3 will launch in November after the conference and will, like the conference, be on the theme of Generosity. Our Sphere Groups also continue to grow, with the Healthcare and Education spheres launching this past year, providing networks for graduates to pursue justice within these careers.

The work of the staff team with our groups takes up 30% of staff time, therefore costing us approximately £65,000 per annum, including costs related to organising training conferences. Running the alumni network takes up around 5% of staff time and costs approximately £13,000 per annum. Additionally, in the 2020-21 financial year we spent around 15% of staff time on fundraising, costing approximately £30,000.

The trustees are pleased to report that, in spite of the challenge of the COVID-19 pandemic, Just Love has continued to flourish throughout this year. In particular, we are pleased to report that we have achieved our goal of maintaining 3 months running costs as a reserve in our bank account.

### **Public Benefit**

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love groups. The charity supports the groups in running events and projects that engage Christian students in issues of injustice. Additionally, our groups work with local charities and churches in their cities to encourage more Christian students to volunteer and give time and money to various causes in their cities. The alumni network offers support to graduates who are engaging in issues of injustice through their careers. We have set up "sphere groups" in Law, Business, Education, Politics, Charity, Church, Healthcare, and Science and Technology. These aim to connect Just Love alumni working in those career areas and equip them to tackle injustice through their line of work. We then bring all of these spheres together for a national conference once a year.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

## JUST LOVE CIO

### RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 18<sup>th</sup> February 2022 and signed on their behalf

*Alison Coulter*

[Alison Coulter \(Apr 4, 2022 14:25 GMT+1\)](#)

Mrs A Coulter  
Trustee (Chair)

*dpollard*

[dpollard \(Apr 4, 2022 14:43 GMT+1\)](#)

David Pollard  
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2021**

I report on the accounts of Just Love CIO for the year ended 31 August 2021 set out on pages 3 to 12.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER**

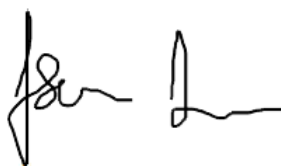
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 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 the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep proper accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
  
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....  
Asem Din  
Hughes Isaac & Co  
86 Newport Road,  
Caldicot  
NP26 4BR

Date: 29<sup>th</sup> March 2022

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2021

	Notes	Unrestricted & Designated Funds £	Restricted Funds £	2020-21 Total £	2019-20 Total £
<b>Incoming resources</b>					
Donations & Gift Aid	2	221,282	47,024	268,306	225,034
Grants		20,500	6,786	27,286	31,500
Events		965	0	965	1,464
<b>Total incoming resources</b>		<b>242,747</b>	<b>53,811</b>	<b>296,558</b>	<b>257,997</b>
<b>Resources expended</b>					
Charitable Activities					
Staff	3	175,176	47,212	222,387	178,185
National Level Support	5	8,538	0	8,538	5,962
Local Level Support		3,253	660	3,913	8,507
Operations		11,808	0	11,808	7,980
Fundraising		5,429	284	5,713	6,212
Team Development		3,817	0	3,817	7,584
<b>Total resources expended</b>		<b>208,022</b>	<b>48,155</b>	<b>256,177</b>	<b>214,429</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>34,725</b>	<b>5,656</b>	<b>40,380</b>	<b>43,569</b>
Transfer between funds		0	0	0	0
<b>Net incoming/(outgoing) resources for the year</b>		<b>34,725</b>	<b>5,656</b>	<b>40,380</b>	<b>43,569</b>
Total funds brought forward		70,329	4,180	74,509	30,940
<b>Total funds carried forward</b>		<b>105,054</b>	<b>9,836</b>	<b>114,889</b>	<b>74,509</b>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing activity.

# JUST LOVE CIO

## BALANCE SHEET AS AT 31 AUGUST 2021

	Notes	31 August 21 £	31 August 20 £
<b>Current Assets</b>			
Cash at bank and in hand		107,309	60,645
Debtors		10,956	13,533
Prepayments		44	556
<b>Total Current Assets</b>		<b>118,309</b>	<b>74,734</b>
<b>Current Liabilities</b>			
Creditor amounts falling due within one year		3,419	225
<b>Net Current Assets</b>		<b>114,890</b>	<b>74,509</b>
<b>Fixed Assets</b>			
Tangible Assets		0	0
<b>Total Assets less Current Liabilities</b>		<b>114,890</b>	<b>74,509</b>
<b>Non-Current Liabilities</b>			
Creditor amounts falling due after more than one year		0	0
<b>Net assets</b>		<b>114,890</b>	<b>74,509</b>
<b>Funds</b>			
Restricted Funds	6	9,836	4,180
Unrestricted Funds	7	105,054	70,329
<b>Total funds</b>		<b>114,890</b>	<b>74,509</b>

