

# LUMI FOUNDATION

England & Wales · Charity number 1172800

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-04-28

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

## Contact

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**Address** 121 King Street  
London  
Lumi Power Yoga  
W6 9JG

**Phone** 02088468504

**Email** [info@lumifoundation.org.uk](mailto:info@lumifoundation.org.uk)

**Website** [www.lumifoundation.org.uk](http://www.lumifoundation.org.uk)

## Activities

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**Objects:** THE ADVANCEMENT OF HEALTH FOR THE PUBLIC BENEFIT BY PROVIDING PRACTICES OF YOGA TO INDIVIDUALS AND COMMUNITIES IN ENGLAND WHO WOULD OTHERWISE NOT HAVE ACCESS TO YOGA BY REASONS OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE.FOR THE PURPOSES OF THIS CLAUSE, PRACTICES OF YOGA MEANS:1) PHYSICAL ASANA (YOGA) EXERCISES, 2) MEDITATION AND MINDFULNESS PRACTICES, AND3) PHILOSOPHICAL / PERSONAL INQUIRY

**Activities:** Providing practices of yoga to individuals and communities who would otherwise not have access to yoga by reasons of youth, age, ill-health, disability, financial hardship or other disadvantage. Coordinating and training yoga teachers, conducting research and coordinating relationships with community groups and other charities

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£94,267	£67,068	-	-
2023-12-31	£75,172	£64,415	-	-
2022-12-31	£74,314	£57,944	-	-
2021-12-31	£43,105	£49,466	-	-
2020-12-31	£32,028	£30,106	-	-

## Trustees

Name	Role	Appointed
ARI ISO-RAUTIO	Chair	2017-04-28
Catherine Ramasamy		2023-10-27
Kamaldeep Takhar		2023-10-27
Sara Benjamin		2024-02-02

**LUMI FOUNDATION**

England & Wales - Charity number 1172800

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# Accounts

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## Trustees' Annual Report for the period

From 01/01/2024

Period start date

To 31/12/2024

Period end date

Charity name: Lumi Foundation

Charity registration number: 1172800

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of health for the public benefit by providing practices of yoga to individuals and communities in England who would otherwise not have access to yoga by reasons of age, ill-health, disability, financial hardship or other disadvantage. 'Practices of yoga' means: 1) physical asana (yoga exercises), 2) meditation and mindfulness practices, 3) philosophical/personal inquiry
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Lumi Foundation delivers free and low-cost yoga and meditation classes and programmes to a wide range of groups in London, including:</p> <p>Partnering with community groups and centres including Masbro Centre, White City Community Centre, Earl's Court Development Corporation Community Hub, Old Oak Community Centre, Irish Cultural Centre, Mind Sports Centre, Cobham Community Centre, Notting Hill Genesis accommodation and Riverside Studios); Disabled adults and children (Action on Disability, Log Cabin, Ashchurch Centre, Creighton Centre, Pocklington Lodge); Elderly groups (AgeUK, Sycamore House, Percy Bilton Court, Purley &amp; Hopton and Hopton Gardens sheltered housing); Refugees and asylum seekers (West London Welcome, Refugee Council, Ukrainian refugee group); Adults with ill health (Maggie's); people recovering from addiction (Turning Point) and women seeking shelter (Marylebone Project, Hestia).</p> <p>Lumi Foundation works with partner organisations with demand for yoga and provides accessible and adaptable classes at</p>

		locations that suit the practitioners. We also provide online yoga classes directly to yogis via livestream.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees consider these activities to be aligned with the Charity's objectives as set out in its governing document. Furthermore, the trustees can declare that they have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Lumi Foundation invites volunteers to support the charity by way of helping at events, fundraising and being advocates for the charity.
Other		



## Achievements and Performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>During 2024, Lumi Foundation delivered over 1,600 classes to 14,000 yogis.</p> <p>The foundation had 30 teachers teaching classes.</p> <p>In 2024, we forged new partnerships with communities and other charities, delivering classes in-person. We also continued to host some of our weekly classes via livestream.</p> <p>Below is a summary of the classes that we delivered in 2024:</p> <p><b>Partner: Local Community Centres</b></p> <p>50 classes in person for the community at White City Community Centre; 46 in person classes for Masbro Centre; 96 in person classes at the Earl's Court Development Corporation Community Hub; 42 in person classes at the Irish Cultural Centre; 42 in person classes at the Mind Sports Centre; 45 in person classes at Cobham Community Centre, 10 classes at the Kenmont Community Annex</p> <p><b>Aim:</b> promote physical and mental health and create connection in communities to combat loneliness and isolation</p> <p><b>Partner: The Peabody Trust</b></p> <p>35 chair and mat yoga classes delivered in person at Old Oak Community Centre</p> <p><b>Aim:</b> to create strong communities and opportunities for connection as well as improving health and mobility</p> <p><b>Partner: Action on Disability</b></p> <p>46 in person classes</p> <p><b>Aim:</b> to increase mobility, general health and create connections through delivery of mat and chair yoga for disabled and vulnerable young people</p> <p><b>Partner: Maggie's London</b></p> <p>50 in person classes at Maggie's Charing Cross  50 in person classes at Maggie's St Bart's  50 livestream classes for the Maggie's London community</p> <p><b>Aim:</b> to improve general health, practice mindfulness and create a strong community</p> <p><b>Partner: AgeUK</b></p> <p>97 chair and mat yoga classes for the elderly (over 55 years old) delivered in person</p> <p><b>Aim:</b> to increase mobility, improve general health, encourage connection and combat loneliness</p> <p><b>Partner: Log Cabin</b></p> <p>46 mat classes in person for keyworkers working with children with various disabilities</p> <p><b>Aim:</b> to improve general health, practice mindfulness and relax</p>
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**Partner: Riverside Studios**

48 in person mat classes

50 livestream mat classes

**Aim:** to improve general health, reduce stress, build community and connection, offering an activity for the local community

**Partner: Imperial College**

29 in person classes for employees and students

**Aim:** to improve general health, practice mindfulness and create connection

**Partner: Hammersmith United Charities**

50 chair yoga classes delivered in person for residents at Sycamore House

**Aim:** to offer an activity for the residents to enjoy together, while improving their physical and mental health

**Partner: Creighton Centre (previously known as Bishop Creighton House)**

37 yoga classes delivered in person to adults with learning and physical disabilities

**Aim:** to support this community to improve general health and well-being and create connection

**Partner: West London Welcome**

42 yoga classes delivered in person to this community of refugees and asylum seekers

**Aim:** to support health and well-being and to support community and connection

**Partner: St Andrew's Youth Club**

31 mat yoga classes delivered in person to members of St Andrew's Youth Club, including their football team.

**Aim:** to encourage the team and other members of the club to gather together for a different activity, with a focus on stretching and team building

**Partner: Percy Bilton Court**

25 fortnightly chair yoga classes delivered in person to this elderly community living in sheltered accommodation

**Aim:** to help improve health, well-being and to offer a shared activity for the community

**Partner: Ashchurch Centre**

50 mat and chair yoga classes for this community of young adults with learning disabilities, delivered in person

**Aim:** to share an activity and foster well-being through yoga and focusing on the breath

**Partner: Marylebone Project**

23 classes delivered in person at this hostel which supports women suffering from domestic abuse and homelessness

**Aim:** to offer an opportunity for these women to focus on themselves and improve their sense of well-being

**Partner: Turning Point**

56 classes delivered in person at hostels supporting individuals in recovering from addiction

**Aim:** to offer an opportunity to build resilience and focus on body and breath for well-being

**Partner: Hammersmith Quaker Centre**

11 chair yoga classes delivered during a monthly drop-in to support Ukrainian refugees

**Aim:** to offer an opportunity for the Ukrainian refugee community to move and breathe together

**Partner: Purley & Hopton's and Hopton Gardens almshouses**

65 chair yoga classes delivered in person to these two almshouses

**Aim:** to foster a sense of community and to encourage physical movement

**Partner: Durston House**

5 in person classes delivered to teachers

**Aim:** to offer an opportunity for teachers to practice yoga together and make time for themselves

**Partner: Pocklington Lodge**

15 yoga classes delivered this community of blind and partially sighted people, in person at their supported residence

**Aim:** to encourage participation in exercise to improve physical strength and to offer an activity to bring the community together

**Partner: Hotel School**

21 classes delivered in person as part of Hotel School's programme to support previously street-homeless people to train for work in hospitality.

