

Charity Registration No. 1176429

Company Registration No. 10729008 (England and Wales)

PLATFORM FOR LIFE LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

PLATFORM FOR LIFE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr J Breadon Dr A Garman Mr G Hartley Cllr T Richards Mrs W Bell Mr P Rossiter Mr Andrew Kerr Ms Ann Gill Ms Emma Price	 (Appointed 20 January 2021) (Appointed 4 November 2020) (Appointed 4 November 2020)
Patron	David Briggs MBE KStJ	
Chief Executive Officer	Ceri George	
Charity number	1176429	
Company number	10729008	
Registered office	Unit 8 Parade Enterprise Centre The Parade Blacon Chester CH1 5HN	

PLATFORM FOR LIFE LIMITED

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PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charitable objectives of Platform for Life agreed with the Charity Commission are:

1. To enable the treatment and care of parents and parents-to-be who experience individual, societal, economic or relationship psychological stress by the provision of counselling to enable them to provide safe, secure and nurturing environments for their children.
2. To enable the treatment and care of children who are in families where psychological stress could be impairing their normal emotional development by the provision of counselling and play therapy.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the strategy for the year.

Working in communities with high levels of deprivation we provide counselling that is:

- Local and Community based, working where our clients live so there are no transport problems for them to address or children to pull out of school.
- Flexible- We work around our clients and don't restrict the number of sessions they can access or penalise them if they don't attend every session. We understand the challenges they face and try to be as flexible as possible to their needs and situation at any given time.
- Accessible- we aim for short referral times so clients can access support quickly and without the usual levels of bureaucracy.
- Tailored to the needs of each client, providing support for as long as they require it rather than the more usual fixed number of sessions.
- Preventative - with an aim of breaking the cycle of poor mental health being passed down from one generation to the next.
- Family focused, working with the parent(s), child or sometimes both.
- Free of charge to clients.

We are currently based in two locations in Chester, Blacon and Lache, both areas of high social deprivation. Both these communities have significant numbers of families struggling with poverty and mental health issues, and referrers we work with cite a lack of appropriate services to help address their mental health. This is reflected in the high demand for our service. We work closely with local schools, GPs practices and community centres to get referrals and identify those most in need of our help.

The clients we work with often struggle to access other mental health provision for several reasons: the life challenges may make it difficult to keep appointments, they may have difficulty with transport or they may find that what is offered by state provision does not meet their needs. This means many of the most vulnerable people - those living with a combination of poverty and poor mental health - fail to access effective help. We find that delivering a person-centred service in a flexible way in the heart of the local community, means that these clients can engage effectively. Clients' attendance rate over the last 12 months was 83%.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Many of the families we work with are living with very challenging issues- debt, use of food banks, Universal Credit, domestic violence, substance abuse, neglect, absent parents and fractured family relationships. We focus on strengthening family relationships and creating more stable and nurturing environments for children. Our ultimate aim is to stop the cycle of poor mental health being passed down from one generation to the next. We therefore work with parents and children, sometimes together and sometimes separately as appropriate. As one Headteacher remarked: *"Only when we see a change in the parent do we see a change in the child."*

Service provision during the COVID-19 pandemic

The last financial year has been dominated by the COVID-19 pandemic. In line with Government guidance (23rd March 2020) to remain at home, we moved from offering an in the community face to face counselling service to one which was delivered remotely. Some clients opted to pause counselling until we could resume meeting them face to face but the majority chose to continue working with us remotely. During this period we offered clients:-

1. Ongoing therapy sessions delivered via telephone, text messaging and WhatsApp video conferencing.
2. Ongoing coaching/psychoeducational sessions via telephone text messaging and WhatsApp video conferencing.
3. A 'drop in' option to address new issues as and when they arose. This was both for clients we continued to work with and those who paused for the duration of lockdown.