Notes in pages 10 to 12 form part of these accounts

Approved by the trustees on 18<sup>th</sup> February 2022 and signed on their behalf

*Alison Coulter*

Alison Coulter (Apr 4, 2022 14:25 GMT+1)

Mrs A Coulter  
Trustee (Chair)

*dpollard*

dpollard (Apr 4, 2022 14:43 GMT+1)

David Pollard  
Trustee

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2021**

**1. Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

**1.1. Basis of Preparation**

The financial statements have been prepared 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) - (Charities SORP (FRS 102)); and the Charities Act 2011.

The accounts have been prepared on an accruals basis.

**1.2. Cashflow**

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

**1.3. Fund Accounting**

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or groups
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

**1.4. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

**1.5. Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

## JUST LOVE CIO

Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

### 2. Donations & Gift Aid

	Unrestricted Funds £	Restricted Funds £	2020-21 Total £	2019-20 Total £
Donation - From Alumni	65,021	954	65,975	23,955
Donation - From Churches	3,680	0	3,680	2,167
Donation - From Major Donors	48,358	7,700	56,058	41,765
Donation - From Partner (for Staff)	2,123	34,534	36,657	22,144
Donation - From Students	9,975	1,420	11,395	3,560
Donation - General Public	58,124	240	58,364	0
Donation - Other/Unknown	0	0	0	111,452
Donation - Groups	4,889	0	4,889	0
Gift Aid	29,111	2,176	31,288	19,990
<b>Total</b>	<b>221,282</b>	<b>47,024</b>	<b>268,306</b>	<b>225,034</b>

### 3. Staff Costs

	Unrestricted Funds £	Restricted Funds £	2020-21 Total £	2019-20 Total £
Wages	205,726	0	205,726	166,108
National Insurance	10,618	0	10,618	7,706
Pension	6,044	0	6,044	4,371
<b>Total</b>	<b>222,387</b>	<b>0</b>	<b>222,387</b>	<b>178,185</b>

No employee received emoluments of more than £60,000 (2019: none)

### 4. Transactions with Trustees

There were no transactions with the Trustees during the year

### 5. National Level Support

	Unrestricted Funds £	Restricted Funds £	2020-21 Total £	2019-20 Total £
Student Training & Events	4,651	0	4,651	2,663
Alumni Network	335	0	335	1,031
Group Support	115	0	115	787
Marketing	580	0	580	1,015
Other	2,857	0	2,857	465
<b>Total</b>	<b>8,538</b>	<b>0</b>	<b>8,538</b>	<b>5,962</b>

## JUST LOVE CIO

### 6. Restricted Funds

	At 31 August 2020	Incoming resources	Outgoing resources	Transfers	At 31st August 2021
	£	£	£	£	£
Restricted - Staff	115	41,018	(41,132)	0	0
Restricted - Matthew 25:35	0	1,500	0	0	1,500
Restricted - Cambridge Community Foundation	0	5,286	(3,166)	0	2,120
Restricted - Bath	0	200	(36)	0	164
Restricted - Cambridge	1,662	263	(1,409)	0	516
Restricted - Durham	1,125	1,398	(1,224)	0	1,299
Restricted - Exeter	90	1,075	(169)	0	995
Restricted - Glasgow	0	463	(146)	0	317
Restricted - Liverpool	0	1,150	(30)	0	1,120
Restricted - Manchester	167	0	0	0	167
Restricted - Nottingham	70	96	(125)	0	41
Restricted - Oxford	906	1,363	(718)	0	1,551
Restricted - Southampton	46	0	0	0	46
<b>Total</b>	<b>4,180</b>	<b>53,811</b>	<b>(48,155)</b>	<b>0</b>	<b>9,836</b>

Restricted - Staff: for the support of Just Love Staff

Restricted - Matthew 25:35: for use to improve key areas of the Alumni Network - Spheres and Sixes

Restricted - Cambridge Community Foundation: for the furtherment of Just Love's charitable aims by providing coaching, training and mentoring to Just Love Cambridge students

