

CONNECT FOR LIFE

England & Wales · Charity number 1171169

Details

Status Registered

Legal form CIO

Registered 2017-01-18

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

Contact

Address 77 Oakhurst Road
Oswestry
SY11 1BL

Phone 07582207972

Email connectforlife@hotmail.com

Website <https://www.connectforlife.co.uk/>

Activities

Objects: TO IMPROVE THE HEALTH AND WELLBEING OF SOCIALLY ISOLATED PEOPLE IN OSWESTRY AND SURROUNDING AREAS, PARTICULARLY OLDER PEOPLE AND PEOPLE WITH MEMORY DIFFICULTIES AND DEMENTIA, WHO WOULD BENEFIT FROM SOCIAL INTERACTION IN A SAFE, STIMULATING ENVIRONMENT, IN ACCORDANCE WITH CHRISTIAN PRINCIPLES, IN PARTICULAR BUT NOT EXCLUSIVELY BY: 1. OFFERING A SAFE, STIMULATING ENVIRONMENT WHERE OLDER PEOPLE CAN MAKE CONNECTIONS WITH OTHERS TO IMPROVE THEIR WELLBEING. 2. OFFERING SUPPORT AND RESPITE, PARTICULARLY TO CARERS OF PEOPLE LIVING WITH LIFE RESTRICTING CONDITIONS, INCLUDING THE PROVISION OF A SAFE, SUPPORTIVE ENVIRONMENT WHERE THE PERSON THEY CARE FOR MAY BE LOOKED AFTER FOR PART OF A DAY. 3. DIRECTLY OFFERING SPECIALIST INFORMATION AND SUPPORT TO PEOPLE AFFECTED BY MEMORY DIFFICULTIES AND DEMENTIA AND WORK WITH OTHER AGENCIES TO OFFER MORE GENERAL INFORMATION AND SUPPORT.

Activities: Provision of stimulating Day Support for older people with memory difficulties or dementia with opportunities to make life enhancing connections with others Provision of carer respite, in a supportive environment where their cared for is looked after for part of a day. Provision of information and support to people affected by memory difficulties and dementia working with other agencies

Classification

- **How:** Provides Services
- **What:** Disability
- **Who:** Elderly/old People, People With Disabilities

Geography

- Powys
- Shropshire
- Wrexham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£17,515	£29,856	-	-
2024-09-30	£32,642	£28,328	-	-
2023-09-30	£24,582	£19,571	-	-
2022-09-30	£26,792	£25,481	-	-
2021-09-30	£22,577	£17,374	-	-

Trustees

Name	Role	Appointed
FRANCES ANN ARNALL	Chair	2016-11-01
ALISON JANE HUMPHREYS		2016-10-01
Chelsea Emily Mary Louise Davies		2023-04-18
Jennifer Rose Jones		2019-07-17
Julia Thomas		2019-07-17

CONNECT FOR LIFE

England & Wales - Charity number 1171169

Accounts

CONNECT FOR LIFE

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2025

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

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CONNECT FOR LIFE

LEGAL AND ADMINISTRATIVE INFORMATION

Charity number	1171169
Governing instrument	CIO - foundation registered 18 th January 2017
Trustees	Frances A Arnall (Chair) Alison J Humphreys Chelsea Davies Jennifer R Jones Julia Thomas Samantha Teare (Resigned 3 rd October 2025)
Principal address	77 Oakhurst Road Oswestry Shropshire SY11 1BL
Independent examiner	Mr L M Howson MAAT Finasure Ltd 2 Sheppard Street Brymbo Wrexham LL11 5FF

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2025

Structure, governance and management

Connect For Life is a Charitable Incorporated Organisation (CIO) foundation registered on 18th January 2017 with the Charity Commission for England and Wales.

New trustees are appointed by the current trustees in accordance with the governing instrument.

