

Just Love CIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2021

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 (since 25 th March 21) J Herbert-James P Jeffrey H Lawrence B Nonhebel (since 25 th 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.

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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 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.

ACHIEVEMENTS & 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

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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.

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 18th 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

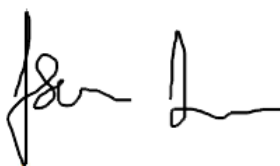
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section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



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

Date: 29th 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 £
Incoming resources					
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
Total incoming resources		242,747	53,811	296,558	257,997
Resources expended					
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
Total resources expended		208,022	48,155	256,177	214,429
Net incoming/(outgoing) resources before transfers		34,725	5,656	40,380	43,569
Transfer between funds		0	0	0	0
Net incoming/(outgoing) resources for the year		34,725	5,656	40,380	43,569
Total funds brought forward		70,329	4,180	74,509	30,940
Total funds carried forward		105,054	9,836	114,889	74,509

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 2021

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

Notes in pages 10 to 12 form part of these accounts

Approved by the trustees on 18th 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.

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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 £	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
Total	221,282	47,024	268,306	225,034

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
Total	222,387	0	222,387	178,185

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
Total	8,538	0	8,538	5,962

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
Total	4,180	53,811	(48,155)	0	9,836

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
Total	70,329	242,747	(208,022)	0	105,054









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

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