

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

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 4th 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

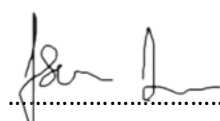
As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 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: 3rd 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 £ |
|---|-------|--|--------------------------|-----------------------|-----------------------|
| Incoming resources | | | | | |
| 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 |
| Total incoming resources | | 228,391 | 60,062 | 288,453 | 296,558 |
| Resources expended | | | | | |
| 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 |
| Total resources expended | | 272,745 | 60,490 | 333,234 | 256,177 |
| Net incoming/(outgoing) resources before transfers | | (44,354) | (428) | (44,781) | 40,382 |
| Transfer between funds | | 0 | 0 | 0 | 0 |
| Net incoming/(outgoing) resources for the year | | (44,354) | (428) | (44,781) | 40,382 |
| Total funds brought forward | | 105,054 | 9,836 | 114,890 | 74,509 |
| Total funds carried forward | | 60,700 | 9,408 | 70,109 | 114,890 |

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

Notes in pages 9 to 11 form part of these accounts

Approved by the trustees on 4th March 2023 and signed on their behalf

Alison Coulter

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

dpollard

.....
Mr 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.

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

| | Unrestricted Funds £ | Restricted Funds £ | 2021-22 Total £ | 2020-21 Total £ |
|---|----------------------------|--------------------------|-----------------------|-----------------------|
| 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 |
| Total | 197,928 | 58,849 | 256,777 | 268,306 |

3. Staff Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2021-22 Total £ | 2020-21 Total £ |
|--------------------|----------------------------|--------------------------|-----------------------|-----------------------|
| 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 |
| Total | 208,756 | 42,568 | 251,325 | 222,387 |

4. National Level Support

| | Unrestricted Funds £ | Restricted Funds £ | 2021-22 Total £ | 2020-21 Total £ |
|---------------------------|----------------------------|--------------------------|-----------------------|-----------------------|
| 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 |
| Total | 21,621 | 7,096 | 28,716 | 8,538 |

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 |
| Total | 9,836 | 60,062 | (60,489) | 0 | 9,408 |

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 |
| Total | 105,054 | 228,391 | (272,745) | 0 | 60,700 |

Signature Certificate

Reference number: MPPWR-WTWRL-BMDV6-93WNV

| Signer | Timestamp | Signature |
|--|-----------|---|
| David Pollard 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 Recipient Verification: ✓ Email verified 09 May 2023 07:54:07 UTC | |  IP address: 217.33.229.50 Location: Beckenham, United Kingdom |
| Alison Coulter 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 Recipient Verification: ✓ Email verified 09 May 2023 10:11:37 UTC | |  IP address: 185.104.136.49 Location: Croydon, United Kingdom |

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Page 1 of 1



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