**Aim:** to build strength and resilience to support future work in hospitality

**Partner: Fulham Reach Boat Club**

4 sessions delivered as part of their holiday programme for young people from low income families

**Aim:** to introduce yoga as a counterbalance to rowing and other sports

**Partner: Bassuah Legacy**

6 classes delivered in person to this charity that works with single parents

**Aim:** to offer a class for parents who might not otherwise be able to afford yoga and an opportunity to connect with other single parents at the class

**Partner: Iraqi Association**

4 classes delivered in person

**Aim:** to offer a new activity for this community to share

**Partner: Headway**

11 livestream classes for this community suffering from brain injury

	<p><b>Aim:</b> share an activity and improve well-being by combining movement with breath</p> <p><b>Livestream classes offered by Lumi Foundation for the community</b> (independently of partners)</p> <p>45 mat classes on Mondays  49 mat classes on Thursdays  50 chair classes on Fridays  51 mat classes on Saturdays  50 yin yoga classes on Sundays</p> <p><b>Taster classes and occasional sessions</b> offered to other charities and their communities, including Royal Trinity Hospice, Headway South West, St Vincent's Alzheimer's Association, Queen's Club Foundation and Hurlingham Club Foundation</p> <p><b>Events and Fundraising</b></p> <p>Lumi Foundation continued to build awareness of its services and raise funds through several events including:</p> <p>A fundraising 6-week mindfulness course was delivered via livestream, beginning in January 2024.</p> <p>A fundraising yin yoga workshop was held in March 2024</p> <p>5 fundraising classes were taught at Holland Park Lawn Tennis Club – a private members' club - to support our community classes.</p> <p>A disco was hosted by a supporter, with funds raised going to Lumi Foundation.</p> <p>A new fundraising workshop <i>Move, Breath, Write</i> was held in June 2024</p> <p>A Soundbath was donated to the community by a group of supporters in November 2024</p> <p>Festive Flow November 2024 - over 50 members of our community joined us for this Christmas event, which included a yoga practice, meditation, raffle and silent auction</p> <p>Foundation Friends – our second Foundation Friends event took place in September 2024, where we thanked our existing Friends and invited more to join us by making a donation to the charity.</p> <p>We ran a 6-week mentorship programme to train new yoga teachers to teach at Lumi Foundation.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the 2024 financial year, Lumi Foundation's net assets were £79,120 (Income for the year: £94,267 and Expenditure for the year: £67,068)
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserve funds are held to deliver free and low-cost services and are also held as a buffer for unforeseen expenditure
Amount of reserves held	Para 1.22	Balance at end of 2024 financial year: £77,148
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Principal sources of funding include fundraising activities; payments from partner organisations; grants and donations from individuals, grant-giving bodies and organisations, including The National Lottery Community Fund, The Daisy Trust, Hyde Park Place Estate Charity, The Headley Trust, Tin Plate Workers Alias Wire Workers, Lumi Power Yoga and Foundation Friends.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		



## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by charity trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Lumi Foundation
Other name the charity uses	
Registered charity number	1172800
Charity's principal address	121 King Street London W6 9JG

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Ari Iso-Rautio	Chair		
2	Elina Iso-Rautio		Jan-Nov 2024	
3	Elizabeth Powell		Jan-Nov 2024	
4	Catherine Ramasamy			
5	Kamaldeep Takhar			
6	Sara Benjamin		Appointed February 2024	
7				
8				
9				
10				

**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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### Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Ari Iso-Rautio

Position (eg  
Secretary, Chair, etc)

Chair of Board of Trustees

Date

4 October 2025

**Lumi Foundation**

Charity Accounts Registration Number 1172800

**Financial Year**

Start date: 1st January 2024

End date: 31st December 2024

**Lumi Foundation**  
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For the financial year ended 31st December 2024

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Balance Sheet	6
Notes to the Financial Statement	7
Detailed Profit and Loss	8

**Lumi Foundation**  
Charity Information  
For the financial year ended 31st December 2024

Charity Address	121 King Street London W6 9JG
Trustees	Ari Iso-Rautio Elina Iso-Rautio Elizabeth Powell Catherine Ramasamy Kamaldeep Takhar Sara Benjamin
Accountant	Gains Accountants Queen Elizabeth Olympic Park Plexal, 14 East Bay Lane E20 3BS

**Lumi Foundation**  
Accountants' Report  
For the financial year ended 31st December 2024

We have prepared the accounts for the financial year ended 31st December 2024.

In accordance with your instructions we have generated this set of accounts using the information and accounting records provided by you.



.....  
Gains Accountants  
Queen Elizabeth Olympic Park  
Plexal, 14 East Bay Lane  
E20 3BS  
14th May 2025

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**Client Approval Certificate**

I approve these accounts and I confirm that all relevant records and information have been made available in their preparation.

.....  
Ari Iso-Rautio

**Lumi Foundation**  
Profit and Loss  
For the financial year ended 31st December 2024

	<b>Notes</b>	<b>2024</b>	<b>2023</b> £
<b>Income</b>		94,267	75,172
Charitable activities		(65,090)	(63,091)
Administrative expenditure		(1,978)	(1,324)
<b>Net income/(expenditure)</b>		<b><u>27,199</u></b>	<b><u>10,757</u></b>

**Lumi Foundation**  
Balance Sheet  
For the financial year ended 31st December 2024

	Notes	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	2	-	-
		-	-
<b>Current assets</b>			
Debtors	3	2,740	1,530
Cash at bank and in hand		77,148	51,422
		<b>79,888</b>	<b>52,952</b>
<b>Creditors: amount falling due within one year</b>		(768)	(1,032)
<b>Net current assets</b>		<b>79,120</b>	<b>51,921</b>
<b>Creditors: amount falling due after one year</b>			
<b>Net assets</b>		<b>79,120</b>	<b>51,921</b>
<b>Capital Account</b>			
Net Surplus		27,199	10,757
Retained earnings		51,921	41,164
		<b>79,120</b>	<b>51,921</b>

**Lumi Foundation**  
Notes to the Financial Statement  
For the financial year ended 31st December 2024

**1. Accounting Basis**

**Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard (FRS 102) and with the Charties Act 2011.

**2. Tangible fixed assets**

<b>Cost or Valuation</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
At 1st January 2024	2,310	2,310
Additions	-	-
Disposals	-	-
<b>At 31st December 2024</b>	<b>2,310</b>	<b>2,310</b>
 <b>Depreciation</b>		
At 1st January 2024	2,310	2,310
Charge for the year - 25% on Straight line basis	-	-
Disposals	-	-
<b>At 31st December 2024</b>	<b>2,310</b>	<b>2,310</b>
 <b>Net book values</b>		
At 31st December 2024	-	-
At 31st December 2023	-	-

**3. Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade debtors	2,740	1,530

**Lumi Foundation**  
Detailed Profit and Loss  
For the financial year ended 31st December 2024

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>		
Donations	43,300	12,080
Grants	5,047	17,653
Class Fees	45,920	45,439
	<b>94,267</b>	<b>75,172</b>
<b>Cost of sales</b>		
Teachers & Coordinator wages	(46,844)	(43,233)
Management wages	(16,785)	(14,355)
Fundraising events & other costs	(1,461)	(5,503)
	<b>(65,090)</b>	<b>(63,091)</b>
Gross Profit	<b>29,177</b>	<b>12,081</b>
<b>Administrative Expenses</b>		
Advertising and Marketing	0	0
Audit & Accountancy fees	(1,031)	(432)
Depreciation	0	0
General Expenses	0	(5)
Scholarship	0	0
Insurance	(947)	(887)
	<b>(1,978)</b>	<b>(1,324)</b>
Operating Profit	<b>27,199</b>	<b>10,757</b>
Profit on ordinary activities before taxation	<b>27,199</b>	<b>10,757</b>
<b>Profit for the financial year</b>	<b>27,199</b>	<b>10,757</b>

Signed By

**ARI ISO-RAUTIO**

Date Signed	2025-08-28 14:35:31
Email	ari@lumipoweryoga.com
Printed Name	Ari Iso-Rautio
IP Address	212.139.185.221
Browser User Agent	Mozilla/5.0 (Macintosh; Intel Mac OS X 10_15_7) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/137.0.0.0 Safari/537.36
Name of signatory	Ari Iso-Rautio

# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees

Charity Name  
Lumi Foundation

On accounts for the year ended

December 2024

Charity no  
(if any)

1172800

Set out on pages

2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

14<sup>th</sup> May 2025

Name:

Phool Ashraf

Relevant professional qualification(s) or body (if any):

ACCA

Address:

Gains Accountants, Queen Elizabeth Olympic Park

Plexal, 14 East Bay Lane

E20 3BS

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

N/A

Signed By

**ARI ISO-RAUTIO**

Date Signed	2025-08-28 14:35:53
Email	ari@lumipoweryoga.com
Printed Name	Ari Iso-Rautio
IP Address	212.139.185.221
Browser User Agent	Mozilla/5.0 (Macintosh; Intel Mac OS X 10_15_7) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/137.0.0.0 Safari/537.36
Name of signatory	Ari Iso-Rautio