Objectives and activities

The objects of the charity are:

- a. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- b. Consistent with and not contrary to object a. :
 - i. To improve the health and wellbeing of socially isolated people in Oswestry and surrounding areas, particularly older people and people with memory difficulties and dementia, who would benefit from social interaction in a safe, stimulating environment.
 - ii. To offer a safe, stimulating environment where older people can make connections with others to improve their wellbeing.
 - iii. To offer support and respite, particularly to carers of people living with life limiting conditions, including the provision of a safe, supportive environment where the person they care for may be looked after for part of a day.
 - iv. To directly offer specialist information and support to people affected by memory difficulties and dementia and work with other agencies to offer more general information and support.

Public benefit

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Financial review

Total income for the year was £17,515 (2024 - £32,642). All of the charity's income is sourced from donations by attendees, donors and organisations.

Total expenditure was £29,856 (2024 - £28,328), of which 60% (2024 - 66%) were direct costs of providing the activities.

At the end of the year the charity held unrestricted reserves of £18,647.

As a reserves policy, the charity would like to have enough unrestricted funds to cover three months' running costs at any given time, which would equate to approximately £6,000.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2025

Highlights of Activities

Our service users continue to pay a modest contribution to the running of CFL which contributes towards rent, refreshments and meals. Donations and any grant monies enable us to subsidise sessions with regard to materials for session activities, specialist craft & music sessions & small seasonal/ birthday gifts for the service users. 2024/25 has been a very encouraging year with more local support from our community, many gifts in memory of loved ones and people fundraising for us which has enabled us to introduce even more specialist facilitators giving our service users opportunities to try new skills such as clay work, willow weaving and ribbon art.

We continue to have an excellent team of volunteers who work with enthusiasm and commitment and are pleased that during 2024/25 monies received have enabled us to offer our volunteers training in facilitation of groups, first aid & safeguarding.

CFL continues to have strong links in our local community and in 2024/25 we have enjoyed building on these relationships and forging some new connections.

Transactions with Trustees

No trustees received or waived remuneration, benefits or expenses of any kind during the year.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2025

Trustees' responsibilities

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 charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on **8th October 2025** and is signed on their behalf by:

.....
Alison Humphreys
.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE
INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 SEPTEMBER 2025

I report on the receipt and payments accounts of the charity for the year ended 30 September 2025, which are set out on pages 6 & 7.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report


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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....


.....
15th December 2025

L M Howson MAAT
Finasure Ltd, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
RECEIPTS				
Grants	-	-	-	11,831
Donations & Gift Aid	4,905	-	4,905	7,519
Fundraising income	-	-	-	812
Attendee contributions	12,610	-	12,610	12,480
TOTAL RECEIPTS	17,515	-	17,515	32,642
PAYMENTS				
Room hire	5,604	-	5,604	5,625
Catering & refreshments	6,568	-	6,568	4,772
Resources	-	1,841	1,841	2,020
Activities	67	4,159	4,226	2,453
Equipment costs	-	-	-	3,764
Insurance	374	-	374	358
Publicity & website	527	-	527	12
Administration	6,769	-	6,769	5,973
Training	2,567	-	2,567	812
Travel & meeting expenses	52	-	52	51
Professional fees	400	-	400	300
Office expenses	339	-	339	901
Subscriptions	252	-	252	245
Uniform clothing	-	-	-	354
Bank charges	65	-	65	80
Other costs	272	-	272	608
TOTAL PAYMENTS	23,856	6,000	29,856	28,328
NET OF RECEIPTS/(PAYMENTS)	(6,341)	(6,000)	(12,341)	4,314
Cash funds last y/e	24,988	6,000	30,988	26,674
Cash funds this y/e	18,647	-	18,647	30,988

CONNECT FOR LIFE
STATEMENT OF ASSETS AND LIABILITIES
30 SEPTEMBER 2025

	2025 £	2024 £
CASH FUNDS		
Cash at bank (unrestricted)	18,611	24,930
Cash at bank (restricted)	-	6,000
Cash in hand (unrestricted)	36	58
	<hr/>	<hr/>
TOTAL CASH FUNDS	18,647	30,988
	<hr/>	<hr/>

	Current value £
ASSETS RETAINED FOR THE CHARITY'S OWN USE	
Chairs	1,000
Tent	500
Shed	200
Computer equipment	300
Mobile phone	50
Projector	50
	<hr/>
	2,100
	<hr/>

