

Just Love CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2020

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	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

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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.

ACHIEVEMENTS & 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

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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.

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 10th 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

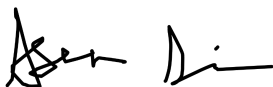
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 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.



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

Date:

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2020

	Notes	Unrestricted & Designated Funds £	Restricted Funds £	2019-20 Total £	2018-19 Total £
Incoming resources					
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
Total incoming resources		230,622	27,376	257,998	209,051
Resources expended					
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
Total resources expended		180,139	34,291	214,430	190,000
Net incoming/(outgoing) resources before transfers					
		50,483	(6,915)	43,568	19,051
Transfer between funds		(3,601)	3,601	0	0
Net incoming/(outgoing) resources for the year					
		46,882	(3,314)	43,568	19,051
Total funds brought forward		26,939	4,001	30,940	11,889
Total funds carried forward		73,821	687	74,508	30,940

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.

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BALANCE SHEET AS AT 31 AUGUST 2020

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

Notes in pages 10 to 12 form part of these accounts

Approved by the trustees on 10th 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.

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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
Total	197,703	27,181	224,884	179,202

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
Total	178,185	0	178,185	151,496

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
Total	5,469	493	5,962	5,152

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6. Restricted Funds

	At 31 August 2019	Incoming resources	Outgoing resources	Transfers	At 31st August 2020
	£	£	£	£	£
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
Total	4,001	27,376	(34,291)	3,601	687

7. Unrestricted Funds

	At 31 August 2019	Incoming resources	Outgoing resources	Transfers	At 31st August 2020
	£	£	£	£	£
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
Total	26,939	230,622	(180,139)	(3,601)	73,822









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)
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