We also offered additional/alternative interventions for others in the family e.g. a parent engaging with our service even though work with their child was coming to an end or for us to help give them strategies to support a young child we had been working with who could not engage with us remotely.

As restrictions eased over summer, we adapted once again to offer a mix of face to face and remote sessions and returned to working face to face in schools once they fully re-opened in September 2020. We provided a detailed guidance document and risk assessments to our team for the different venues we work in. These specified the measures we were taking to minimise the risk of infection. When working in schools and local community venues, we also followed any specific guidance they provided. We continued to work in this way until the end of December 2020.

With the resumption of a full lockdown from the 5th January 2021, we once again suspended face to face sessions and adapted to working with clients remotely. In the first lockdown we found some clients reluctant to work remotely, opting to pause until we could resume face to face sessions. During the most recent lockdown, very few clients opted to pause. This may be an indication that clients now feel more comfortable working remotely or that with no clear end date to the lockdown, they did not feel able to wait until face to face sessions could be resumed. Those clients who did opt to pause, are still able to access support via a virtual 'drop in' service.

With the re-opening of schools to all pupils from 8th March 2021, we end the year once again offering a mix of face to face and remote sessions to clients. Whilst the last 12 months have been very challenging, we have been quick to adapt our service in line with restrictions and lockdowns and found new ways to continue our support of clients throughout the pandemic.

Like the rest of the country, Platform for Life's biggest challenges over the last 12 months have been associated with the COVID-19 pandemic. These have included adapting our service at short notice in line with lockdowns and other local restrictions; managing fluctuations in demand linked to the school closures and re-openings; growing capacity, particularly for children's counselling, against a background of restricted availability from some of our counselling pool due to vulnerabilities; increased uncertainty around funding and additional costs to ensure we were able to operate in a COVID-secure way once restrictions were eased between September and November 2020.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

A further challenge during the lockdowns has been the reduced visibility referrers like schools and GPs have had of families struggling with mental health issues. To address this, we have sought other ways to reach families directly and provided self-referral leaflets to local Foodbanks and charities such as Passion for Learning, to include in their food/resource boxes. Leaflets have also been available through the local chemist and Spar retailer. Online, we have posted details about our self-referral option in local community social media groups and promoted it on the home page of our website.

Demand for our service has continued to grow over the last 12 months and the recurring restrictions and lockdowns meant this growth came in spikes. Whilst we expanded our overall counselling capacity to accommodate this, we did come under increased pressure in our work with children and young people. This was due to a mix of circumstances; some sessional counsellors deciding to take up other work and counsellors within our team having vulnerabilities which meant they could not do face to face work in schools. We were able to recruit additional sessional counsellors in Autumn 2020 to ensure we could manage the growth in demand.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance

Key features of the past year include:

- Remained open to clients throughout the pandemic, adapting our service in line with local/national restrictions and lockdowns to ensure continuity of support for clients.
- Client referrals into our service increased by 25% to 214 over the last financial year.
- Introduction of a self-referral scheme to reach families who have been less visible to referrers during the pandemic. This was promoted via leaflets in foodbank boxes and online, resulting in 39 self-referrals.
- Delivered 1736 counselling sessions between April 2020 and end March 2021, an increase of 53% on the previous 12 months.
- Expanded local community contacts and relationships to help ensure clients more practical needs (e.g. emergency food parcels, medication requirements, benefits support) were met during the pandemic.
- Delivered project for Cheshire West and Chester Council through a contract with Social Finance, interviewing and capturing the voices/stories of 30 families with experience of school exclusion in all its forms. This is being used to help shape a pilot due to be launched in Autumn 2021 aimed at improving support for children/young people struggling to access education.
- Increased the charity's income by 14% in a very challenging funding landscape.
- Expanded the employed and sessional counsellor pool to help meet an increase in demand for our service.
- Continued development of the charity's skills and infrastructure to help support longer term sustainability.