These receipts and payments accounts were approved by the trustees on 8th October 2025
and are signed on their behalf by:

Alison Humphreys
.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE

England & Wales - Charity number 1171169

Accounts

CONNECT FOR LIFE

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2024

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2024

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CONNECT FOR LIFE

LEGAL AND ADMINISTRATIVE INFORMATION

Charity number	1171169
Governing instrument	CIO - foundation registered 18 th January 2017
Trustees	Frances A Arnall (Chair) Alison J Humphreys Chelsea Davies Jennifer R Jones Julia Thomas Samantha Teare
Principal address	77 Oakhurst Road Oswestry Shropshire SY11 1BL
Independent examiner	Mr L M Howson MAAT Finasure Ltd 2 Sheppard Street Brymbo Wrexham LL11 5FF

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2024

Structure, governance and management

Connect For Life is a Charitable Incorporated Organisation (CIO) foundation registered on 18th January 2017 with the Charity Commission for England and Wales.

New trustees are appointed by the current trustees in accordance with the governing instrument.

Objectives and activities

The objects of the charity are:

- a. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- b. Consistent with and not contrary to object a. :
 - i. To improve the health and wellbeing of socially isolated people in Oswestry and surrounding areas, particularly older people and people with memory difficulties and dementia, who would benefit from social interaction in a safe, stimulating environment.
 - ii. To offer a safe, stimulating environment where older people can make connections with others to improve their wellbeing.
 - iii. To offer support and respite, particularly to carers of people living with life limiting conditions, including the provision of a safe, supportive environment where the person they care for may be looked after for part of a day.
 - iv. To directly offer specialist information and support to people affected by memory difficulties and dementia and work with other agencies to offer more general information and support.

Public benefit

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Financial review

Total income for the year was £32,642 (2023 - £24,582). All of the charity's income is sourced from donations by attendees, donors and organisations.

Total expenditure was £28,328 (2023 - £19,571), of which 66% (2023 - 71%) were direct costs of providing the activities.

At the end of the year the charity held unrestricted reserves of £24,988 and restricted reserves of £6,000.

As a reserves policy, the charity would like to have enough unrestricted funds to cover three months' running costs at any given time, which would equate to approximately £6,000.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2024

Highlights of Activities

Our service users continue to pay a modest contribution to the running of CFL. The donated/ grant monies enable us to subsidise sessions with regard to refreshments, materials for session activities, specialist craft & music sessions & small seasonal/ birthday gifts for the service users. We have been able to introduce even more specialist facilitators enabling many of our service users to try new skills such as clay work, willow weaving and ribbon art.

We continue to have an excellent team of volunteers and are pleased that during 2023/24 monies received have enabled us to offer our volunteers training in facilitation of groups & first aid.

One particular highlight has been Connect For Life's 8th birthday celebration music event for service users & their families made possible because of a generous donation. This was an event held in the community with various musicians/singers who have connections with Connect For Life taking part to demonstrate the positive power music can have on people, particularly those with dementia.

We also entered our town Christmas Tree competition held in a local church and came 1st with our tree designed and made by service users and volunteers.

2023/24 has been a very encouraging year with more local support from our community, many gifts in memory of loved ones, people fundraising for us and successful grant applications, we were also finalists in The National Dementia Care Awards 2024.

Transactions with Trustees

No trustees received or waived remuneration, benefits or expenses of any kind during the year.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2024


Trustees' responsibilities

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 charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

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- b) make judgments and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on ...**7th November 2024**..... and is signed on their behalf by:


.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE
INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 SEPTEMBER 2024

I report on the receipt and payments accounts of the charity for the year ended 30 September 2024, which are set out on pages 6 & 7.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

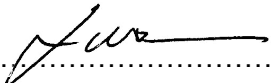
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Independent examiner's statement

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- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


.....

22nd November 2024
.....