**LUMI FOUNDATION**

England & Wales - Charity number 1172800

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# Accounts

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## Trustees' Annual Report for the period

From 01/01/2023  
To 31/12/2023

Period start date  
Period end date

Charity name: Lumi Foundation

Charity registration number: 1172800

## Objectives and Activities

	SORP reference	
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Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Lumi Foundation delivers free and low-cost yoga and meditation classes and programmes to a wide range of groups, predominantly in West London, including: People on low income (partnering with Community Champions projects including Masbro Centre, White City Community Centre, Bayonne estate and West Gibbs estate, The Peabody Trust and Riverside Studios); Disabled adults and children (Action on Disability, Log Cabin, Ashchurch Centre, Bishop Creighton House); Elderly groups (South London Cares, AgeUK, Sycamore House, Percy Bilton Court); Refugees and asylum seekers (West London Welcome, Refugee Council); Adults with ill health (Maggie's); people recovering from addiction (Turning Point) and women seeking shelter (Marylebone Project).</p> <p>Lumi Foundation works with partner organisations with demand for yoga and provides accessible and adaptable classes at locations that suit the practitioners. We also provide online yoga classes directly to yogis via livestream.</p>

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees consider these activities to be aligned with the Charity's objectives as set out in its governing document. Furthermore, the trustees can declare that they have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.
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	SORP reference	
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Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Lumi Foundation invites volunteers to support the charity by way of helping at events, fundraising and being advocates for the charity.
Other		

**Achievements and Performance**

	SORP reference	

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>During 2023, Lumi Foundation delivered 1,508 classes to over 13,000 yogis.</p> <p>The foundation had 25 teachers teaching classes.</p> <p>In 2023, we forged new partnerships with communities and other charities, delivering classes in-person. We also continued to host some of our weekly classes via livestream.</p> <p>Below is a summary of the classes that we delivered in 2023:</p> <p><b>Partner: Local Community Centres</b> (in partnership with Community Champions until their funding ended in April 2023, then funded from Lumi Foundation's reserves)</p> <p>50 classes in person for the community at White City Community Centre; 45 livestream and 49 in person classes for Masbro Centre; 15 in person classes at West Gibbs community centre; 25 in person classes at Bayonne community centre</p> <p>Aim: increase mobility and health and create connection in communities to combat loneliness and isolation</p> <p><b>Partner: The Peabody Trust</b></p> <p>11 pregnancy yoga classes, 11 post-natal yoga classes, 38 chair and mat yoga classes delivered in person at Old Oak Community Centre</p> <p>Aim: to create strong communities and opportunities for connection as well as improving health and mobility</p> <p><b>Partner: Action on Disability</b></p> <p>21 in person classes</p> <p>Aim: to increase mobility, general health and create connections through delivery of mat and chair yoga for disabled and vulnerable young people</p> <p><b>Partner: Maggie's London</b></p> <p>49 in person classes at Maggie's Charing Cross</p> <p>50 in person classes at Maggie's St Bart's</p> <p>50 livestream classes for the Maggie's London community</p> <p>Aim: to improve general health, practice mindfulness and create a strong community</p> <p><b>Partner: Maggie's Southampton</b></p>
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66 chair and mat yoga classes, delivered on livestream

Aim: to improve general health, practice mindfulness and create a strong community.

**Partner: AgeUK**

99 chair and mat yoga classes for the elderly (over 55 years old) delivered in person

Aim: to increase mobility, improve general health, encourage connection and combat loneliness

**Partner: Log Cabin**

44 mat classes in person for keyworkers working with children with various disabilities

Aim: to improve general health, practice mindfulness and relax

**Partner: South London Cares**

3 chair yoga classes in person

Aim: to maintain mental awareness and mobility for the elderly and their companions

**Partner: Riverside Studios**

49 in person mat classes

50 livestream mat classes

Aim: to improve general health, reduce stress, build community and connection, offering an activity for the local community

**Partner: Imperial College**

35 in person classes for employees

Aim: to improve general health, practice mindfulness and create connection

**Partner: Hammersmith United Charities**

48 chair yoga classes delivered in person for residents at Sycamore House

Aim: to offer an activity for the residents to enjoy together, while improving their physical and mental health

**Partner: Cobham Community Centre**

46 in person yoga classes and 12 in person mindfulness

Aim: to offer a physical practice to enjoy and build community and connection

**Partner: Addison Primary School**

11 weeks of yoga classes for Key Stage 1 children, delivered in person

Aim: to help youngchildren develop strength and flexibility and discover the connection between movement and breath through yoga games and poses

**Partner: Bishop Creighton House**

31 yoga classes delivered in person to adults with learning and physical disabilities

Aim: to support this community to improve general health and well-being and create connection

**Partner: West London Welcome**

45 yoga classes delivered in person to this community of refugees and asylum seekers  
Aim: to support health and well-being and to support community and connection

**Partner: Percy Bilton Court**

26 chair yoga classes delivered in person to this elderly community living in sheltered accommodation  
Aim: to help improve health, well-being and to offer a shared activity for the community

**Partner: Earl's Court Community Hub**

91 mat and chair yoga classes delivered in person at this community centre  
1 class for children at the Hub  
Aim: to offer an activity for the community to support health and well being

**Partner: Ashchurch Centre**

50 mat and chair yoga classes for this community of young adults with learning disabilities, delivered in person  
Aim: to share an activity and foster well-being through yoga and focusing on the breath

**Partner: Headway**

9 livestream classes for this community suffering from brain injury  
Aim: share an activity and improve well-being by combining movement with breath

**Partner: St Antonio Eritrean Refugee Women**

6 classes delivered in person  
Aim: to support this group of women to share a physical activity and build community and connection

**Partner: Refugee Council**

3 classes delivered in person to a group of refugees  
Aim: to bring this group together and promote community and connection through the practice of yoga

**Partner: Look Ahead**

9 classes delivered in person in partnership with this charity which offers social care and housing support

Aim: to offer an opportunity to connect mind and body and promote community and connection

**Partner: Marylebone Project**

37 classes delivered in person at this hostel which supports women suffering from domestic abuse and homelessness

Aim: to offer an opportunity for these women to focus on themselves and improve their sense of well-being

**Partner: Turning Point**

5 classes delivered in person at hostels supporting individuals in recovering from addiction

Aim: to offer an opportunity to build resilience and focus on body and breath for well-being

**Partner: Hammersmith Quaker Centre**

7 chair yoga classes delivered during a monthly drop-in to support Ukrainian refugees

Aim: to offer an opportunity for the Ukrainian refugee community to move and breathe together

**Partner: Melcombe Primary School**

23 in person classes delivered for teachers

Aim: to offer an opportunity for teachers to take some time for themselves after a busy day tending to the needs of others

**Partner: Durston House**

6 in person classes delivered to teachers

Aim: to offer an opportunity for teachers to practice yoga together and make time for themselves

**Partner: James Lee and Bayonne Nursery**

27 in person classes for children at the nursery

Aim: to introduce the idea of combining movement and breath through yoga games

**Partner: Hotel School**

27 classes delivered in person as part of Hotel School's programme to support previously street-homeless people to train for work in hospitality.

Aim: to build strength and resilience to support future work in hospitality

**Livestream classes offered by Lumi Foundation for the community**  
(independently of partners)

51 mat classes on Thursdays  
49 chair classes on Fridays  
50 mat classes on Saturdays  
50 yin yoga classes on Sundays

**Events and Fundraising**

Lumi Foundation continued to build awareness of its services and raise funds through several events including:

A fundraising 6-week mindfulness course was delivered via livestream, beginning in January 2023.

Fundraising yin yoga workshops were held in March 2023 and October 2023

24 fundraising classes were taught at Holland Park Lawn Tennis Club – a private members' club to support our community classes.

Festive Flow December 2023 - over 50 members of our community joined us for this Christmas event, which included a yoga practice, meditation, raffle and silent auction

Foundation Friends – a new initiative introduced in September 2023. Lumi Foundation invited supporters to become Friends by making a donation to the charity.

Lumi Foundation ran a 6-week mentorship programme to train new yoga teachers to teach at the Foundation.