Restricted - Bath: for the furtherment of Just Love's charitable aims in Bath

Restricted - Cambridge: for the furtherment of Just Love's charitable aims in Cambridge

Restricted - Durham: for the furtherment of Just Love's charitable aims in Durham

Restricted - Exeter: for the furtherment of Just Love's charitable aims in Exeter

Restricted - Glasgow: for the furtherment of Just Love's charitable aims in Glasgow

Restricted - Liverpool: for the furtherment of Just Love's charitable aims in Liverpool

Restricted - Manchester: for the furtherment of Just Love's charitable aims in Manchester

Restricted - Nottingham: for the furtherment of Just Love's charitable aims in Nottingham

Restricted - Oxford: for the furtherment of Just Love's charitable aims in Oxford

Restricted - Southampton: for the furtherment of Just Love's charitable aims in Southampton

### 7. Unrestricted Funds

	At 31 August 2020	Incoming resources	Outgoing resources	Transfers	At 31st August 2021
	£	£	£	£	£
Unrestricted - General	70,329	242,747	(208,022)	0	105,054
<b>Total</b>	<b>70,329</b>	<b>242,747</b>	<b>(208,022)</b>	<b>0</b>	<b>105,054</b>









# Just Love CIO - Annual Accounts 2020-21 SIGNED

Final Audit Report

2022-04-04

Created:	2022-04-04
By:	Sarah Dowdeswell (sarah@justloveuk.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA1TZmWUkz0HstUIAicQm5g_ZL1drdFP9A

## "Just Love CIO - Annual Accounts 2020-21 SIGNED" History

-  Document created by Sarah Dowdeswell (sarah@justloveuk.com)  
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**'JUST LOVE'**

England & Wales - Charity number 1167174

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# Accounts

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# **Just Love CIO**

## **REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2020**

Charity Number 1167174  
483 Green Lanes, London, N13 4BS

## JUST LOVE CIO

### REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number	1167174
Principal Address	483 Green Lanes London N13 4BS
Trustees	Mrs A Coulter (Chair) Mr A P Walton Ms J Herbert-James Mr D Pollard Mr P Jeffrey Mrs H Lawrence Mr J Ewins
Senior Leadership Team	Chief Executive – Joshua Smedley Deputy Chief Executive – Sarah Blackburn (nee Dowdeswell) Southern Coordinator – Esther Platt South-East Coordinator – Timothy Lornie
Bookkeepers	Your Business Hub Services Ltd 62 High Street Merthyr Tydfil CF47 8DE
Bankers	The Co-operative Bank P.O. Box 101 1 Balloon Street Manchester M60 4EP

## **JUST LOVE CIO**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2019. 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).

#### **CONSTITUTION & LEGAL STATUS**

Just Love is controlled by its governing document, a deed of trust, and constitutes a Charitable Incorporated Organisation (CIO).

The CIO was registered with the Charity Commission on 17 May 2016 and the Charity Registration Number is 1167174.

#### **OBJECTS OF THE CHARITY**

Its objects are:

1. to advance the kingdom of God through the inspiring and releasing of all Christian students (and others connected with universities);
2. to engage with the prevention and relief of poverty, the advancement of health, the relief of those in need through any disadvantage, the promotion of human rights, harmony and equality, and the advancement of religion, through advocacy, practical action, prayer and partnering with other organisations.

Our vision to achieve these objectives is to inspire and release every Christian student to pursue the Biblical call to social justice. Our four values describe the way that we work together:

#### **Living like Christ**

This value encompasses the centrality of scripture and prayer in all that we do as Just Love. Living Like Christ means displaying grace, integrity and humility in all that we do. We don't live like Christ by our own strength but through God working in us.

#### **Relationships**

We want to make every person involved with Just Love feel extravagantly welcomed, loved and encouraged - and we want to be willing to listen to those we disagree with, to respect their views, and to love them.

#### **Student Ownership**

We are obsessed with developing the next generation of Christian leaders, and that can only happen if we give young leaders the freedom to develop. We are committed to putting the support structures in place to enable students involved in Just Love to fulfil their potential and we want as many students as possible to feel a sense of ownership over Just Love.

#### **Quality**

This is not about perfectionism, but it is about glorifying God by doing everything we do to the best of our abilities. Quality shows that we care for and respect those whom we work with and those whom we are seeking to serve.