L M Howson MAAT
Finansure Ltd, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2024


	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
RECEIPTS				
Grants	5,831	6,000	11,831	-
Donations received	7,519	-	7,519	7,606
Fundraising income	812	-	812	5,053
Attendee contributions	12,480	-	12,480	11,923
TOTAL RECEIPTS	26,642	6,000	32,642	24,582
PAYMENTS				
Room hire	5,625	-	5,625	5,430
Catering & refreshments	4,772	-	4,772	4,358
Resources	462	1,558	2,020	3,135
Activities	2,453	-	2,453	906
Equipment costs	3,764	-	3,764	1,559
Insurance	358	-	358	274
Publicity & website	12	-	12	266
Administration	5,973	-	5,973	1,977
Training	812	-	812	-
Travel & accommodation	51	-	51	-
Professional fees	300	-	300	380
Office expenses	901	-	901	285
Subscriptions	245	-	245	246
Uniform clothing	354	-	354	292
Bank charges	80	-	80	84
Other costs	608	-	608	379
TOTAL PAYMENTS	26,770	1,558	28,328	19,571
NET OF RECEIPTS/(PAYMENTS)	(128)	4,442	4,314	5,011
Cash funds last y/e	25,116	1,558	26,674	21,663
Cash funds this y/e	24,988	6,000	30,988	26,674

CONNECT FOR LIFE
STATEMENT OF ASSETS AND LIABILITIES
30 SEPTEMBER 2024

	2024 £	2023 £
CASH FUNDS		
Cash at bank (unrestricted)	24,930	25,073
Cash at bank (restricted)	6,000	1,558
Cash in hand (unrestricted)	58	43
	<hr/>	<hr/>
TOTAL CASH FUNDS	30,988	26,674
	<hr/>	<hr/>

	Current value £
ASSETS RETAINED FOR THE CHARITY'S OWN USE	
Chairs	2,000
Tent	750
Shed	300
Computer equipment	300
Mobile phone	50
Projector	50
	<hr/>
	3,450
	<hr/>

These receipts and payments accounts were approved by the trustees on **7th November 2024**.....
and are signed on their behalf by:


.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE

England & Wales - Charity number 1171169

Accounts

CONNECT FOR LIFE

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2023

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2023

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CONNECT FOR LIFE

LEGAL AND ADMINISTRATIVE INFORMATION

Charity number	1171169
Governing instrument	CIO - foundation registered 18 th January 2017
Trustees	Frances A Arnall (Chair) Alison J Humphreys Chelsea Davies (Appointed April 2023) Keith Lewis (Resigned November 2022) Jennifer R Jones Julia Thomas Samantha Teare
Principal address	77 Oakhurst Road Oswestry Shropshire SY11 1BL
Independent examiner	Mr L M Howson MAAT Finasure Ltd 2 Sheppard Street Brymbo Wrexham LL11 5FF

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2023

Structure, governance and management

Connect For Life is a Charitable Incorporated Organisation (CIO) foundation registered on 18th January 2017 with the Charity Commission for England and Wales.

New trustees are appointed by the current trustees in accordance with the governing instrument.

Objectives and activities

The objects of the charity are:

- a. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- b. Consistent with and not contrary to object a. :
 - i. To improve the health and wellbeing of socially isolated people in Oswestry and surrounding areas, particularly older people and people with memory difficulties and dementia, who would benefit from social interaction in a safe, stimulating environment.
 - ii. To offer a safe, stimulating environment where older people can make connections with others to improve their wellbeing.
 - iii. To offer support and respite, particularly to carers of people living with life limiting conditions, including the provision of a safe, supportive environment where the person they care for may be looked after for part of a day.
 - iv. To directly offer specialist information and support to people affected by memory difficulties and dementia and work with other agencies to offer more general information and support.

Public benefit

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Financial review

Total income for the year was £24,582 (2022 - £26,792). All of the charity's income is sourced from donations by attendees, donors and organisations.

Total expenditure was £19,571 (2022 - £25,481), of which 71% (2022 - 49%) were direct costs of providing the activities.

At the end of the year the charity held unrestricted reserves of £25,116.