Measuring the impact of our work

We measure the impact of our work using both quantitative and qualitative information. For adults and young people, we use CORE 34 and CORE YP quantitative assessment scores and with children the Strengths Difficulties Questionnaire (SDQ). We capture changes clients report through a relationship/external environment wheel that's completed at the beginning and end of counselling. Clients are asked to complete an end of counselling feedback form which rates their experience and allows them to share qualitative feedback. They also provide testimonials and stories which capture their individual journeys and progress, including what counselling has enabled them to do which may previously not have been possible e.g. attending school, applying for new jobs, rebuilding relationships with specific individuals etc.

We also capture feedback from referrers and survey them to measure their satisfaction with our service and identify any areas for improvement. Because of Covid-19 and the additional pressures our referrers in the NHS and schools have been under as a result, we made the decision not to survey them at this time. We plan to resume this part of our impact measurement in the next financial year.

Over the last 12 months 91% of adults and 83% of young people report an improvement in emotional wellbeing as a result of working with Platform for Life. Feedback suggests counselling has led to significant changes in clients' lives; building more positive family and peer relationships; accessing education, making successful transitions from primary to high school, pursuing training and further education as an adult, applying for work and feeling more able to deal with other challenges in their life.

Many clients have commented on how much the regular counsellor contact has helped them through the uncertainty and additional stressors caused by the pandemic. It has provided much needed stability/security and given them an outlet to vent / talk / explore thoughts and feelings away from the people in their house.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Some examples of client feedback are:

"I have learned that I can rely on my counsellor to be there every week; the consistency is beyond perfect. I feel a great sense of genuine trust being built up with every session."

"Counselling has been especially important during this time. It has been one hour for me, when I have little else, no other means of escape. It has been key to my sanity"

A small number of clients confided that they had been having suicidal thoughts and would likely have ended their life if they hadn't been working with a counsellor and knew they had their support.

"If I hadn't had the sessions with you, I don't think I'd be here today."

"It has helped me a lot by keeping me at a stable point for the most part. It has made a difference by preventing me from committing suicide."

Other client feedback

"I didn't think counselling would work for me but once I let down my hard exterior, I learnt to grow, and it was the biggest learning curve for me. It was good knowing I had that one person who understood me. I used to be explosive but now I feel stable and have realised there are other feelings in life. I can't change the past, but I can impact the future. I have learned to control my anger and communication has opened up my relationship with my partner." - Parent

"For once in my life I am able to face things that would normally have weakened me." - Parent

"I started believing that I will drown in this situation and no one will ever come to rescue me. I was in my darkest phase of life. Lost all hope for recovery. Platform for Life acted like a lifeline for me. It is really a life saving engine where somebody can feed their problem and worries and in return get solution to move ahead." - Parent

"I have hope and for the first time ever I don't feel stupid. I can and I will do things, life is going to be good for me and my boys; we are all getting on so much better now we actually have laugh. Me doing my courses is making my lads think how important school is too." - Parent

"It's definitely made a difference to me. I am more confident. I put things into practice which helps us both. To begin with I thought it was only my son who needed help but looking back I needed help too. I wish I had accessed this a long time ago." - Parent

"I can talk about issues and problems with someone I would never talk about with anyone else, someone I can trust and with someone that listens" - Young person

"I feel much better about myself and have built up relationships with friends and family. I have applied for a job when I did not think I could." - Young person

"I really enjoyed my sessions with L. I loved playing games and explaining Minecraft to her. I felt better after my sessions. I knew I could talk to L about my feelings and she would help me understand them." - Child

We are looking at ways to capture the longer-term impact of our work on clients' lives. We now ask all clients that we work with for permission to follow up with them 12 months after they finish counselling and this is recorded on their data management file.

A few months ago, we received unprompted feedback from one of the first clients Platform for Life worked with, demonstrating the longer term impact our counselling has. This parent had a history of abusive relationships, significant debt issues and was unable to leave the house when we first started working with them and their two children.