#### **TRUSTEES**

No new trustees were recruited in the year 2019/20. The trustees will look to make 2 new trustee appointments in the year 2020/21

## **JUST LOVE CIO**

### **RISK REVIEW**

The management committee regularly reviews the major risks to which the charity is exposed and systems are established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **RESERVES POLICY**

We have changed our trustees' reserve policy to ensure that sufficient unrestricted funds are held to cover three months' normal costs.

### **GOING CONCERN**

The financial statements of the charity have been prepared on a going concern basis as the trustees have assessed the going concern position and have no reason to believe that there are any material uncertainties that would affect the ability of the charity to continue as a going concern for the foreseeable future. The largest expense is staff costs and before making staff appointments, the trustees review year on year cash flow. The trustees have considered the next 12 months and have reviewed post-date reports for that period in making their assessment

### **FINANCIAL REVIEW**

The trustees have considered the financial position at the balance sheet date and are pleased that the finances have improved and income has continued to grow. We have achieved our goal to have at least 3 months' running costs in the bank, and our cashflow continues to improve. Going into 2021, the trustees will continue to ensure that we maintain a focus on financial stability, particularly in the light of the ongoing COVID-19 pandemic. We have more on-line fundraising events planned, and we are looking carefully at whether to appoint more staff in 2020/21.

### **ACHEIVEMENTS & PERFORMANCE**

Summary of main achievements during the year; Just Love

1. Groups ran 871 events with an aggregate attendance of 11,893 students.
2. Raised £40,117.74 and gave 3,440 volunteer hours.
3. Ran our largest ever student training event and alumni networking event.
4. Successfully raised enough funds to grow the capacity of the staff team by one full time employee.
5. Launched new Just Love Groups in York and Warwick.

### **Significant Activities**

This year has seen some significant changes for Just Love. Tom Christmas, the founder and original National Co-Ordinator of Just Love left to pursue new career opportunities, and we successfully appointed a new Chief Executive Josh Smedley and a Deputy Chief Executive Sarah Blackburn. The trustees have been very aware of the importance of transitioning from a founder leader to new leadership, and we are pleased to report that, with a careful recruitment and selection process and 7 months handover period, this has been a smooth transition.

It has also been a year of challenge due to the COVID-19 pandemic. We met more regularly as a Board during the spring time, and were particularly concerned about the impact of the pandemic on giving and financial status. We are very pleased to report that last year our giving continued to grow and against a budget of roughly £215,000, we are reporting an income of £260,000. We have also been successful in applying for some significant grants – St Aldates (£5000), Micah Fund (£7500) and The Grant Foundation (£10,000). The pandemic has required us to find new ways of working, and online fundraising has been a highly successful

initiative, bringing together Just Love supporters for an update and to request support. We have also appointed a fundraising lead, Joel Butcher, who will continue Just Love's fundraising efforts from September

## **JUST LOVE CIO**

2020. As well as Joel, 2 other new members of staff joined the team, Roseanna Leach and Anna Spence. We said goodbye to Fiona Hollow, and so the Just Love staff team now number 11.

We have also seen new Just Love groups launched, even with the restrictions of the pandemic. Just Love currently has 25 groups in the following Universities: Aberdeen, Bath, Birmingham, Bristol, Cambridge, Cardiff, Dundee, Durham, Edinburgh, Exeter, Glasgow, Leeds, Liverpool, London, Manchester, Newcastle, Norwich, Nottingham, Oxford, Sheffield, Southampton, St Andrews, Sussex, Warwick, and York.

The 25 Just Love student groups across England, Scotland and Wales run projects and events tackling injustice from a Christian perspective. These groups have, over the last year, run 871 events with an aggregate attendance of 11,893 students. They have raised £40,117 for other charities and given over 3440 volunteer hours. Additionally, Just Love runs regional and national training events so that the groups can run effective projects and events. Alongside this, Just Love also runs an alumni network which aims to motivate and equip graduates for a whole-life, life-long pursuit of justice. We do this through running national conferences, career-specific "sphere groups" and numerous other smaller events. Due to the pandemic all our training and also the alumni day have been held on Zoom. We had 84 attend our Autumn training event, 140 our Easter training event, and 120 attend the alumni day.

The work of the staff team with our groups takes up 30% of staff time, therefore costing us approximately £56,400 per annum. Additionally, in the 2019/20 financial year we budgeted £3,500 to spend on training events and £2,000 to spend on alumni events.