As a reserves policy, the charity would like to have enough unrestricted funds to cover three months' running costs at any given time, which would equate to approximately £4,000.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2023

Transactions with Trustees

No trustees received or waived remuneration, benefits or expenses of any kind during the year.

Trustees' responsibilities

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 charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on3rd May 2024..... and is signed on their behalf by:

A Humphreys
.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE
INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 SEPTEMBER 2023

I report on the receipt and payments accounts of the charity for the year ended 30 September 2023, which are set out on pages 5 & 6.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

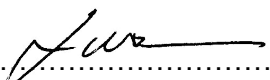
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that in any material respect:

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- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


.....

9th May 2024
.....

L M Howson MAAT
Finasure Ltd, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2023

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
RECEIPTS				
Grants	-	-	-	9,416
Donations received	7,606	-	7,606	5,852
Fundraising income	5,053	-	5,053	1,018
Attendee contributions	11,923	-	11,923	10,506
TOTAL RECEIPTS	24,582	-	24,582	26,792
PAYMENTS				
Fundraising costs	-	-	-	200
Room hire	5,430	-	5,430	5,190
Catering	4,358	-	4,358	4,333
Resources	3,135	-	3,135	2,100
Activities	906	-	906	934
Equipment costs	1,559	-	1,559	2,006
Insurance	274	-	274	274
Publicity & website	266	-	266	5,971
Administration	1,977	-	1,977	1,917
Training	-	-	-	1,330
Travel & accommodation	-	-	-	377
Professional fees	380	-	380	245
Office expenses	285	-	285	-
Subscriptions	246	-	246	-
Uniform clothing	292	-	292	-
Bank charges	84	-	84	74
Other costs	379	-	379	530
TOTAL PAYMENTS	19,571	-	19,571	25,481
NET OF RECEIPTS/(PAYMENTS)	5,011	-	5,011	1,310
Cash funds last y/e	20,105	1,558	21,663	20,353
Cash funds this y/e	25,116	1,558	26,674	21,663

CONNECT FOR LIFE
STATEMENT OF ASSETS AND LIABILITIES
30 SEPTEMBER 2023

	2023 £	2022 £
CASH FUNDS		
Cash at bank (unrestricted)	25,073	19,454
Cash at bank (restricted)	1,558	1,558
Cash in hand (unrestricted)	43	-
	<hr/>	<hr/>
TOTAL CASH FUNDS	26,674	21,663
	<hr/>	<hr/>

	Current value £
ASSETS RETAINED FOR THE CHARITY'S OWN USE	
Tent	1,000
Shed	450
Computer equipment	400
Mobile phone	75
Projector	75
	<hr/>
	2,000
	<hr/>

These receipts and payments accounts were approved by the trustees on3rd May 2024.....
and are signed on their behalf by:

A Humphreys
.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE

England & Wales - Charity number 1171169

Accounts

CONNECT FOR LIFE

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2022

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2022

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CONNECT FOR LIFE

LEGAL AND ADMINISTRATIVE INFORMATION

Charity number	1171169
Governing instrument	CIO - foundation registered 18 th January 2017
Trustees	Frances A Arnall (Chair) Alison J Humphreys Keith Lewis Jennifer R Jones Julia Thomas Samantha Teare
Principal address	77 Oakhurst Road Oswestry Shropshire SY11 1BL
Independent examiner	Mr L M Howson MAAT Finasure Ltd 2 Sheppard Street Brymbo Wrexham LL11 5FF

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2022

Structure, governance and management

Connect For Life is a Charitable Incorporated Organisation (CIO) foundation registered on 18th January 2017 with the Charity Commission for England and Wales.

New trustees are appointed by the current trustees in accordance with the governing instrument.

Objectives and activities

The objects of the charity are:

- a. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- b. Consistent with and not contrary to object a. :
 - i. To improve the health and wellbeing of socially isolated people in Oswestry and surrounding areas, particularly older people and people with memory difficulties and dementia, who would benefit from social interaction in a safe, stimulating environment.
 - ii. To offer a safe, stimulating environment where older people can make connections with others to improve their wellbeing.
 - iii. To offer support and respite, particularly to carers of people living with life limiting conditions, including the provision of a safe, supportive environment where the person they care for may be looked after for part of a day.
 - iv. To directly offer specialist information and support to people affected by memory difficulties and dementia and work with other agencies to offer more general information and support.