"I am currently enrolled on a swim teacher course and also have an induction to work at Tesco over Christmas. The kids are both in school and doing well. I just wanted to thank you as even though I still have episodes and still self doubt and lack confidence, if it weren't for all the help you have given me I don't think I'd be doing any of these things."

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Infrastructure

In February 2020 we implemented Lamplight data management system, which has helped us to be more data efficient and improve data security. The set-up and first year operational costs were funded as part of an Enable grant from Lloyds Bank Foundation. The system is now fully operational and being used consistently by all staff. Lamplight makes it much easier for us to analyse data, look for trends and produce specific reports to help us monitor our performance and outcomes.

We have continued to develop our operational policies and procedures, with a particular focus on ensuring we have effective financial governance in place to support the charity over the longer term. We have implemented SAGE accounting software and working with Lloyds Bank as part of their Skills Exchange programme, have strengthened our financial control and planning procedures.

Progress on priorities in last year's report:

Given the unknown impact of the COVID-19 pandemic on the lives of our beneficiaries and how it might affect our service model, the Board decided against setting rigid objectives for the charity at the start of last year. Instead, the Board opted for flexibility based on a set of strategic objectives and principles which were agreed at a March 2020 vision and strategy workshop. Despite a challenging year, we have been able to make progress against a number of these objectives.

To build community partnerships so that we also tackle the psychosocial stress

Good progress. One of the positives from the pandemic has been the way in which local agencies and charities have worked together in a more joined up way to meet the needs of communities. We have built relationships in Blacon and Lache with the social prescriber, Citizen's Advice Community Connectors and Foodbanks. These have helped ensure clients have been able to access food boxes, medical support, prescription pick-ups and benefits advice during the pandemic. We have also connected with a number of local charities like Kids Bank and Passion for Learning, who have offered further support to clients.

To develop a more holistic approach to mental health, pre- and post-therapy

Good progress. Our adapted Covid-19 service, has included a drop-in service and working remotely with clients using a mix of telephone, Whatsapp video and texting. Feedback from clients has been very positive and they like the flexible approach we have taken. It is very likely that we will continue to offer the option of some remote sessions once restrictions are fully lifted, as this could help further improve access for those clients who struggle to leave their home.

To broaden access to hard-to-reach groups and expand to other communities

Progress. We have developed a project to support children/young people identified as at risk of exclusion from school, with counselling. Our plan to extend into Kingsway area of Chester has been delayed because of a surge in demand from the 2 areas we already offer our service in.

To demonstrate the full impact of our work on the lives of our clients, those around them and on society as a whole

Good progress. The quantitative assessments we use are now completed online via Lamplight. Counsellors have a start and end of counselling tick-list they use to ensure they collect information to assess the impact of our service. We have built a strong evidence bank of impact via case studies, client testimonials and feedback.

To raise our profile and promote a deeper understanding of the mental health needs in disadvantaged communities, and of our approach to tackle those needs

Good progress. We have developed our online profile via social media and been given media coverage through a small number of local press stories. We have also begun developing relationships with local statutory bodies and sharing more about our approach.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Be a learning organisation, allowing space to learn more about the communities we work in and how best to serve them

Good progress. We have sought feedback from clients throughout the pandemic about their experience of our service, their practical needs and the challenges they face. This has helped deepen our understanding, adapt our service in a flexible way during the lockdowns and provided a focus for the connections we have fostered with other local organisations to support clients in a more joined up way.

Be a great place to work, nurturing staff well-being and expertise growth

Progress. The pandemic has placed additional pressures on the team. The charity has a positive and supportive culture for all staff. There are training opportunities for all staff to develop skills and expertise further and procedures are in place to gather staff feedback.

Ensuring smooth and reliable funding growth by diversifying our income sources

Good progress. The charity has increased funding sources over the last 12 months and made progress raising our profile and building relationships with statutory bodies and local businesses.