The trustees are pleased to report that, in spite of the challenge of the COVID-19 pandemic, Just Love has continued to grow and to flourish throughout this year. In particular we are pleased to report that we have achieved our goal of maintaining 3 months running costs as a reserve in our bank account.

### **Public Benefit**

The main activities that the charity has undertaken to further the charity's purposes for the public benefit come through our Just Love groups. The charity supports the groups in running events and projects that engage Christian students in issues of injustice. Additionally, our groups work with local charities and churches in their cities to encourage more Christian students to volunteer and give time and money to various causes in their cities. The alumni network offers support to graduates who are engaging in issues of injustice through their careers. We have set up "sphere groups" in Law, Business, Teaching, Politics, Charity and Church which aim to connect Just Love alumni working in those career areas and equip them to tackle injustice through their line of work. We then bring all of these spheres together for a national conference once a year.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

## JUST LOVE CIO

### RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Trust as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure for the financial year.

In preparing those financial statements the trustees should follow best practice and

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose at any time the financial position of the charity and to enable them to ensure that the financial statements comply with charity legislation. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 10<sup>th</sup> February 2021 and signed on their behalf

*Alison Coulter*

[Alison Coulter \(May 26, 2021 09:36 GMT+1\)](#)

Mrs A Coulter  
Trustee (Chair)

*dpollard*

[dpollard \(May 26, 2021 21:34 GMT+1\)](#)

David Pollard  
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2020**

I report on the accounts of Just Love CIO for the year ended 31 August 2020 set out on pages 3 to 12.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 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 the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep proper accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
  
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....  
Asem Din  
Hughes Isaac & Co  
86 Newport Road,  
Caldicot  
NP26 4BR

Date:

JUST LOVE CIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2020

	Notes	Unrestricted & Designated Funds £	Restricted Funds £	2019-20 Total £	2018-19 Total £
<b>Incoming resources</b>					
Donations & Gift Aid	2	197,703	27,331	225,034	179,202
Grants		31,500	0	31,500	21,550
Events		1,419	45	1,464	8,299
<b>Total incoming resources</b>		<b>230,622</b>	<b>27,376</b>	<b>257,998</b>	<b>209,051</b>
<b>Resources expended</b>					
Charitable Activities					
Staff	3	152,690	25,495	178,185	151,496
National Level Support	5	5,469	493	5,962	5,152
Local Level Support		624	7,883	8,507	1,315
Operations		7,980	0	7,980	11,298
Fundraising		5,792	420	6,212	7,838
Team Development		7,584	0	7,584	12,901
<b>Total resources expended</b>		<b>180,139</b>	<b>34,291</b>	<b>214,430</b>	<b>190,000</b>
<b>Net incoming/(outgoing) resources before transfers</b>		50,483	(6,915)	43,568	19,051
Transfer between funds		(3,601)	3,601	0	0
<b>Net incoming/(outgoing) resources for the year</b>		46,882	(3,314)	43,568	19,051
Total funds brought forward		26,939	4,001	30,940	11,889
<b>Total funds carried forward</b>		<b>73,821</b>	<b>687</b>	<b>74,508</b>	<b>30,940</b>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All the above amounts relate to continuing activity.

# JUST LOVE CIO

## BALANCE SHEET AS AT 31 AUGUST 2020

		31 August 20	31 August 19
	Notes	£	£
<b>Current Assets</b>			
Cash at bank and in hand		60,645	18,316
Debtors		13,533	(233)
Prepayments		556	12,519
<b>Total Current Assets</b>		<b>74,734</b>	<b>30,602</b>
<b>Current Liabilities</b>			
Creditor amounts falling due within one year		225	(338)
<b>Net Current Assets</b>		<b>74,509</b>	<b>30,940</b>
<b>Fixed Assets</b>			
Tangible Assets		0	0
<b>Total Assets less Current Liabilities</b>		<b>74,509</b>	<b>30,940</b>
<b>Non-Current Liabilities</b>			
Creditor amounts falling due after more than one year		0	0
<b>Net assets</b>		<b>74,509</b>	<b>30,940</b>
<b>Funds</b>			
Restricted Funds	6	687	4,001
Unrestricted Funds	7	73,822	26,939
<b>Total funds</b>		<b>74,509</b>	<b>30,940</b>

Notes in pages 10 to 12 form part of these accounts

Approved by the trustees on 10<sup>th</sup> February 2021 and signed on their behalf

*Alison Coulter*

Alison Coulter (May 26, 2021 09:36 GMT+1)

Mrs A Coulter  
Trustee (Chair)

*dpollard*

dpollard (May 26, 2021 21:34 GMT+1)

David Pollard  
Trustee

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2020**

**1. Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the year preceding.

**1.1. Basis of Preparation**

The financial statements have been prepared 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) - (Charities SORP (FRS 102); and the Charities Act 2011.