Public benefit

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Financial review

Total income for the year was £26,792 (2021 - £22,577). The sources of income were grants received totalling £9,416 (2021 - £16,592) and donations & contributions received totalling £17,376 (2021 - £5,985).

Total expenditure was £25,481 (2021 - £17,374), of which 49% (2021 - 41%) were direct costs of providing the activities.

At the end of the year the charity held unrestricted reserves of £19,454.

As a reserves policy, the charity would like to have enough unrestricted funds to cover three months' running costs at any given time, which would equate to approximately £4,000.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2022

Transactions with Trustees

No trustees received or waived remuneration, benefits or expenses of any kind during the year.

Trustees' responsibilities

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 charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on9th November 2022..... and is signed on their behalf by:

Alison Humphreys
.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE
INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 SEPTEMBER 2022

I report on the receipt and payments accounts of the charity for the year ended 30 September 2022, which are set out on pages 5 & 6.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

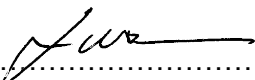
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....


.....
 31st January 2023

L M Howson MAAT
 Finasure Ltd, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2022

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
RECEIPTS				
Grants	1,386	8,030	9,416	16,592
Donations received	5,852	-	5,852	2,188
Fundraising income	1,018	-	1,018	-
Attendee contributions	10,506	-	10,506	3,797
TOTAL RECEIPTS	18,762	8,030	26,792	22,577
PAYMENTS				
Fundraising costs	200	-	200	-
Room hire	5,190	-	5,190	2,650
Catering	4,333	-	4,333	1,162
Resources	1,774	326	2,100	3,061
Activities	934	-	934	246
Equipment costs	2,006	-	2,006	2,043
Insurance	274	-	274	274
Publicity & website	151	5,820	5,971	149
Administration	1,917	-	1,917	3,830
Training	1,330	-	1,330	-
Travel & accommodation	377	-	377	-
Professional fees	245	-	245	3,197
Bank charges	74	-	74	-
Other costs	530	-	530	762
TOTAL PAYMENTS	19,335	6,146	25,481	17,374
NET OF RECEIPTS/(PAYMENTS)	(573)	1,884	1,310	5,203
Cash funds last y/e	20,027	326	20,353	15,150
Cash funds this y/e	19,454	1,558	21,663	20,353

CONNECT FOR LIFE
STATEMENT OF ASSETS AND LIABILITIES
30 SEPTEMBER 2022

	2022 £	2021 £
CASH FUNDS		
Cash at bank (unrestricted)	19,454	20,027
Cash at bank (restricted)	1,558	326
	<hr/>	<hr/>
TOTAL CASH FUNDS	21,663	20,353
	<hr/>	<hr/>

	Current value £
ASSETS RETAINED FOR THE CHARITY'S OWN USE	
Tent	1,500
Computer equipment	667
Mobile phone	100
Projector	100
	<hr/>
	2,367
	<hr/>

These receipts and payments accounts were approved by the trustees on 9th November 2022
and are signed on their behalf by:

Alison Humphreys
.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE

England & Wales - Charity number 1171169

Accounts

CONNECT FOR LIFE

FINANCIAL STATEMENTS

FOR

30 SEPTEMBER 2021

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

CONNECT FOR LIFE
FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2021

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CONNECT FOR LIFE

LEGAL AND ADMINISTRATIVE INFORMATION

Charity number	1171169
Governing instrument	CIO - foundation registered 18 th January 2017
Trustees	Frances A Arnall (Chair) Alison J Humphreys Keith Lewis Jennifer R Jones Julia Thomas Samantha Teare (Appointed 1 st October 2021)
Principal address	77 Oakhurst Road Oswestry Shropshire SY11 1BL
Independent examiner	Mr L M Howson MAAT Finasure Ltd 2 Sheppard Street Brymbo Wrexham LL11 5FF

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2021

Structure, governance and management

Connect For Life is a Charitable Incorporated Organisation (CIO) foundation registered on 18th January 2017 with the Charity Commission for England and Wales.