Future plans

With the Covid-19 pandemic not yet over, the charity anticipates another year of turbulence and uncertainty. We remain committed to making progress towards our strategic objectives, whilst recognising the need to remain flexible and adapt in line with future Covid-19 related restrictions.

Our priorities for the year ahead include:-

- Consolidation of key community relationships to further our objective around broadening access for harder to reach groups.
- Continuing to develop and pilot projects that target specific areas of need identified in the communities we work in. This includes supporting more children identified as at risk of exclusion.
- Developing relationships with relevant mental health local statutory body teams, with a view to securing future funding.
- Embedding social impact reporting within our charity, including the capture of longer-term client feedback and impacts.
- Continuing to grow awareness of the charity amongst potential clients, referrers, potential funders and more generally online and in the Chester area.
- Implementing a three year charity fundraising plan.
- Creating an organisation development plan that can fulfil the charity's growth aspirations whilst ensuring staff wellbeing.

In addition, we also plan to begin offering counselling to adults in Kingsway from June 2021 and to children in one of the key local primary school from September 2021.

Financial review

The trustees believe that the current financial position is healthy with sufficient funds to continue to deliver the current levels of service and to expand to meet some of the expected demand post-Covid.

Our reserves policy requires that our free reserves balance should be kept between 50% and 100% of the current annual expenditure (based on most recent quarter annualised). This policy would allow us to safely finish counselling without damaging our clients' mental health and this level of reserves has been met throughout the year. We ended the year with free reserves of 95% of annual expenditure (based on the final quarter annualised). As in the previous year this figure is inflated due to almost 75% of our income being credited in the second half of the year. A part of our income (£18,500), specifically related to a contract secured with Social Finance, to interview families whose children had/were struggling to access their education in the Cheshire West area.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

This year, in line with the growth and evolution of the charity, we have again invested in our administration and infrastructure. This expenditure now accounts for 34% of total expenditure, however the Board believes that this proportion is still modest compared with similar charities. This investment is yielding dividends. The clinical database, Lamplight, has been populated and is beginning to yield useful information. We have implemented Sage for our accounts. In time that will both reduce workload and provide more sophisticated management reports enabling more effective financial management. Our financial policies and procedures have been reviewed and updated. Importantly our engagement with the Lloyds Bank Skills Exchange programme, which provides expert support to charities, has re-assured us that our financial management is robust.

There is a good opportunity to expand our work further as a result of the generosity of our funders. The five-year strategic partnership with the Westminster Foundation has been particularly valuable in giving us some long-term stability. However, we could not operate at the desired level without also attracting further grant income. Despite the charity's healthy end of year cash position, we will need to actively raise funds to continue our work with existing clients, meet the growth in demand and maintain cash reserves within the levels required by our policy.

Our financial objectives for the year ahead include: to spread our cash deposits between several platforms to ensure that that our funds have FSCS protection and to continue the challenging task of attempting to diversify our sources of income as we strive to become sustainable.

Funding sources

We are very grateful to our principal grant funders:

Avenue Services
Cheshire Community Foundation
CRH Charitable Trust
Development of the Youth of Chester Fund
MBNA Foundation
National Lottery Community Fund
Pixel Fund
Redrow Kings Moat Community Fund
St James Place Charitable Foundation
Westminster Foundation

Structure, governance and management

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The governing document is the Articles of Association.

The trustees, who are also directors for the purpose of company law, who were the charity's trustees on the date the report was approved or who served as a trustee in the reporting period were:

Dr J Breadon	
Mr A Burch	(Resigned 30 April 2020)
Dr A Garman	
Mr G Hartley	
Cllr T Richards	
Mrs W Bell	
Mr P Rossiter	
Mrs K Wilson	(Resigned 30 April 2020)
Mr Andrew Kerr	(Appointed 20 January 2021)
Ms Ann Gill	(Appointed 4 November 2020)
Ms Emma Price	(Appointed 4 November 2020)

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

In November 2020 the charity's Vice Chair Dr John Breadon took over from Dr. Andrew Garman to become Interim Chair. Dr Garman continues to serve as a trustee. The board has been further strengthened by new trustees with skills in finance, primary education and research into social sciences.