The accounts have been prepared on an accruals basis.

**1.2. Cashflow**

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

**1.3. Fund Accounting**

Funds held by the charity are either:

1. **Unrestricted Funds** - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
2. **Designated Funds** - these are funds set aside by the trustees out of unrestricted general funds for a specific future purpose or groups
3. **Restricted Funds** - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

**1.4. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

1. Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable.
2. Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.
3. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Other grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.
4. Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified

**1.5. Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

## JUST LOVE CIO

Governance costs include those associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees, costs relating to the strategic development of the charity, management of assets and organisational administration.

### 2. Donations & Gift Aid

	Unrestricted Funds £	Restricted Funds £	2019-20 Total £	2018-19 Total £
Donation - From Alumni	23,325	630	23,955	0
Donation - From Churches	2,167	0	2,167	0
Donation - From Major Donors	38,115	3,650	41,765	0
Donation - From Partner (for Staff)	3,827	18,317	22,144	0
Donation - From Students	3,220	340	3,560	0
Donation - Other/Unknown	109,784	1,518	111,302	170,813
Gift Aid	17,265	2,725	19,990	8,389
<b>Total</b>	<b>197,703</b>	<b>27,181</b>	<b>224,884</b>	<b>179,202</b>

### 3. Staff Costs

	Unrestricted Funds £	Restricted Funds £	2019-20 Total £	2018-19 Total £
Wages, Pension & NI	11,953	0	11,953	142,157
Contractors	166,232	0	166,232	6,821
Other Staff Expenses	0	0	0	2,519
<b>Total</b>	<b>178,185</b>	<b>0</b>	<b>178,185</b>	<b>151,496</b>

No employee received emoluments of more than £60,000 (2019: none)

### 4. Transactions with Trustees

There were no transactions with the Trustees during the year

### 5. National Level Support

	Unrestricted Funds £	Restricted Funds £	2019-20 Total £	2018-19 Total £
Student Training & Events	2,173	490	2,663	3,543
Alumni Network	1,028	3	1,031	0
Group Support	787	0	787	0
Marketing	1,015	0	1,015	1,579
Other	465	0	465	30
<b>Total</b>	<b>5,469</b>	<b>493</b>	<b>5,962</b>	<b>5,152</b>

## JUST LOVE CIO

### 6. Restricted Funds

	<b>At 31 August 2019</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>At 31st August 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Restricted - General	246	25,742	(25,873)	0	115
Restricted - Cambridge	0	1,339	(2,062)	723	0
Restricted - Durham	3,141	0	(5,868)	2,727	0
Restricted - Exeter	541	0	(216)	0	325
Restricted - Manchester	0	0	(150)	150	0
Restricted - Nottingham	0	45	0	0	45
Restricted - Oxford	73	250	(121)	0	202
Restricted - Southampton	0	0	0	0	0
<b>Total</b>	<b>4,001</b>	<b>27,376</b>	<b>(34,291)</b>	<b>3,601</b>	<b>687</b>

### 7. Unrestricted Funds

	<b>At 31 August 2019</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>At 31st August 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted - General	22,957	223,712	(175,840)	0	70,829
Designated - Cambridge	3,457	80	(1,152)	(723)	1,662
Designated - Durham	(372)	4,534	(309)	(2,727)	1,125
Designated - Exeter	(48)	163	(350)	0	(235)
Designated - Manchester	251	66	0	(150)	167
Designated - Nottingham	0	161	(135)	0	25
Designated - Oxford	694	1,861	(2,352)	0	204
Designated - Southampton	0	46	0	0	46
<b>Total</b>	<b>26,939</b>	<b>230,622</b>	<b>(180,139)</b>	<b>(3,601)</b>	<b>73,822</b>









# Just Love CIO - Annual Accounts 2019-20 v3 signed

Final Audit Report

2021-05-26

Created:	2021-05-25
By:	Sarah Dowdeswell (sarah@justloveuk.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAoT0UEtMMaHwyl-8b2UkpJCGDNbor1BD5

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