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the 2023 financial year, Lumi Foundation's net assets were £51,921 (Income for the year: £75,172) (Expenditure for the year: £64,451)
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserve funds are held to deliver free and low-cost services and are also held as a buffer for unforeseen expenditure
Amount of reserves held	Para 1.22	Balance at end of 2022 - £51,422
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Principal sources of funding include payments from partner organisations, grants and donations from individuals, grant-giving bodies and organisations, including The National Lottery Community Fund, Local Giving, The Daisy Trust, Lumi Power Yoga and Foundation Friends.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by charity trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Lumi Foundation
Other name the charity uses	

Registered charity number	1172800
Charity's principal address	121 King Street London W6 9JG

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Ari Iso-Rautio	Chair		
2	Elina Iso-Rautio			
3	Elizabeth Powell			
4	Catherine Ramasamy		Appointed October 2023	
5	Kam Thakar		Appointed October 2023	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

**Type of adviser      Name      Address**


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**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Ari Iso-Rautio

Position (eg  
Secretary, Chair, etc)

Chair of Board of Trustees

Date

25 October 2024

**Lumi Foundation**

Charity Accounts Registration Number 1172800

**Financial Year**

Start date: 1st January 2023

End date: 31st December 2023

**Lumi Foundation**  
Contents Page  
For the financial year ended 31st December 2023

Charity Information	3
Accountants' Report	4
Profit and Loss	5
Balance Sheet	6
Notes to the Financial Statement	7
Detailed Profit and Loss	8

**Lumi Foundation**  
Charity Information  
For the financial year ended 31st December 2023

Charity Address	121 King Street London W6 9JG
Trustees	Mr Ari Iso-Rautio Mrs Elina Iso-Rautio Ms Elizabeth Powell
Accountant	Gains Accountants Queen Elizabeth Olympic Park Plexal, 14 East Bay Lane E20 3BS

**Lumi Foundation**  
Accountants' Report  
For the financial year ended 31st December 2023

We have prepared the accounts for the financial year ended 31st December 2023.

In accordance with your instructions we have generated this set of accounts using the information and accounting records provided by you.

.....  
Gains Accountants  
Queen Elizabeth Olympic Park  
Plexal, 14 East Bay Lane  
E20 3BS  
22nd August 2024

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**Client Approval Certificate**

I approve these accounts and I confirm that all relevant records and information have been made available in their preparation.

.....  
Mr Ari Iso-Rautio

**Lumi Foundation**  
Profit and Loss  
For the financial year ended 31st December 2023

	<b>Notes</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<b>Turnover</b>		75,172	74,314
Cost of Sales		(63,091)	(53,361)
<b>Gross Profit</b>		<b>12,081</b>	<b>20,953</b>
Administrative Expenses		(1,324)	(4,583)
<b>Operating Profit</b>		<b>10,757</b>	<b>16,370</b>
<b>Profit for the financial year</b>		<b>10,757</b>	<b>16,370</b>

**Lumi Foundation**  
Balance Sheet  
For the financial year ended 31st December 2023

	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	2	-	-
		-	-
<b>Current assets</b>			
Debtors	3	1,530	3,120
Cash at bank and in hand		51,422	38,644
		<b>52,952</b>	<b>41,764</b>
<b>Creditors: amount falling due within one year</b>		(1,032)	(600)
<b>Net current assets</b>		<b>51,921</b>	<b>41,164</b>
<b>Creditors: amount falling due after one year</b>			-
<b>Net assets</b>		<b>51,921</b>	<b>41,164</b>
<b>Capital Account</b>			
Net profit		10,757	16,370
Retained earnings		41,164	24,794
		<b>51,921</b>	<b>41,164</b>

**Lumi Foundation**  
Notes to the Financial Statement  
For the financial year ended 31st December 2023

**1. Accounting Basis**

**Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard (FRS 102) and with the Charties Act 2011.

**2. Tangible fixed assets**

<b>Cost or Valuation</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
At 1st January 2023	2,310	2,310
Additions	-	-
Disposals	-	-
<b>At 31st December 2023</b>	<b>2,310</b>	<b>2,310</b>

**Depreciation**

At 1st January 2023	2,310	2,310
Charge for the year - 25% on Straight line basis	-	-
Disposals	-	-
<b>At 31st December 2023</b>	<b>2,310</b>	<b>2,310</b>

**Net book values**

At 31st December 2023	-	-
At 31st December 2022	-	-

**3. Debtors**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Trade debtors	1,530	3,120

**Lumi Foundation**  
Detailed Profit and Loss  
For the financial year ended 31st December 2023

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>		
Donations	24,080	9,401
Grants	5,653	17,845
Class Fees	45,439	47,068
	<b>75,172</b>	<b>74,314</b>
<b>Cost of sales</b>		
Teachers & Coordinator wages	(43,233)	(35,737)
Management wages	(14,355)	(14,239)
Fundraising events & other costs	(5,503)	(3,385)
	<b>(63,091)</b>	<b>(53,361)</b>
Gross Profit	<b>12,081</b>	<b>20,953</b>
<b>Administrative Expenses</b>		
Advertising and Marketing	0	0
Audit & Accountancy fees	(432)	(680)
Depreciation	0	0
General Expenses	(5)	19
Scholarship	0	(3,300)
Insurance	(887)	(622)
	<b>(1,324)</b>	<b>(4,583)</b>
Operating Profit	<b>10,757</b>	<b>16,370</b>
Profit on ordinary activities before taxation	<b>10,757</b>	<b>16,370</b>
<b>Profit for the financial year</b>	<b>10,757</b>	<b>16,370</b>

# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees

Charity Name  
Lumi Foundation

On accounts for the year ended

December 2023

Charity no  
(if any)

1172800

Set out on pages

2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

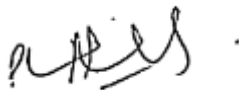
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

23<sup>rd</sup> August 2024

Name:

Phool Ashraf

Relevant professional qualification(s) or body (if any):

ACCA

Address:

Gains Accountants, Queen Elizabeth Olympic Park

Plexal, 14 East Bay Lane

E20 3BS

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

[Empty box for disclosure details]

**LUMI FOUNDATION**

England & Wales - Charity number 1172800

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# Accounts

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## Trustees' Annual Report for the period

From 01/01/2022

Period start date To 31/12/2022

Period end date

Charity name: Lumi Foundation

Charity registration number: 1172800

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of health for the public benefit by providing practices of yoga to individuals and communities in England who would otherwise not have access to yoga by reasons of age, ill-health, disability, financial hardship or other disadvantage. 'Practices of yoga' means: 1) physical asana (yoga exercises), 2) meditation and mindfulness practices, 3) philosophical/personal inquiry
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Lumi Foundation delivers free and low cost yoga and meditation classes and programmes to a wide range of groups, predominantly in West London, including: People on low income (partnering with Community Champions projects including Masbro Centre, White City Community Centre, Bayonne estate and West Gibbs estate, The Peabody Trust, Dalgarno Trust and Riverside Studios); Disabled adults and children (Action on Disability, Log Cabin, Ashchurch Centre, Bishop Creighton House); Elderly groups (South London Cares, Manchester Cares, AgeUK, John Betts House, Sycamore House, Percy Bilton Court); Refugees and asylum seekers (West London Welcome, Refugee Council); Adults with ill health (Maggie's, Headway).</p> <p>Lumi Foundation works with partner organisations with demand for yoga and provides accessible and adaptable classes at locations that suit the practitioners. We also provide online yoga classes directly to yogis via livestream.</p>

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees consider these activities to be aligned with the Charity's objectives as set out in its governing document. Furthermore, the trustees can declare that they have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.
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**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