The Board meets annually for strategic planning and quarterly for routine business. Additional meetings occur as necessary, for instance to agree our response to the Covid pandemic. The CEO, Ceri George, the Clinical Director, Della Austin and the Finance and Client Support Manager, Laura Nield are in attendance. Other members of staff are invited to attend as appropriate. The management of the counselling discipline, together with day-to-day management of clients and associated case management matters, is undertaken by our Clinical Director, Della Austin, who reports to the CEO.

The trustees have kept under review the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

We review our governance practices annually, using the Charity Commission's Governance Code as a framework, and take action where areas for improvement are identified. Based on the findings from previous reviews we identified two areas for improvement and have acted on each.

- Board effectiveness: we have further diversified the board in terms of skills and experience. We have also taken steps to improve the functioning of the board by providing opportunities for increased interaction between trustees and by formalising the committee structure.
- Understanding the mental health stresses faced by our beneficiaries: a project commissioned and funded by the Social Finance organisation has involved thirty interviews with families of children 'not accessing education'. The project over-achieved on the objectives set by the funder whilst also increasing our knowledge and understanding of our potential clients.

For the year ahead we have identified the need to:

- Continue working on clearly defined roles and accountabilities. A key piece of work in this regard, to be undertaken in the first instance by the Governance Committee, is the creation of a Scheme of Delegation, designed to complement our existing policy documents and in particular the Terms of Reference for each of the charity's sub-committee;
- Increase the effectiveness of the risk register by including a 'traffic-light' system and undertaking regular reviews;
- Recruit at least one trustee with knowledge of mental health and/or the NHS and one with counselling experience;
- Increase charity cohesion via the flow of knowledge from counsellors to trustees enabling trustees to gain an understanding of the work undertaken and the pressures on the staff. ('coalface' understanding of work undertaken).

Advisors

We are grateful to our Patron David Briggs who provides input and support on a regular basis. The CEO receives valuable support and advice from a CEO peer support group 'Connect, Lead and Learn'. The charity has also benefitted from skills donors in marketing and strategy areas facilitated by Cheshire Connect.

PLATFORM FOR LIFE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Safeguarding

The charity has a Safeguarding Policy which is reviewed annually and updated whenever opportunities for improvements are identified. The policy requires that all the charity's personnel have valid DBS certificates and have appropriate safeguarding training. The Clinical Director, CEO and Chair of the Board all have level 3 safeguarding certificates.

Volunteers

Unlike many counselling charities, we do not make extensive use of volunteer counsellors as a matter of policy. This is because our counselling is demanding and mostly requires experience and particular specialisms, which are less common in the volunteer pool. We have benefitted from skilled donor volunteers in marketing and strategy areas.

Auditors

The Company is exempt from audit under the Companies Act 2006 and Charities Act 2011 (accounts and audit) order 2015 as the gross income is less than £1 million. Since our gross income for the year is between £25,000 and £250,000 we have engaged an independent examiner of "appropriate skill or ability" to verify our accounts.

The annual report and accounts have been prepared in accordance with the requirements of Statement of Recommended Practice for Charities (Charities SORP) and the Companies Act 2006 as applicable for a small charitable company.