New trustees are appointed by the current trustees in accordance with the governing instrument.

Objectives and activities

The objects of the charity are:

- a. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- b. Consistent with and not contrary to object a. :
 - i. To improve the health and wellbeing of socially isolated people in Oswestry and surrounding areas, particularly older people and people with memory difficulties and dementia, who would benefit from social interaction in a safe, stimulating environment.
 - ii. To offer a safe, stimulating environment where older people can make connections with others to improve their wellbeing.
 - iii. To offer support and respite, particularly to carers of people living with life limiting conditions, including the provision of a safe, supportive environment where the person they care for may be looked after for part of a day.
 - iv. To directly offer specialist information and support to people affected by memory difficulties and dementia and work with other agencies to offer more general information and support.

Public benefit

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Financial review

Total income for the year was £22,577 (2020 - £12,485). The sources of income were grants received totalling £16,592 (2020 - £980) and donations & contributions received totalling £5,985 (2020 - £11,505).

Total expenditure was £17,374 (2020 - £13,036), of which 41% (2020 - 61%) were direct costs of providing the activities.

At the end of the year the charity held unrestricted reserves of £20,027.

As a reserves policy, the charity would like to have enough unrestricted funds to cover three months' running costs at any given time, which would equate to approximately £4,000.

CONNECT FOR LIFE
REPORT OF THE TRUSTEES
YEAR ENDED 30 SEPTEMBER 2021

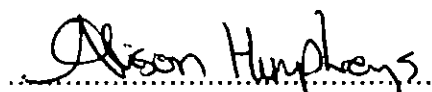
Trustees' responsibilities

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 charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on 9/3/2022 and is signed on their behalf by:


.....
Alison J Humphreys - Trustee

CONNECT FOR LIFE
INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 SEPTEMBER 2021

I report on the receipt and payments accounts of the charity for the year ended 30 September 2021, which are set out on pages 5 & 6.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

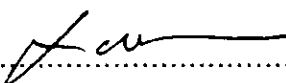
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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.....
17th MARCH 2022

CONNECT FOR LIFE
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2021

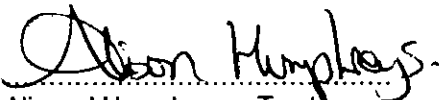
	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
RECEIPTS				
Grants	9,009	7,583	16,592	980
Donations received	2,188	-	2,188	5,405
Attendee contributions	3,797	-	3,797	6,100
TOTAL RECEIPTS	14,994	7,583	22,577	12,485
PAYMENTS				
Room hire	1,790	860	2,650	2,400
Catering	329	833	1,162	1,992
Resources	1,097	1,964	3,061	2,380
Activities	246	-	246	470
Equipment costs	1,112	931	2,043	1,295
Insurance	274	-	274	536
Publicity & website	149	-	149	524
Administration	2,013	1,817	3,830	704
Professional fees	2,855	342	3,197	295
Other costs	252	510	762	1,333
TOTAL PAYMENTS	10,117	7,257	17,374	11,929
NET OF RECEIPTS/(PAYMENTS)	4,877	326	5,203	556
Cash funds last y/e	15,150	-	15,150	14,594
Cash funds this y/e	20,027	326	20,353	15,150

CONNECT FOR LIFE
STATEMENT OF ASSETS AND LIABILITIES
30 SEPTEMBER 2021

	2021 £	2020 £
CASH FUNDS		
Cash at bank (unrestricted)	20,027	15,150
Cash at bank (restricted)	326	-
TOTAL CASH FUNDS	<u>20,353</u>	<u>15,150</u>

	Current value £
ASSETS RETAINED FOR THE CHARITY'S OWN USE	
Computer equipment	1,000
Mobile phone	300
Projector	150
	<u>1,450</u>

These receipts and payments accounts were approved by the trustees on 9/3/2022
and are signed on their behalf by:


.....

Alison J Humphreys - Trustee