**Achievements and Performance**

	SORP reference	
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<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>During 2022, Lumi Foundation delivered 1,396 classes to over 12,000 yogis.</p> <p>The foundation had 20 teachers teaching classes.</p> <p>In 2022, we were able to re-open more of our classes after the lockdowns caused by the Covid-19 pandemic. We also continued to host some classes via livestream.</p> <p>Below is a summary of the classes that we delivered in 2022.</p> <p>Partner: Community Champions 76 classes in person for the community at White City Community Centre; 39 livestream and 40 in person classes for Masbro Centre; 26 livestream and 32 in person classes at West Gibbs community centre; 32 in person classes at Bayonne community centre Aim: increase mobility and health and create connection in communities to combat loneliness and isolation</p> <p>Partner: The Peabody Trust 24 pregnancy yoga classes, 37 post natal yoga classes, 72 chair and mat yoga classes delivered in person at Old Oak Community Centre 18 in person chair yoga classes delivered at Peabody housing estate, Hammersmith Aim: to create strong communities and opportunities for connection as well as improving health and mobility</p> <p>Partner: Action on Disability 15 in person classes Aim: to increase mobility, general health and create connections through delivery of mat and chair yoga for disabled and vulnerable young people</p> <p>Partner: Maggie's London 33 in person classes at Maggie's Charing Cross 29 in person classes at Maggie's St Bart's 101 livestream classes for the Maggie's London community Aim: to improve general health, practice mindfulness and create a strong community</p> <p>Partner: Maggie's Southampton 96 chair and mat yoga classes, delivered on livestream Aim: to improve general health, practice mindfulness and create a strong community.</p>
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		<p>Partner: AgeUK 97 chair and mat yoga classes for the elderly (over 55 years old) delivered in person Aim: to increase mobility, improve general health, encourage connection and combat loneliness</p> <p>Partner: Dalgarno Trust (Iraqi Women's League) 12 mat and chair classes delivered in person Aim: to improve general health, practice mindfulness and share a fun activity as a group</p> <p>Partner: Log Cabin 41 mat classes in person for keyworkers working with children with various disabilities Aim: to improve general health, practice mindfulness and relax</p> <p>Partner: South London Cares 10 chair yoga classes in person Aim: to maintain mental awareness and mobility for the elderly and their companions</p> <p>Partner: Manchester Cares 4 chair yoga classes on livestream Aim: to maintain mental awareness and mobility for the elderly and their companions</p> <p>Partner: Riverside Studios 50 in person mat classes 50 livestream mat classes 2 classes for children Aim: to improve general health, reduce stress, build community and connection, offering an activity for the local community</p> <p>Partner: Imperial College 13 livestream classes and 17 in person classes for employees Aim: to improve general health, practice mindfulness and create connection</p> <p>Partner: Hammersmith United Charities 48 chair yoga classes delivered in person for residents at Sycamore House and 8 chair yoga classes delivered in person for residents at John Betts House Aim: to offer an activity for the residents to enjoy together, while improving their physical and mental health</p> <p>Partner: Cobham Community Centre 45 in person yoga classes for the elderly and 45 in person yoga classes for adults with learning disabilities and their carers Aim: to offer a physical practice to enjoy and build community and connection</p>
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		<p>Partner: Addison Primary School 17 weeks of yoga classes for Key Stage 1 children, delivered in person Aim: to help young children develop strength and flexibility and discover the connection between movement and breath through yoga games and poses</p> <p>Partner: Bishop Creighton House 12 yoga classes delivered in person to adults with learning and physical disabilities Aim: to support this community to improve general health and well being and create connection</p> <p>Partner: West London Welcome 46 yoga classes delivered in person to this community of refugees and asylum seekers Aim: to support health and well being and to support community and connection</p> <p>Partner: Percy Bilton Court 14 chair yoga classes delivered in person to this elderly community living in sheltered accommodation Aim: to help improve health, well being and to offer a shared activity for the community</p> <p>Partner: Earl's Court Community Hub 12 mat and chair yoga classes delivered in person at this community centre Aim: to offer an activity for the community to support health and well being</p> <p>Partner: Ashchurch Centre 6 mat and chair yoga classes for this community of young adults with learning disabilities, delivered in person Aim: to share an activity and foster well being through yoga and focusing on the breath</p> <p>Partner: Headway 10 livestream classes and 2 in person classes for this community suffering from brain injury Aim: share an activity and improve well being by combining movement with breath</p> <p>Partner: St Antonio Eritrean Refugee Women 5 classes delivered in person Aim: to support this group of women to share a physical activity and build community and connection</p> <p>Partner: Refugee Council 3 classes delivered in person to a group of refugees</p>
--	--	---

		<p>Aim: to bring this group together and promote community and connection through the practice of yoga</p> <p>Livestream classes offered by Lumi Foundation for the community (independently of partners)</p> <p>49 chair classes on Fridays 50 mat classes on Saturdays 47 yin yoga classes on Sundays</p> <p>Events and Fundraising</p> <p>Lumi Foundation continued to build awareness of its services and raise funds through several events including:</p> <p>Two fundraising yin yoga workshops</p> <p>A team of 10 Lumi Foundation yogis took part in the Ealing Half Marathon for sponsorship</p> <p>Festive Flow December 2022 - over 50 members of our community joined us for this Christmas event, which included a yoga practice, meditation, raffle and silent auction</p>
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### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

### Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the 2022 financial year, Lumi Foundation's net assets were £38,632 (Income for the year: £74,547.05) (Expenditure for the year: £58,609.85)
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserve funds are held to deliver free and low-cost services and are also held as a buffer for unforeseen expenditure
Amount of reserves held	Para 1.22	Balance at end of 2022 - £38,632
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

**Additional information (optional)**

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Principal sources of funding include payments from partner organisations, grants and donations from individuals, grant-giving bodies and organisations, including The National Lottery Community Fund, Local Giving, Hammersmith United Charities and Lumi Power Yoga
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by charity trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Lumi Foundation
--------------	-----------------

Other name the charity uses	
Registered charity number	1172800
Charity's principal address	121 King Street London W6 9JG

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Ari Iso-Rautio	Chair		
2	Elina Iso-Rautio			
3	Elizabeth Powell			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------


#### Name of chief executive or names of senior staff members (Optional information)

--

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

### Other optional information

--

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Ari Iso-Rautio

Position (eg  
Secretary, Chair, etc)

Chair of Board of Trustees

Date

5 September 2023

**Lumi Foundation**

Charity Accounts Registration Number 1172800

**Financial Year**

Start date: 1st January 2022

End date: 31st December 2022

**Lumi Foundation**  
Contents Page  
For the financial year ended 31st December 2022

Charity Information	3
Accountants' Report	4
Profit and Loss	5
Balance Sheet	6
Notes to the Financial Statement	7
Detailed Profit and Loss	8

**Lumi Foundation**  
Charity Information  
For the financial year ended 31st December 2022

Charity Address	121 King Street London W6 9JG
Trustees	Mr Ari Iso-Rautio Mrs Elina Iso-Rautio Ms Elizabeth Powell
Accountant	Gains Accountants Queen Elizabeth Olympic Park Plexal, 14 East Bay Lane E20 3BS

**Lumi Foundation**  
Accountants' Report  
For the financial year ended 31st December 2022

We have prepared the accounts for the financial year ended 31st December 2022.

In accordance with your instructions we have generated this set of accounts using the information and accounting records provided by you.



.....  
Gains Accountants  
Queen Elizabeth Olympic Park  
Plexal, 14 East Bay Lane  
E20 3BS  
5th September 2023

---

**Client Approval Certificate**

I approve these accounts and I confirm that all relevant records and information have been made available in their preparation.

.....  
Mr Ari Iso-Rautio

**Lumi Foundation**  
Profit and Loss  
For the financial year ended 31st December 2022

	<b>Notes</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>Turnover</b>		74,314	43,105
Cost of Sales		(53,361)	(48,148)
<b>Gross Profit</b>		<b>20,953</b>	<b>(5,043)</b>
Administrative Expenses		(4,583)	(1,318)
<b>Operating Profit</b>		<b>16,370</b>	<b>(6,361)</b>
<b>Profit for the financial year</b>		<b>16,370</b>	<b>(6,361)</b>

**Lumi Foundation**  
Balance Sheet  
For the financial year ended 31st December 2022

	Notes	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	2	-	-
		-	-
<b>Current assets</b>			
Debtors	3	3,120	1,685
Cash at bank and in hand		38,644	23,629
		<b>41,764</b>	<b>25,314</b>
<b>Creditors: amount falling due within one year</b>		(600)	(520)
<b>Net current assets</b>		<b>41,164</b>	<b>24,794</b>
<b>Creditors: amount falling due after one year</b>		-	-
<b>Net assets</b>		<b>41,164</b>	<b>24,794</b>
<b>Capital Account</b>			
Net profit		16,370	(6,361)
Retained earnings		24,794	31,155
		<b>41,164</b>	<b>24,794</b>

**Lumi Foundation**  
Notes to the Financial Statement  
For the financial year ended 31st December 2022

**1. Accounting Basis**

**Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard (FRS 102) and with the Charties Act 2011.

**2. Tangible fixed assets**

<b>Cost or Valuation</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
At 1st January 2022	2,310	2,310
Additions	-	-
Disposals	-	-
<b>At 31st December 2022</b>	<b>2,310</b>	<b>2,310</b>
 <b>Depreciation</b>		
At 1st January 2022	2,310	2,117
Charge for the year - 25% on Straight line basis	-	193
Disposals	-	-
<b>At 31st December 2022</b>	<b>2,310</b>	<b>2,310</b>
 <b>Net book values</b>		
At 31st December 2022	-	-
At 31st December 2021	-	-

**3. Debtors**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade debtors	3,120	1,685

**Lumi Foundation**  
Detailed Profit and Loss  
For the financial year ended 31st December 2022

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>		
Donations	9,401	6,039
Grants	17,845	12,675
Class Fees	47,068	24,391
	<b>74,314</b>	<b>43,105</b>
 <b>Cost of sales</b>		
Teachers & Coordinator wages	(35,737)	(24,071)
Management wages	(14,239)	(22,093)
Fundraising events & other costs	(3,385)	(1,984)
	<b>(53,361)</b>	<b>(48,148)</b>
 Gross Profit	 <b>20,953</b>	 <b>(5,043)</b>
 <b>Administrative Expenses</b>		
Advertising and Marketing	0	0
Audit & Accountancy fees	(680)	(519)
Depreciation	0	(193)
General Expenses	19	0
Scholarship	(3,300)	0
Insurance	(622)	(606)
	<b>(4,583)</b>	<b>(1,318)</b>
 Operating Profit	 <b>16,370</b>	 <b>(6,361)</b>
 Profit on ordinary activities before taxation	 <b>16,370</b>	 <b>(6,361)</b>
 <b>Profit for the financial year</b>	 <b>16,370</b>	 <b>(6,361)</b>

# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

### Report to the trustees

Charity Name  
Lumi Foundation

### On accounts for the year ended

December 2022

Charity no  
(if any)

1172800

### Set out on pages

2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**.

### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

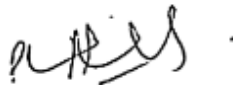
### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 5<sup>th</sup> September 2023

Name:

Phool Ashraf

Relevant professional qualification(s) or body (if any):

ACCA

Address:

Gains Accountants, Queen Elizabeth Olympic Park

Plexal, 14 East Bay Lane
--------------------------

E20 3BS
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**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**LUMI FOUNDATION**

England & Wales - Charity number 1172800

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# Accounts

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## Trustees' Annual Report for the period

From 01/01/2021 Period start date To 31/12/2021  
Period end date

Charity name: Lumi Foundation

Charity registration number: 1172800

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of health for the public benefit by providing practices of yoga to individuals and communities in England who would otherwise not have access to yoga by reasons of age, ill-health, disability, financial hardship or other disadvantage. "Practices of Yoga" means: 1) Physical asana (yoga) exercises, 2) Meditation and mindfulness practices, and 3) Philosophical / personal inquiry.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Lumi Foundation delivers free and low cost yoga and meditation classes and programmes to a wide range of groups, predominantly in West London, including: <ul style="list-style-type: none"><li>• People on low income (partnering with Community Champion projects including Masbro Centre, White City Community Centre, West Gibbs estate, The Peabody Trust, Dalgarno Trust and Riverside Studios)</li><li>• Disabled adults and children (Action on Disability, Log Cabin)</li><li>• Elderly groups (AgeUK, South London Cares, Manchester Cares and council projects)</li><li>• Adults with ill health (Maggie's UK)</li></ul>

		Lumi Foundation works with partner organisations with demand for yoga and provides accessible and adaptable classes at locations that suit the practitioners. We also provide online yoga classes and programmes directly to our beneficiaries.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees consider these activities to be aligned with the Charity's objectives as set out in its governing document. Furthermore, the trustees can declare that they have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

### Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

Para 1.20

During 2021, Lumi Foundation delivered classes to 9,963 people with 15 teachers teaching regular weekly classes.

This year, as the world started to open up again after the lockdowns caused by the Covid-19 pandemic, Lumi Foundation started to deliver more classes in person, as well as continuing to host some classes on livestream.

During the year, Lumi Foundation provided 19 in-person classes and 15 livestream classes.

Below is a list of the classes provided during the year.

Partner: Community Champions  
35 classes in person for the community at White City Community Centre; 45 livestream classes and 25 in person classes for Masbro Centre; 52 livestream classes for West Gibbs Community Centre  
Aim: increase mobility and health and create connection in communities to combat loneliness and isolation

Partner: The Peabody Trust  
20 pregnancy yoga classes and 57 chair yoga classes delivered in person at Old Oak Community Centre  
Aim: create strong communities and opportunities for connection as well as improving health and mobility

Partner: Action on Disability  
9 in person classes  
Aim: to increase mobility, general health and create connections through delivery of mat and chair yoga for disabled and vulnerable young people

Partner: Maggie's Southampton  
68 classes chair and mat yoga classes for cancer patients, delivered on livestream  
Aim: to improve general health, practice mindfulness and create a strong community

Partner: Maggie's London  
102 chair and mat yoga classes for cancer patients, delivered on livestream  
Aim: to improve general health, practice mindfulness and create a strong community

Partner: Age UK  
72 chair and mat yoga classes for the elderly (over 55 years) delivered in person

	<p>Aim: to increase mobility, improve general health, and encourage connection</p> <p>Partner: Dalgarno Trust (Iraqi Women's League) 5 mat and chair yoga classes delivered on livestream Aim: to improve general health, practice mindfulness and share a fun activity</p> <p>Partner: Log Cabin 31 mat classes in person for keyworkers working with children with various disabilities Aim: to improve general health, practice mindfulness and relax</p> <p>Partner: London Borough of Hammersmith &amp; Fulham council (Regeneration, Planning &amp; housing services) 6 chair yoga classes at Malvern Court for the Elderly Aim: to improve general health, practice mindfulness and bring the community together</p> <p>Partner: South London Cares 11 chair yoga classes on livestream Aim: to maintain mental awareness and mobility for the elderly and their befrienders</p> <p>Partner: Manchester Cares 4 chair yoga classes on livestream Aim: to maintain mental awareness and mobility for the elderly and their befrienders</p> <p>Partner: Riverside Studios 32 in person mat classes 5 in person chair yoga classes 50 livestream mat yoga classes 12 livestream classes for children Aim: to improve general health, reduce stress, build local community and connection</p> <p>Partner: Imperial College 21 livestream classes for employees Aim: to improve general health, practice mindfulness and create connection</p> <p>Partner: Hammersmith United Charities residential units 10 chair yoga classes for residents at Sycamore House and 5 chair yoga classes for residents at John Betts House Aim: to introduce an activity for the residents to enjoy together, while improving their physical and mental health</p> <p>Partner: Cobham Community Centre</p>
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		<p>16 yoga classes for the elderly and 26 yoga classes for adults with learning disabilities and their carers  Aim: to introduce a physical practice to enjoy and build community and connection</p> <p>Livestream classes provided independently of partners for the community:</p> <p>43 mat yoga classes on Thursdays  51 chair yoga classes on Fridays  51 mat yoga classes on Saturdays  51 yin yoga classes on Sundays</p> <p><b>EVENTS AND FUNDRAISING</b></p> <p>Lumi Foundation continued to build awareness of its services and raise funds through several events including:</p> <ul style="list-style-type: none"> <li>• Three online livestream Yin fundraising workshops in Spring, Summer and November 2021</li> <li>• The Foundation ran an online programme of 40 Days to Personal Revolution and invited donations from participants</li> <li>• In October 2021 Foundation yogis took part in a sponsored event, 108 Sun Salutations</li> <li>• Festive Flow Dec 2021 – including a fundraising raffle with prizes donated to the Foundation by local businesses and individuals</li> </ul> <p><b>OPERATIONS ADMINISTRATION</b></p> <p>To protect the health and safety of teaching staff and participants in our classes and programmes, all in-person classes and programmes were carried out in accordance with our Covid-19 guidelines, which were prepared in line with Government guidance. During the lockdown in January-March 2021, classes were transitioned online.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
-------------------------------------	-----------	--

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the 2021 financial year Lumi Foundation's net assets were £24,794.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserve funds are held to deliver free and low-cost services and are also held as a buffer for unforeseen expenditure.
Amount of reserves held	Para 1.22	Balance at the end of 2021 - £24,794 of which cash £23,629
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Principal sources of funding include payments from partner organisations, grants and donations from individuals and organisations including Lumi Power Yoga.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by charity trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Lumi Foundation
Other name the charity uses	
Registered charity number	1172800
Charity's principal address	121 King Street London W6 9JG



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------


#### Name of chief executive or names of senior staff members (Optional information)

--

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Ari Iso-Rautio	
Position (eg Secretary, Chair, etc)	Chair of Board of Trustees	
Date	8 August 2022	

**Lumi Foundation**

Charity Accounts Registration Number 1172800

**Financial Year**

Start date: 1st January 2021

End date: 31st December 2021

**Lumi Foundation**  
Contents Page  
For the financial year ended 31st December 2021

Charity Information	3
Accountants' Report	4
Profit and Loss	5
Balance Sheet	6
Notes to the Financial Statement	7
Detailed Profit and Loss	8

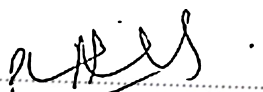
**Lumi Foundation**  
Charity Information  
For the financial year ended 31st December 2021

Charity Address	121 King Street London W6 9JG
Trustees	Mr Ari Iso-Rautio Mrs Elina Iso-Rautio Ms Elizabeth Powell
Accountant	Gains Accountants Queen Elizabeth Olympic Park Plexal, 14 East Bay Lane E20 3BS

**Lumi Foundation**  
Accountants' Report  
For the financial year ended 31st December 2021

We have prepared the accounts for the financial year ended 31st December 2021.

In accordance with your instructions we have generated this set of accounts using the information and accounting records provided by you.



.....  
Gains Accountants  
Queen Elizabeth Olympic Park  
Plexal, 14 East Bay Lane  
E20 3BS  
14th July 2022

---

**Client Approval Certificate**

I approve these accounts and I confirm that all relevant records and information have been made available in their preparation.