By order of the board



.....
Mr P Rossiter

Trustee/Director

Dated: 17/06/21

PLATFORM FOR LIFE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF PLATFORM FOR LIFE LIMITED

I report to the trustees on my examination of the financial statements of Platform for Life Limited (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Champion Allwoods Limited

Susan Harris MA ACA
Champion Allwoods Limited
Refuge House
33-37 Watergate Row
Chester
CH1 2LE

Dated: 21 June 2021

PLATFORM FOR LIFE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
<u>Income from:</u>							
Donations and legacies	3	175,254	39,360	214,614	171,425	34,420	205,845
Charitable activities	4	6,925	18,500	25,425	4,620	-	4,620
Total income		<u>182,179</u>	<u>57,860</u>	<u>240,039</u>	<u>176,045</u>	<u>34,420</u>	<u>210,465</u>
<u>Expenditure on:</u>							
Charitable activities	5	126,514	49,621	176,135	76,443	30,770	107,213
Gross transfers between funds		-	-	-	7,924	(7,924)	-
Net income for the year/ Net movement in funds		<u>55,665</u>	<u>8,239</u>	<u>63,904</u>	<u>107,526</u>	<u>(4,274)</u>	<u>103,252</u>
Fund balances at 1 April		<u>117,369</u>	<u>22,962</u>	<u>140,331</u>	<u>9,843</u>	<u>27,236</u>	<u>37,079</u>
Fund balances at 31 March		<u><u>173,034</u></u>	<u><u>31,201</u></u>	<u><u>204,235</u></u>	<u><u>117,369</u></u>	<u><u>22,962</u></u>	<u><u>140,331</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

PLATFORM FOR LIFE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	9		420		649
Current assets					
Debtors	10	3,213		6,156	
Cash at bank and in hand		204,782		136,871	
		<u>207,995</u>		<u>143,027</u>	
Creditors: amounts falling due within one year	11	<u>(4,180)</u>		<u>(3,345)</u>	
Net current assets			203,815		139,682
Total assets less current liabilities			<u>204,235</u>		<u>140,331</u>
Income funds					
Restricted funds	12	31,201		22,962	
Unrestricted funds		173,034		117,369	
		<u>204,235</u>		<u>140,331</u>	


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 19/06/21



Mr P Rossiter
Trustee/Director

Company Registration No. 10729008

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Platform for Life Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit 8 Parade Enterprise Centre, The Parade, Blacon, Chester, CH1 5HN.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the charity will continue to adopt the going concern basis of accounting in preparing the financial statements.

The trustees have considered the on-going situation with regards to COVID-19 as part of their going concern assessment. The view of the trustees is that, whilst they acknowledge the significant disruption that the pandemic has brought and will continue to bring over the coming weeks and months, they believe that the charity is well placed to negotiate the unique set of conditions currently facing the UK economy, which gives the directors comfort in being able to meet the company's liabilities for the coming 12 months.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

In accordance with accounting standards, the economic contribution of general volunteers is not included in the accounts.

1.5 Expenditure

Expenditure is included on an accrual basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable expenditure comprises those costs incurred by the charity in the delivery of all its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs have been allocated between governance costs and other support costs. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountants' fees and costs linked to strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	20% straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £
Donations and gifts	15,205	-	15,205	16,477	-	16,477
Grants receivable	159,623	39,360	198,983	150,428	34,420	184,848
Fundraising	426	-	426	4,520	-	4,520
	<u>175,254</u>	<u>39,360</u>	<u>214,614</u>	<u>171,425</u>	<u>34,420</u>	<u>205,845</u>

4 Charitable activities

	2021 £	2020 £
Counselling services	<u>25,425</u>	<u>4,620</u>
Analysis by fund		
Unrestricted funds	6,925	4,620
Restricted funds	18,500	-
	<u>25,425</u>	<u>4,620</u>

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities

	Counselling 2021 £	Counselling 2020 £
Staff costs	93,633	48,789
Other counselling costs	22,705	12,200
	<u>116,338</u>	<u>60,989</u>
Share of support costs (see note 6)	58,657	45,426
Share of governance costs (see note 6)	1,140	798
	<u>176,135</u>	<u>107,213</u>
Analysis by fund		
Unrestricted funds	126,514	76,443
Restricted funds	49,621	30,770
	<u>176,135</u>	<u>107,213</u>

6 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	49,746	-	49,746	35,244	-	35,244
Depreciation	229	-	229	229	-	229
Admin	1,513	-	1,513	1,619	-	1,619
Other staff costs	1,729	-	1,729	839	-	839
Rent	2,358	-	2,358	3,526	-	3,526
Insurance	838	-	838	415	-	415
Telecommunications	2,116	-	2,116	1,603	-	1,603
Charges	128	-	128	88	-	88
Brand development	-	-	-	1,863	-	1,863
Examination fees	-	1,140	1,140	-	600	600
Board expenses	-	-	-	-	198	198
	<u>58,657</u>	<u>1,140</u>	<u>59,797</u>	<u>45,426</u>	<u>798</u>	<u>46,224</u>
Analysed between Charitable activities	<u>58,657</u>	<u>1,140</u>	<u>59,797</u>	<u>45,426</u>	<u>798</u>	<u>46,224</u>

Governance costs includes payments to the accountants of £1,140 (2020- £1,140) for independent examination fees.

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	6	4
Employment costs	2021	2020
	£	£
Wages and salaries	133,630	76,438
Social security costs	7,007	6,186
Other pension costs	2,742	1,409
	143,379	84,033

9 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2020	1,144
At 31 March 2021	1,144
Depreciation and impairment	
At 1 April 2020	495
Depreciation charged in the year	229
At 31 March 2021	724
Carrying amount	
At 31 March 2021	420
At 31 March 2020	649

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

10 Debtors

	2021	2020
	£	£
Amounts falling due within one year:		
Trade debtors	2,582	3,099
Prepayments and accrued income	631	3,057
	<u>3,213</u>	<u>6,156</u>

11 Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	<u>4,180</u>	<u>3,345</u>

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2019 £	Movement in funds		Transfers £	Balance at 1 April 2020 £	Movement in funds		Balance at 31 March 2021 £
		Incoming resources £	Resources expended £			Incoming resources £	Resources expended £	
Cheshire Community Foundation - counselling delivery in Lache and Blacon	10,979	-	(10,979)	-	-	-	-	-
Chester Municipal - counselling delivery and staff costs in Lache and Blacon	513	-	-	(513)	-	-	-	-
CRH Charitable Trust - counselling delivery and staff costs in Lache and Blacon	3,333	14,500	(12,928)	-	4,905	14,500	(9,997)	9,408
Westminster Foundation - counselling delivery in Blacon and Chester including Ellesmere Port	3,750	-	-	(3,750)	-	-	-	-
Anne Duchess of Westminster - counselling delivery in Blacon	5,000	-	(5,000)	-	-	-	-	-
Cheshire West & Chester - counselling delivery	3,661	-	-	(3,661)	-	-	-	-
Lloyds Bank Foundation - brand development	-	15,000	(1,863)	-	13,137	-	(13,137)	-
Cheshire Community Foundation - 1000 Days project	-	-	-	-	-	9,680	(807)	8,873
Cheshire Community Foundation - COVID-19 phase 1	-	-	-	-	-	3,180	(3,180)	-
Cheshire Community Foundation - Cheshire Minds Matter	-	-	-	-	-	12,000	(4,000)	8,000
SJP Charitable Foundation - counselling delivery for school children at risk of exclusion	-	4,920	-	-	4,920	-	-	4,920
Social Finance Limited	-	-	-	-	-	18,500	(18,500)	-
	<u>27,236</u>	<u>34,420</u>	<u>(30,770)</u>	<u>(7,924)</u>	<u>22,962</u>	<u>57,860</u>	<u>(49,621)</u>	<u>31,201</u>

PLATFORM FOR LIFE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

13 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	420	-	420	649	-	649
Current assets/(liabilities)	172,614	31,201	203,815	116,720	22,962	139,682
	<u>173,034</u>	<u>31,201</u>	<u>204,235</u>	<u>117,369</u>	<u>22,962</u>	<u>140,331</u>

14 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