.....  
Mr Ari Iso-Rautio

**Lumi Foundation**  
Profit and Loss  
For the financial year ended 31st December 2021

	<b>Notes</b>	<b>2021</b> £
<b>Turnover</b>		43,105
Cost of Sales		(48,148)
<b>Gross Profit</b>		<u>(5,043)</u>
Administrative Expenses		<u>(1,318)</u>
<b>Operating Profit</b>		<u>(6,361)</u>
<b>Profit for the financial year</b>		<u>(6,361)</u>

**Lumi Foundation**  
 Balance Sheet  
 For the financial year ended 31st December 2021

	<b>Notes</b>	<b>2021</b> £
<b>Fixed assets</b>		
Tangible fixed assets	2	- <hr style="width: 100%;"/>
<b>Current assets</b>		
Debtors	3	1,685
Cash at bank and in hand		23,629 <hr style="width: 100%;"/>
		<b>25,314</b>
<b>Creditors: amount falling due within one year</b>		- <hr style="width: 100%;"/>
<b>Net current assets</b>		<b>25,314</b> <hr style="width: 100%;"/>
<b>Total assets less current liabilities</b>		<hr style="width: 100%;"/> (520) <hr style="width: 100%;"/>
<b>Net assets</b>		<b>24,794</b> <hr style="width: 100%;"/>
 <b>Capital Account</b>		
Net profit		(6,361)
Retained earnings		31,155 <hr style="width: 100%;"/>
		<b>24,794</b> <hr style="width: 100%;"/>

**Lumi Foundation**  
Notes to the Financial Statement  
For the financial year ended 31st December 2021

**1. Accounting Basis**

**Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard (FRS 102) and with the Charties Act 2011.

**2. Tangible fixed assets**

<b>Cost or Valuation</b>	<b>2021</b>
	<b>£</b>
At 1st January 2021	2,310
Additions	-
Disposals	-
<b>At 31st December 2021</b>	<b>2,310</b>
<b>Depreciation</b>	
At 1st January 2021	2,117
Charge for the year - 25% on Straight line basis	193
Disposals	-
<b>At 31st December 2021</b>	<b>2,310</b>
<b>Net book values</b>	
At 31st December 2021	-
At 31st December 2020	<u>193</u>

**3. Debtors**

	<b>2021</b>
	<b>£</b>
Trade debtors	1,685

**Lumi Foundation**  
Detailed Profit and Loss  
For the financial year ended 31st December 2021

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Turnover</b>		
Donations	6,039	19,864
Grants	12,675	
Class Fees	24,391	12,164
	<b>43,105</b>	<b>32,028</b>
<b>Cost of sales</b>		
Teachers & Coordinator wages	(24,071)	(26,533)
Management wages	(22,093)	0
Fundraising events costs	(1,984)	(2,135)
	<b>(48,148)</b>	<b>(28,668)</b>
<b>Gross Profit</b>	<b>(5,043)</b>	<b>3,360</b>
<b>Administrative Expenses</b>		
Advertising and Marketing	0	0
Audit & Accountancy fees	(519)	(521)
Depreciation	(193)	(578)
General Expenses	0	(339)
Insurance	(606)	0
	<b>(1,318)</b>	<b>(1,438)</b>
<b>Operating Profit</b>	<b>(6,361)</b>	<b>1,922</b>
<b>Profit on ordinary activities before taxation</b>	<b>(6,361)</b>	<b>1,922</b>
<b>Profit for the financial year</b>	<b>(6,361)</b>	<b>1,922</b>



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Lumi Foundation

**On accounts for the year  
ended**

31<sup>st</sup> December 2021

**Charity no  
(if any)**

1172800

**Set out on pages**

2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent  
examiner's statement**

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

14<sup>th</sup> July 2022

**Name:**

Phool Ashraf

**Relevant professional  
qualification(s) or body  
(if any):**

ACCA

**Address:**

Gains Accountants, Queen Elizabeth Olympic Park

Plexal, 14 East Bay Lane

E20 3BS

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

N/A

**LUMI FOUNDATION**

England & Wales - Charity number 1172800

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# Accounts

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**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/01/2020

Period start date To 31/12/2020

Period end date

Charity name: Lumi Foundation

Charity registration number: 1172800

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of health for the public benefit by providing practices of yoga to individuals and communities in England who would otherwise not have access to yoga by reasons of youth, age, ill-health, disability, financial hardship or other disadvantage. "Practices of Yoga" means: 1) Physical asana (yoga) exercises, 2) Meditation and mindfulness practices, and 3) Philosophical / personal inquiry.

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<ul style="list-style-type: none"> <li>• Lumi Foundation delivers free and low cost yoga and meditation classes and programmes to a wide range of groups, predominantly in West London, including:</li> <li>• People on low income (partnering with Community Champion projects, Bayonne and Field, Charecroft, West Gibbs and Old Oak estates, Dalgarno Trust, Riverside Studios)</li> <li>• Disabled adults and children (Action on Disability, Shaw Trust and Mencap)</li> <li>• Elderly groups (Age UK, South London Cares and council projects)</li> <li>• Adults with ill health (Maggies UK)</li> </ul> <p>Lumi Foundation works with partner organisations with demand for yoga and provides accessible and adaptable classes at locations that suit the practitioners. We also provide online yoga classes and programmes directly to our beneficiaries.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>The trustees consider these activities to be aligned with the Charity’s objectives as set out in its governing document. Furthermore, the trustees can declare that they have had due regard to Charity Commission’s public benefit guidance when exercising any powers or duties to which the guidance is relevant.</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	

Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

Para 1.20

During 2020 Lumi Foundation delivered classes to 7805 people. 25 teachers and assistants were involved in delivering the classes at the beginning of the year. At year end, 11 teachers were teaching regular weekly classes.

As a response to the Covid-19 pandemic, Lumi Foundation transitioned from providing in-person classes to livestream (online) classes, and when permitted, provided a mixture of in-person and livestream (online classes). During the year, Lumi Foundation provided 28 in-person classes and 13 livestream classes.

Below is a list of our classes that we provided during the year. Note that many of our partners were unable to continue operating during the various lockdowns, which limited our ability to provide classes continuously throughout the year.

**Partner: Action on Disability** (13 in person and 7 livestream classes in 2020)

Mat and chair yoga for vulnerable and disabled people

Aims: Increase mobility, improved general health and create connections

**Partner: Maggie's London** (25 classes in 2020)

Chair and Mat yoga for cancer patients

Aims: Improve general health,

		<p>practice mindfulness and share a fun activity</p> <p><b>Partner: Age UK</b> (24 classes in 2020) Chair and mat yoga for the elderly Aims: Increase mobility, improve general health, cultivate human connections</p> <p><b>Partner: Bishop Creighton</b> (10 classes in 2020) Mat and chair yoga for vulnerable and disabled people Aims: Increase mobility, practice mindfulness and share a fun activity</p> <p><b>Partner: Community Champions</b> (70 classes total in 2020) All levels classes at four locations: 1) Bayonne and Field Estate (10 classes in 2020), 2) Charecroft (21classes in 2020), 3) West Gibbs (21 classes in 2020), 4) Old Oak (7 classes in 2020), 5) Masbro Centre (11 classes in 2020) Aims: Improve general health, reduce stress, build local connections at an affordable price</p> <p><b>Partner: Dalgarno Trust (Iraqi women's league)</b>(8 classes in 2020) Mat and chair yoga Aims: Improve general health, practice mindfulness and share a fun activity</p> <p><b>Partner: Firm</b> (10 classes in 2020) People in recovery from addiction to</p>
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		<p>drugs and alcohol Aims: Improve general health, practice mindfulness and share a fun activity</p> <p><b>Partner: Greenside Primary School</b> (8 classes in 2020) Kids class Aims: Improve general health, cultivate mindfulness and connection</p> <p><b>Partner: Log Cabin</b> (18 Classes in 2020) Mat yoga for staff Aims: Improve general health, practice mindfulness and share a fun activity</p> <p><b>Partner: London Borough of Hammersmith &amp; Fulham council (Regeneration, Planning &amp; housing services)</b> (11 classes in 2020) Chair yoga at Malvern Court for the Elderly Aims: Improve general health, practice mindfulness and share a fun activity</p> <p><b>Partner: Mencap</b> (9 Classes in 2020) Mat and chair yoga for young disabled people Aims: Improve general health, practice mindfulness and share a fun activity</p> <p><b>Partner: Prospects and Shaw Trust</b> (29 classes in 2020) Mat and chair yoga for disabled and</p>
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		<p>disadvantaged people Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Partner: South London Cares</b> (2 classes in person in 2020) Chair yoga at South London Cares Aims: Maintain mental awareness and mobility for elderly and their befrienders</p> <p><b>Partner: West London Welcome</b> (5 livestream classes in 2020) Chair and mat yoga at West London Welcome (centre for refugees) Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Partner: Riverside Studios</b> (24 classes in 2020) Mat and Chair yoga for the community Aims: Improve general health, reduce stress, build local connections at an affordable price</p> <p><b>Partner: Yarrow</b> (9 classes in 2020) Mat and Chair yoga for adults with learning disabilities Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Partner: Walsingham Lodge</b> (6 classes in 2020) Chair yoga for the elderly Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Partner: Nazareth House</b> (10 classes in 2020)</p>
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		<p>Chair yoga for the elderly Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Partner: Imperial College</b> (40 classes in 2020)</p> <p>Mat yoga for employees Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Partner: Rise (Recovery Intervention Service Ealing)</b> (7 classes in 2020)</p> <p>Mat Yoga at Everyone Active Gym in Acton Aims: Improve general health, practice mindfulness and create connection</p> <p><b>Livestream classes we provided independently of our partners:</b></p> <p><b>Thursday evening</b> – Livestream class for the community (40 classes in 2020)</p> <p><b>Friday chair yoga</b> - Chair Livestream community class (34 classes in 2020)</p> <p><b>Saturday morning</b> – Livestream community class (35 classes in 2020)</p> <p><b>Sunday afternoon yin class</b> - Livestream class for the community (33 classes in 2020)</p> <p><b>EVENTS AND FUNDRAISING</b> Lumi Foundation continued to build awareness of its services and raise funds through several events</p>
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including:

- Held online livestream classes in partnership with lululemon Westfield during December to raise awareness of the Foundation
- online livestream event 'Summer Party' on 21 June 2020, as a means to connect with yogis during the pandemic
- online livestream fundraiser 'Yin – Self Care Sunday workshop' on 15 December 2020
- online livestream fundraiser 'Yoga Nidra workshop' on 19 December 2020
- online New Year's Eve party and fundraiser (31 Dec 2020) – including a fundraising raffle with prizes donated to the foundation by local businesses and individuals

#### **OPERATIONS ADMINISTRATION**

To protect the health and safety of our teaching staff and participants in our classes and programmes, all of our in-person classes and programmes were carried out in accordance with our Covid-19 guidelines, which we prepared in line with Government guidance. During the various periods of

		<p>lockdown, we transitioned our classes online and offered livestream classes. In August 2020 Lumi Foundation recruited a project director (Chief Impact Officer) to help drive day to day operations and to position Lumi Foundation for growth.</p> <p>In 2020, the newly appointed Chief Impact Officer coordinated the update of the Lumi Foundation's communications and marketing activities and materials, including our website and social media. This is to ensure that they reflect our "brand" message and provide us with the tools that we require to establish growth.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Despite a challenging year operationally due to Covid-19, the charity delivered a modest profit of £1,922 in the financial year 2020. The charity held £30,962 in net current assets
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	reserve funds are used to deliver free and low cost services, and are also held as a buffer for any unforeseen expenditure
Amount of reserves held	Para 1.22	£30,962 (Cash at bank and in hand)
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Charity's principal sources of funding are donations from organisations including income from partner organisations, Lumi Power Yoga and lululemon, and donations from individuals.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		



## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by charity trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Lumi Foundation
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Other name the charity uses	
Registered charity number	1172800
Charity's principal address	121 King Street London W6 9JG

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Mr Ari Iso-Rautio			
2	Mrs Elina Iso-Rautio			
3	Ms Elizabeth Powell			
4				
5				
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**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		
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## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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### Other optional information



## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

**Signature(s)**

C Nikolov

**Full name(s)**

Cristina Marion Nikolov

**Position (eg  
Secretary, Chair, etc)**

Chief Impact Officer

**Date**

02/07/2021

**Lumi Foundation**

Charity Accounts Registration Number 1172800

**Financial Year**

Start date: 1st January 2020  
End date: 31st December 2020

**Lumi Foundation**  
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For the financial year ended 31st December 2020

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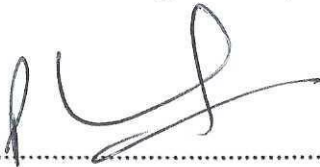
**Lumi Foundation**  
Charity Information  
For the financial year ended 31st December 2020

Charity Address	121 King Street London W6 9JG
Trustees	Mr Ari Iso-Rautio Mrs Elina Iso-Rautio Ms Elizabeth Powell
Accountant	Gains Accountants & Business Advisers F2, 1st Floor, 210 Ilford Lane Ilford IG1 2LW

**Lumi Foundation**  
**Accountants' Report**  
For the financial year ended 31st December 2020

We have prepared the accounts for the financial year ended 31st December 2020.

In accordance with your instructions we have generated this set of accounts using the information and accounting records provided by you.



.....  
Gains Accountants & Business Advisers  
F2, 1st Floor, 210 Ilford Lane  
Ilford  
IG1 2LW  
8th June 2021

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**Client Approval Certificate**

I approve these accounts and I confirm that all relevant records and information have been made available in their preparation.



.....  
Mr Ari Iso-Rautio

**Lumi Foundation**  
Profit and Loss  
For the financial year ended 31st December 2020

	<b>Notes</b>	<b>2020</b>
		<b>£</b>
<b>Turnover</b>		32,028
Cost of Sales	-	28,668
<b>Gross Profit</b>		<u>3,360</u>
Administrative Expenses	-	<u>1,438</u>
<b>Operating Profit</b>		<u>1,922</u>
<b>Profit for the financial year</b>		<u>1,922</u>

**Lumi Foundation**  
**Balance Sheet**  
For the financial year ended 31st December 2020

	Notes	2020 £
<b>Fixed assets</b>		
Tangible fixed assets	2	193
		<u>193</u>
<b>Current assets</b>		
Debtors	3	1,520
Cash at bank and in hand		29,442
		<u>30,962</u>
<b>Creditors: amount falling due within one year</b>		<u>-</u>
<b>Net current assets</b>		<u>30,962</u>
<b>Total assets less current liabilities</b>		<u>-</u>
<b>Net assets</b>		<u>31,155</u>
 <b>Capital Account</b>		
Net profit		1,922
Retained earnings		29,233
		<u>31,155</u>

**Lumi Foundation**  
Notes to the Financial Statement  
For the financial year ended 31st December 2020

**1. Accounting Basis**

**Basis of accounting**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard (FRS 102) and with the Charties Act 2011.

**2. Tangible fixed assets**

<b>Cost or Valuation</b>	<b>2020</b>
	<b>£</b>
At 1st January 2020	2,310
Additions	-
Disposals	-
<b>At 31st December 2021</b>	<b>2,310</b>
 <b>Depreciation</b>	
At 1st January 2020	1,540
Charge for the year - 25% on Straight line basis	578
Disposals	-
<b>At 31st December 2021</b>	<b>2,118</b>
 <b>Net book values</b>	
At 31st December 2021	<u>193</u>
At 31st December 2020	<u>770</u>

**3. Debtors**

	<b>2020</b>
	<b>£</b>
Trade debtors	1,520

**Lumi Foundation**  
Detailed Profit and Loss  
For the financial year ended 31st December 2020

	<b>2020</b>	<b>2019</b>
	£	£
<b>Turnover</b>		
Donations	£ 19,864	£ 31,586
Class Fees	£ 12,164	£ 11,490
	<b>£ 32,028</b>	<b>£ 43,076</b>
<b>Cost of sales</b>		
Teachers & Coordinator wages	-£ 26,533	-£ 23,567
Fundraising events costs	-£ 2,135	-£ 793
	<b>-£ 28,668</b>	<b>-£ 24,360</b>
Gross Profit	<b>£ 3,360</b>	<b>£ 18,716</b>
<b>Administrative Expenses</b>		
Advertising and Marketing	£ -	-£ 287
Audit & Accountancy fees	-£ 521	-£ 482
Depreciation	-£ 578	-£ 578
General Expenses	-£ 339	-£ 661
Insurance		-£ 423
	<b>-£ 1,438</b>	<b>-£ 2,431</b>
Operating Profit	<b>£ 1,922</b>	<b>£ 16,285</b>
Profit on ordinary activities before taxation	<b>£ 1,922</b>	<b>£ 16,285</b>
<b>Profit for the financial year</b>	<b>£ 1,922</b>	<b>£ 16,285</b>



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Lumi Foundation

On accounts for the year  
ended

31<sup>st</sup> December 2020

Charity no  
(if any)

1172800

Set out on pages

2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31<sup>st</sup> December 2019**.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent  
examiner's statement

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

Signed:

Date:

08/06/2021

Name:

Phool Ashraf

Relevant professional  
qualification(s) or body  
(if any):

ACCA

Address:

F2, 1<sup>st</sup> Floor, 210 Ilford Lane

Ilford

IG1 2LW

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

Not applicable.